

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, 2014**

Month / Day / Year

N/A

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

I, **Keith Leibfried**

Name of the Holding Company Director and Official

**Chairman of the Board, CEO and President**

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

**First Federal Bancorp, Inc.**

Legal Title of Holding Company

**P.O. Box 229**

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

**Lake City FL 32056**

City State Zip Code

**4705 US Highway 90 West Lake City, FL**

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

**Amy Peacock** Fin. & Rpt. Specialist

Name Title

**386-755-0600 3359**

Area Code / Phone Number / Extension

**904-296-0948**

Area Code / FAX Number

**peacocka@ffbf.com**

E-mail Address

**www.ffbf.com**

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

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

Date of Signature

**6/9/15**

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. \_\_\_\_\_

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

**REVISED**  
6/04/15

## 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 West

(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 West

(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

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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)

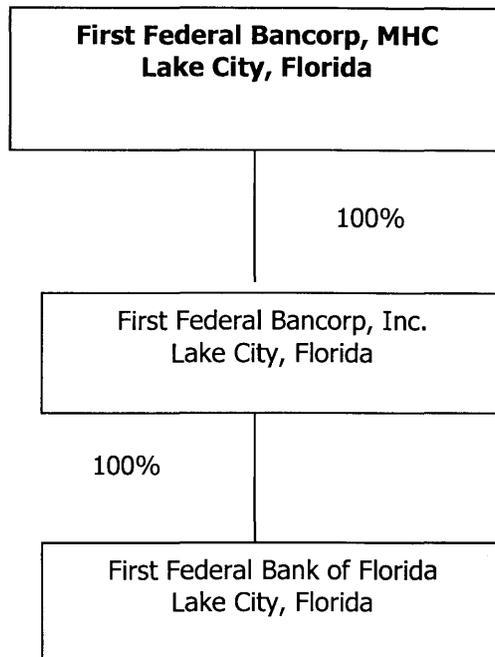
**Form FR Y-6**

**First Federal Bancorp, Inc.  
Lake City, Florida  
Fiscal year ending December 31, 2014**

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



NOTE: None of the three tiers is incorporated under any state laws. They are incorporated by operation of federal law.

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

Results: A list of branches for your holding company: **FIRST FEDERAL BANCORP, INC. (3839201)** of LAKE CITY, FL.  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

**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
OK		Full Service (Head Office)	384278	FIRST FEDERAL BANK OF FLORIDA	4705 WEST U.S. HIGHWAY 90	LAKE CITY	FL	32055	COLUMBIA	UNITED STATES	44147	0	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4126645	BONIFAY BRANCH	300 NORTH WAUKESHA STREET	BONIFAY	FL	32425	HOLMES	UNITED STATES	8895	113	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	3977532	FLAGSHIP NATIONAL BANK BRANCH	6004 26TH STREET WEST	BRADENTON	FL	34207	MANATEE	UNITED STATES	74348	109	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	3642933	CHIPLEY OFFICE	1012 MAIN STREET	CHIPLEY	FL	32428	WASHINGTON	UNITED STATES	457580	116	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170406	FERNANDINA BEACH BRANCH	1500 SADLER ROAD	FERNANDINA BEACH	FL	32034	NASSAU	UNITED STATES	495516	108	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170303	JASPER BRANCH	507 HATLEY STREET SW	JASPER	FL	32052	HAMILTON	UNITED STATES	284142	1	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170376	LAKE CITY BRANCH	2571 WEST US HIGHWAY 90	LAKE CITY	FL	32055	COLUMBIA	UNITED STATES	284145	102	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170367	MAIN BOULEVARD BRANCH	707 SW MAIN BOULEVARD	LAKE CITY	FL	32025	COLUMBIA	UNITED STATES	284146	103	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170385	DOWLING PARK BRANCH	11035 CR 136	LIVE OAK	FL	32060	SUWANNEE	UNITED STATES	284147	104	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170312	LIVE OAK BRANCH	804 OHIO AVENUE SOUTH	LIVE OAK	FL	32064	SUWANNEE	UNITED STATES	424808	106	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170424	NORTH OHIO BRANCH	1102 NORTH OHIO AVENUE	LIVE OAK	FL	32064	SUWANNEE	UNITED STATES	284148	105	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170394	MACCLENNY BRANCH	784 SOUTH 6TH STREET	MACCLENNY	FL	32063	BAKER	UNITED STATES	492461	107	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4503554	EAST MARIANNA BRANCH	4701 US HIGHWAY 90 W	MARIANNA	FL	32446	JACKSON	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	3642821	MARIANNA WEST OFFICE	4215 LAFAYETTE STREET	MARIANNA	FL	32446	JACKSON	UNITED STATES	440525	114	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	4170415	MAYO BRANCH	187 NORTH FLETCHER AVENUE	MAYO	FL	32066	LAFAYETTE	UNITED STATES	284143	100	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	3335392	LOCKWOOD RIDGE BRANCH	8307 LOCKWOOD RIDGE ROAD	SARASOTA	FL	34243	SARASOTA	UNITED STATES	436704	111	FIRST FEDERAL BANK OF FLORIDA	384278	
OK		Full Service	3729012	OSPREY BRANCH	126 SOUTH OSPREY AVENUE	SARASOTA	FL	34236	SARASOTA	UNITED STATES	476021	112	FIRST FEDERAL BANK OF FLORIDA	384278	

OK  
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**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2014**

**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 12-31-2014.			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 12-31-2014.		
(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, 2014**

**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 12-31-2014.			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 12-31-2014.		
(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, 2014**

**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, USA	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, USA	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.  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 (51%)  Philip J. Moses Jr. P.A. (100%)



**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2014**

**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 McGoffin Scottsdale, AZ	Consultant	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida		N/A	N/A	
Ronald D. Poole Live Oak, FL, USA	Realtor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	General Partner Poole & Poole  Owner Poole Realty, Inc.  Limited Partner Alimar Properties  Owner 51 Land Trust  General Partner Old Sugar Mill Farms  Limited Partner Pelham Land Group LLC  Limited Partner County Road 349 Partners LLC  President Oakridge Owners Association, LLC	N/A	N/A	Poole & Poole (50%)  Poole Realty, Inc. (100%)  Alimar Properties (50%)  51 Land Trust (50%)

**Form FR Y-6**  
**First Federal Bancorp, MHC**  
**Fiscal year ending December 31, 2014**

**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.)
Keith C. Leibfried Live Oak, FL, USA	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	Board member Suwanee Valley 4-Cs  Signer Live, Love, Laugh Photography  Advisory Board Member Haven Hospice  Board Member Community Foundation	N/A	N/A	N/A
Pam Hitt Live Oak, FL, USA	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%)
James G. Moses Lake City, FL, USA	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

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**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2014**

**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, USA	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, USA	Financial Advisor	Director	Director First Federal Bank of Florida	President Odom Moses and Co., LLP  President Philip J. Moses, Jr. P.A.  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 (51%)  Philip J. Moses Jr. P.A. (100%)



**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2014**

**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 McGoffin Scottsdale. AZ	Consultant	Director	Director First Federal Bank of Florida		N/A	N/A	
Ronald D. Poole Live Oak, FL, USA	Realtor	Director	Director First Federal Bancorp, Inc.  Director First Federal Bank of Florida	General Partner Poole & Poole  Owner Poole Realty, Inc.  Limited Partner Alimar Properties  Owner 51 Land Trust  General Partner Old Sugar Mill Farms  Limited Partner Pelham Land Group LLC  Limited Partner County Road 349 Partners LLC  President Oakridge Owners Association, LLC	N/A	N/A	Poole & Poole (50%)  Poole Realty, Inc. (100%)  Alimar Properties (50%)  51 Land Trust (50%)

**Form FR Y-6**  
**First Federal Bancorp, Inc.**  
**Fiscal year ending December 31, 2014**

**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.)
Keith C. Leibfried Live Oak, FL, USA	N/A	Director, Chairman, President and Chief Executive Officer	Director, Chairman, President and Chief Executive Officer First Federal Bank of Florida	Board member Suwanee Valley 4-Cs  Signer Live, Love, Laugh Photography  Advisory Board Member Haven Hospice  Board Member Community Foundation	N/A	N/A	N/A
Pam Hitt Live Oak, FL, USA	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%)
James G. Moses Lake City, FL, USA	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