



Board of Governors of the Federal Reserve System



# 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.

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

**December 31, 2012**

Month / Day / Year

1. Keith Leibfried

Reporter's Name, Street, and Mailing Address

First Federal Bancorp, Inc.

Legal Title of Holding Company

Chairman of the Board, CEO + President

P.O. Box 2029

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

Title of the Holding Company Director and Official

Lake City FL 32056

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.

City State Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

David Brewer EVP - CFO

Name Title

386-755-0600 3920

Area Code / Phone Number / Extension

386-754-7163

Area Code / FAX Number

brewerd@ffsb.com

E-mail Address

Signature of Holding Company Director and Official

www.ffsb.com

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

Date of Signature

3/25/2013

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

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 3846405

C.I. \_\_\_\_\_

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### For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

First Federal Bancorp, MHC  
 Legal Title of Subsidiary Holding Company

4705 US Highway 90 W  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Lake City FL 32005  
 City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

First Federal Bancorp, Inc.  
 Legal Title of Subsidiary Holding Company

4705 US Highway 90 W  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Lake City FL 32005  
 City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

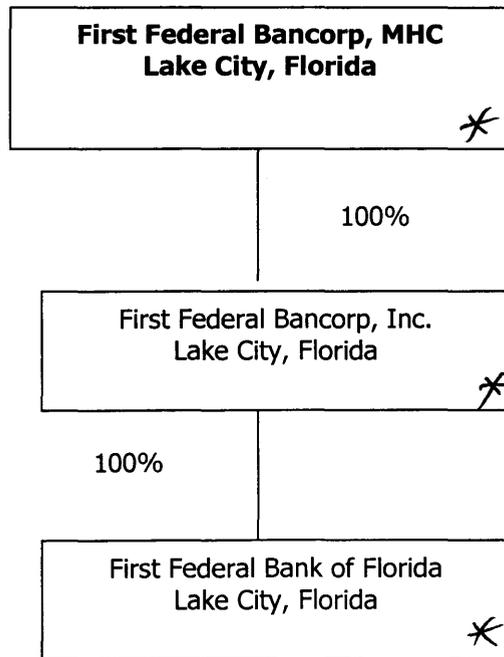
**Form FR Y-6**

**First Federal Bancorp, Inc.  
Lake City, Florida  
Fiscal year ending December 31, 2012**

Report item

1. The savings and loan holding company prepares an annual report for its members and is not registered with the SEC. As specified by the responsible Reserve Bank, two copies will be sent when available.

2. a. Organizational chart



*None of the 3 tiers are incorporated under any state law. They are incorporated by operation of federal law.*

2.b. Domestic Branch Listing: Provided to the Federal Reserve Bank.

Organization Chart for:

**FIRST FEDERAL BANCORP, MHC (LAKE CITY, FL) - ID\_RSSD 3846405**

Structure as of 01/10/2013

Selection Rules for Chart:

- FR Y-10 Regulated Companies
- Including Domestic Branches of Domestic Depository Institutions

Chart created by F1AEP01 on 01/10/2013 at 10:21:54 AM EST

Notes:

- \* A number in "AddL" column references the sequence number where this entity reoccurs in the organization. Any subsidiaries or offices of this entity will appear under the first occurrence only.
- \* If Loop\_Ind = Y, then a direct or indirect parent of this company is also partially owned by this company.
- \* Level represents the hierarchical level where the company in Sequence Number 0001 is Level 1 , its offspring are Level 2, and its indirect offspring are 3 or higher.
- \* Primary Activity Code, Primary Activity Description, Legal Authority Code, Relationship Basis , and Equity Percentage are only applicable for companies.

As Of Date	Sequence Nr	AddL	Loop_Ind	Level	ID_RSSD	Legal/Popular Name	City	State/Province	State Abbreviation	Country Name	Entity Type	Entity Type Description
01/10/2013	0001		N	1	3846405	FIRST FEDERAL BANCORP, MHC	LAKE CITY	FLORIDA	FL	UNITED STATES	SLHC	SAVINGS & LOAN HOLDING COMPANY
01/10/2013	0002		N	2	3839201	FIRST FEDERAL BANCORP, INC.	LAKE CITY	FLORIDA	FL	UNITED STATES	SLHC	SAVINGS & LOAN HOLDING COMPANY
01/10/2013	0003		N	3	384278	FIRST FEDERAL BANK OF FLORIDA	LAKE CITY	FLORIDA	FL	UNITED STATES	FSB	FEDERAL SAVINGS BANK
01/10/2013	0004		N	4	4126645	BONIFAY BRANCH	BONIFAY	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0005		N	4	2878735	CATTLERIDGE BOULEVARD BRANCH	SARASOTA	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0006		N	4	3642933	CHIPLEY OFFICE	CHIPLEY	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0007		N	4	4170385	DOWLING PARK BRANCH	DOWLING PARK	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0008		N	4	4170406	FERNANDINA BEACH BRANCH	FERNANDINA BEACH	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0009		N	4	3977532	FLAGSHIP NATIONAL BANK BRANCH	BRADENTON	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0010		N	4	4170303	JASPER BRANCH	JASPER	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0011		N	4	4170376	LAKE CITY BRANCH	LAKE CITY	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0012		N	4	4170312	LIVE OAK BRANCH	LIVE OAK	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0013		N	4	3335392	LOCKWOOD RIDGE BRANCH	SARASOTA	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0014		N	4	4170394	MACCLENNY BRANCH	MACCLENNY	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0015		N	4	4170367	MAIN BOULEVARD BRANCH	LAKE CITY	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0016		N	4	3642821	MARIANNA OFFICE	MARIANNA	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0017		N	4	4170415	MAYO BRANCH	MAYO	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0018		N	4	4170424	NORTH OHIO BRANCH	LIVE OAK	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0019		N	4	3729012	OSPREY BRANCH	SARASOTA	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
01/10/2013	0020		N	4	4443221	YULEE BRANCH	YULEE	FLORIDA	FL	UNITED STATES	DBR	DOMESTIC BRANCH OF A DOMESTIC BANK

Total Number of Entities in the Tree: 20

Total Number of Unique Entities in the Tree: 20



**Form FR Y-6**

**First Federal Bancorp, MHC  
Fiscal year ending December 31, 2012**

**Report Item 3: Securities holders**

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012.			Securities holders 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 12-31-2012.		
(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.	(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.
N/A: First Federal Bancorp, MHC is a mutual holding company and therefore issues no securities.					

**First Federal Bancorp, Inc.  
Fiscal year ending December 31, 2012**

**Report Item 3: Securities holders**

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012.			Securities holders 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 12-31-2012.		
(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.	(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.
N/A: First Federal Bancorp, Inc. is a mid-tier holding company of a mutual savings bank and therefore issues no securities.					

**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Robert F. McGranahan Live Oak, FL	Businessman	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Owner Live Oak Pest Control, Inc.  Owner RFM Farms LLC  Owner RFM Management, Inc.	N/A	N/A	Live Oak Pest Control, Inc. (47%)  RFM Farms LLC (49%)  RFM Management Inc. (50%)
Philip J. Moses Jr. Lake City, FL	Financial Advisor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	President Odom Moses and Co., LLP  President Philip J. Moses, Jr. P.A.  Owner First Street Asset Management  Limited Partner Birley Road Stables  General Partner Northwest Quadrant Land Trust  Director Florida Gateway College Foundation  Council Member Epiphany Catholic Church Finance Committee	N/A	N/A	Odom Moses and Co, LLP (55%)  Philip J. Moses Jr. P.A. (100%)  First Street Asset Management (55%)

**Form FR Y-6**  
**First Federal Bancorp, HMC**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Stephen A. Smith Lake City, FL	Attorney	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Owner Stephen A. Smith, P.A.  Vice President T.B. of Starke Inc. dba Mex Foods  Limited Partner Mex Food Investments  General Partner Northwest Quadrant Land Trust  General Partner I-75 Land Trust  General Partner Downtown Development Land Trust  Owner Cypress Lake Properties of Lake City, Inc.  General Partner Cypress Lake Land Trust  General Partner C&W Land Trust  General Partner Plantations Land Trust  General Partner Forest Lake Land Trust	N/A	N/A	Stephen A. Smith P.A. (100%)  T.B. of Starke, Inc. (25%)  Mex Food Investments (50%)

**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Stephen A. Smith (continued) Lake City, FL	Attorney	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Limited Partner Price Creek LLC  Limited Partner Beulah Road Properties LLC  Limited Partner US 90 Gators LLC	N/A	N/A	
James G. Moses Lake City, FL	N/A	Senior Executive Vice President / Chief Risk Officer	SEVP/Chief Risk Officer First Federal Bancorp, Inc.  SEVP/Chief Risk Officer First Federal Bank of Florida	N/A	N/A	N/A	N/A
Ronald D. Poole Live Oak, FL	Realtor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Limited Partner R. Poole & D. Craps Family LLC  General Partner Poole & Poole  Owner Poole Realty, Inc.  Limited Partner Alimar Properties  Owner 51 Land Trust  General Partner Old Sugar Mill Farms	N/A	N/A	R. Poole & D. Craps Family LLC (50%)  Poole & Poole (50%)  Poole Realty, Inc. (100%)  Alimar Properties (50%)  51 Land Trust (33.333%)

**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Ronald D. Poole (continued) Live Oak, FL	Realtor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Limited Partner Pelham Land Group LLC  Limited Partner County Road 349 Partners LLC  President Oakridge Owners Association, LLC	N/A	N/A	
Keith C. Leibfried Live Oak, FL	N/A	Director, Chairman, President and Chief Executive Officer	Director, Chairman, President and Chief Executive Officer First Federal Bancorp, Inc.  Director, Chairman, President and Chief Executive Officer First Federal Bank of Florida	Treasurer Suwanee Valley 4-Cs	N/A	N/A	N/A
Pam Hitt Live Oak, FL	N/A	Senior Executive Vice President / Chief Operating Officer	SEVP / Chief Operating Officer First Federal Bancorp, Inc.  SEVP / Chief Operating Officer First Federal Bank of Florida	Owner Hitt Pest Control, Inc.	N/A	N/A	Hitt Pest Control (50%)

**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Robert F. McGranahan Live Oak, FL	Businessman	Director	Director First Federal Bank of Florida	Owner Live Oak Pest Control, Inc.  Owner RFM Farms LLC  Owner RFM Management, Inc.	N/A	N/A	Live Oak Pest Control, Inc. (47%)  RFM Farms LLC (49%)  RFM Management Inc. (50%)
Philip J. Moses Jr. Lake City, FL	Financial Advisor	Director	Director First Federal Bank of Florida	President Odom Moses and Co., LLP  President Philip J. Moses, Jr. P.A.  Owner First Street Asset Management  Limited Partner Birley Road Stables  General Partner Northwest Quadrant Land Trust  Director Florida Gateway College Foundation  Council Member Epiphany Catholic Church Finance Committee	N/A	N/A	Odom Moses and Co, LLP (55%)  Philip J. Moses Jr. P.A. (100%)  First Street Asset Management (55%)

**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Stephen A. Smith Lake City, FL	Attorney	Director	Director First Federal Bank of Florida	<p>Owner Stephen A. Smith, P.A.</p> <p>Vice President T.B. of Starke Inc. dba Mex Foods</p> <p>Limited Partner Mex Food Investments</p> <p>General Partner Northwest Quadrant Land Trust</p> <p>General Partner I-75 Land Trust</p> <p>General Partner Downtown Development Land Trust</p> <p>Owner Cypress Lake Properties of Lake City, Inc.</p> <p>General Partner Cypress Lake Land Trust</p> <p>General Partner C&amp;W Land Trust</p> <p>General Partner Plantations Land Trust</p> <p>General Partner Forest Lake Land Trust</p>	N/A	N/A	<p>Stephen A. Smith P.A. (100%)</p> <p>T.B. of Starke, Inc. (25%)</p> <p>Mex Food Investments (50%)</p>

**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Stephen A. Smith (continued) Lake City, FL	Attorney	Director	Director First Federal Bank of Florida	Limited Partner Price Creek LLC  Limited Partner Beulah Road Properties LLC  Limited Partner US 90 Gators LLC	N/A	N/A	
James G. Moses Lake City, FL	N/A	Senior Executive Vice President / Chief Risk Officer	SEVP / Chief Risk Officer First Federal Bank of Florida	N/A	N/A	N/A	N/A
Ronald D. Poole Live Oak, FL	Realtor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	Limited Partner R. Poole & D. Craps Family LLC  General Partner Poole & Poole  Owner Poole Realty, Inc.  Limited Partner Alimar Properties  Owner 51 Land Trust  General Partner Old Sugar Mill Farms	N/A	N/A	R. Poole & D. Craps Family LLC (50%)  Poole & Poole (50%)  Poole Realty, Inc. (100%)  Alimar Properties (50%)  51 Land Trust (33.333%)

**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2012**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding 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 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.)
Ronald D. Poole (continued) Live Oak, FL	Realtor	Director	Director First Federal Bank of Florida	Limited Partner Pelham Land Group LLC  Limited Partner County Road 349 Partners LLC  President Oakridge Owners Association, LLC	N/A	N/A	
Keith C. Leibfried Live Oak, FL	N/A	Director, Chairman, President and Chief Executive Officer	Director, Chairman, President and Chief Executive Officer First Federal Bank of Florida	Treasurer Suwanee Valley 4-Cs	N/A	N/A	
Pam Hitt Live Oak, FL	N/A	Senior Executive Vice President / Chief Operating Officer	SEVP / Chief Operating Officer First Federal Bank of Florida	Owner Hitt Pest Control, Inc.	N/A	N/A	Hitt Pest Control (50%)