

Board of Governors of the Federal Reserve System

MAR 18 REC'D



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I. **K.C. Trowell**

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

February 19, 2016

Date of Signature

For holding companies *not* registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3058514
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Columbia Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 1609

(Mailing Address of the Holding Company) Street / P.O. Box

Lake City, FL 32056-1609

City State Zip Code

173 NW Hillsboro Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kimberly Cox CFO/SVP

Name Title

386-487-3111

Area Code / Phone Number / Extension

386-752-4747

Area Code / FAX Number

kcox@columbiabankflorida.com

E-mail Address

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

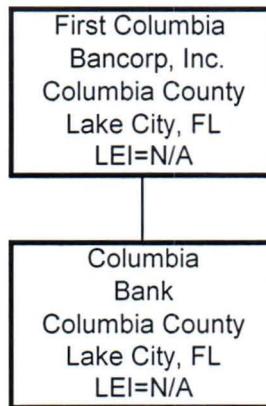
Form FR Y-6

First Columbia Bancorp, Inc.
Lake City, Florida
Fiscal Year Ending December 31, 2015

Report Item

1. a. The BHC is not required to prepare form 10K with the SEC.
1. b. The BHC does not prepare an annual report for its shareholders.
2. Organizational Chart

First Columbia Bancorp owns 100%
of Columbia Bank.



- 2b. There were no corrections, closures, openings and additions to the branch report, it was filed with FRB.
3. First Columbia Bancorp, Inc. and Columbia Bank were incorporated in the State of Florida.

Results: A list of branches for your depository institution: **COLUMBIA BANK (ID_RSSD: 216632)**.
 This depository institution is held by **FIRST COLUMBIA BANCORP, INC. (3058516)** of LAKE CITY, FL.
 The data are as of **06/30/2016**. Data reflects information that was received and processed through **07/11/2016**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
		Full Service (Head Office)	216632	COLUMBIA BANK	173 NW HILLSBORO	LAKE CITY	FL	32055	COLUMBIA	UNITED STATES	3863	0	COLUMBIA BANK	216632	
		Full Service	3742299	SOUTH OFFICE BRANCH	514 SW SR 47	LAKE CITY	FL	32025	COLUMBIA	UNITED STATES	362569	4	COLUMBIA BANK	216632	
		Full Service	3742301	TURNER OFFICE	4785 WEST US HWY 90	LAKE CITY	FL	32055	COLUMBIA	UNITED STATES	419068	5	COLUMBIA BANK	216632	
		Full Service	1414798	WESTSIDE OFFICE	1720 WEST HWY 90	LAKE CITY	FL	32055	COLUMBIA	UNITED STATES	207993	3	COLUMBIA BANK	216632	

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Report Item 3: Shareholders

(1)(a) (1)(b) (1)(c)

Current Shareholders with Ownership, control or holdings of 5% or more with power to vote as of 12/31/15

Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-15

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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Figures represent actual shares held for common stock of First Columbia Bancorp, Inc.

S.Lester Scaff	USA	(1) 3,985,100 - 91.33%
Lake City, FL		

N/A

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Report Item 4: Directors and Officers of First Columbia Bancorp, Inc.

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holdi Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Gordon P. Summers Lake City, FL (USA)	Attorney at Law	Director	Director Columbia Bank	Manager Co-Manager	1.53%	N/A	Pineroots, LLC -20% Ownership Summers, Summers & Allbritton, LLC-50% Ownership
KC Trowell Lake City, FL (USA)	CEO & President Columbia Bank	CEO President	CEO & President Columbia Bank	N/A	0.00%	N/A	N/A
Jenny Drawdy Lake City, FL (USA)	Managing Member Convenience Stores	Director	Director Columbia Bank	Managing Member Scaff's Supermarkets, LLC Managing Member Drawdy Enterprises, LLC Managing Member Bright & White Laundromat,LLC	0.00%	N/A	Drawdy Enterprises LLC- 50% ownership Bright & White Laundromat, LLC- 100% ownership Scaff's Supermarkets, LLC - 50% ownership
Michael Collins Lake City, FL (USA)	Owner Manufactured Homes	Director	Director Columbia Bank	President & Owner C&G Manufactured Homes	2.48%	N/A	C&G Manufactured Homes - 60% Ownership Normandy Homes of Jacksonville - 60% Ownership C&G Homes of Chiefland - 51% Ownership R&R, Inc. - 60% Ownership Collins Investments - 331/3%
Dr. Ronald Foreman, Lake City, FL (USA)	Owner Eye Care Center	Director	Director Columbia Bank	President & Owner North Florida Eye Care Owner	0.18%	N/A	North Florida Eye Care- 100% ownership Suwannee County Holdings, LLC- 75% Ownership
Norbie Ronsonet Lake City, FL (USA)	Owner Automobile Dealership	Director	Director Columbia Bank	President & Owner Ronsonet Buick - GMC	0.14%	N/A	Ronsonet Buick-GMC -50% ownership
Richard Johnson Lake City, FL (USA)	CPA	Vice Chairman Director	Vice Chairman & Director Columbia Bank	Owner/Managing Member Richard J. Johnson, CPA PLLC	0.43%	N/A	Richard J. Johnson, CPA PLLC - 100% Ownership
S. Lester Scaff Lake City, FL (USA)	Management	Chairman & Director	Chairman & Director Columbia Bank	Owner/Director President CEO President	91.33%	N/A	Lester & Ann Scaff Foundation, Inc. 100% Ownership Sandy Pines of Madison, Inc. - 100% Ownership Wen-One of Florida, Inc. - 100% Ownership Scaff's Inc. - 100% Ownership