

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 25 2016

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, 2015

Month / Day / Year

549300NL730XG7QOOC11

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

I, Richard K Justice

Name of the Holding Company Director and Official

President

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.

Reporter's Name, Street, and Mailing Address

First Hardee Holding Corporation

Legal Title of Holding Company

P.O. Box 966

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

Wauchula

FL

33873

City

State

Zip Code

406 N 6th Ave

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

W. Lee Mikell

S VP & COO

Name

Title

8637734136

Area Code / Phone Number / Extension

8637739503

Area Code / FAX Number

wleemikell@fnbwauchula.com

E-mail Address

www.fnbwauchula.com

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


Signature of Holding Company Director and Official

03/24/2016

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 2376558
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

Form FR Y-6

First Hardee Holding Corporation

Wauchula, FL 33873

Fiscal year ending December 31, 2015



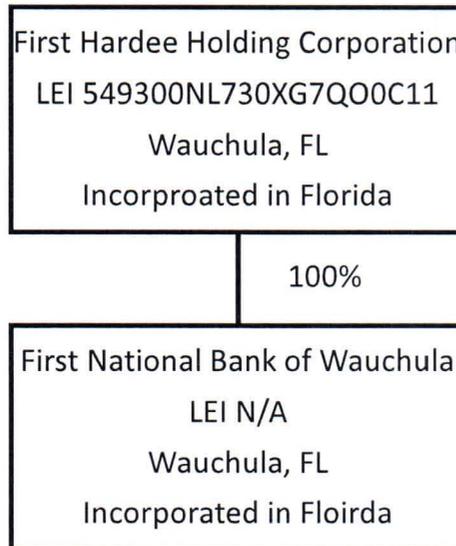
Tiered Holding Companies

First Hardee Holding Corporation (FHHC) does not have any subsidiary holding companies.

Report Items

1. The FHHC is not required to prepare for 10K with the SEC. FHHC provides a copy of the consolidated compiled financial statement to each shareholder in advance of the annual meeting, with a cover letter summarizing the past year's performance and plans for the future. Two copies of these are attached.

2a. Organizational Chart: FHHC is a single bank holding company and owns 100% of First National Bank of Wauchula. It has no direct or indirect holding of any other companies.



2.b. First National Bank of Wauchula, organized on 1/1/1960, 406 N. 6th Ave. Wauchula, Hardee County, Florida, 33873, USA,

3.1(a)(b)(c) Current shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2015. There is one class of common stock.

(1)(a) Name, City, St, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
F.L. Revell, Jr. Wauchula, FL 33873, USA	USA	6,663 – 80% Common Stock
Oneita Revell Wauchula, FL 33873, USA	USA	600 – 7% Common Stock

3.2 None

4. Insiders List, please see attached

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF WAUCHULA (ID_RSSD: 89135).
 This depository institution is held by FIRST HARDEE HOLDING CORPORATION (2376558) of WAUCHULA, FL.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

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
OK		Full Service (Head Office)	89135	FIRST NATIONAL BANK OF WAUCHULA	406 NORTH 6TH AVENUE	WAUCHULA	FL	33873	HARDEE	UNITED STATES	12057	0	FIRST NATIONAL BANK OF WAUCHULA	89135	

Report Item 4: Insiders

(1) Name Address Citizenship	(2) Principal occupation other than with BHC	(3)(a) Title & position with BHC	(3)(b) Title & position with subsidiaries	(3)(c) Title & position with other businesses	(4)(a) Percentage of voting shares in BHC	(4)(b) Percentage of voting shares in subsidiary	(4)(c) Companies if 25% or more of voting stock is held
F L Revell, Jr., Wauchula, FL USA	Manufacturing	Shareholder, Director	Director FNB Wauchula	President	80.00%	N/A	Florida Fence Post Co 100%
				President			F L Revell, Inc. 100%
				Owner			F L Revell Ranch & Groves 100%
				Owner			Brushy Creek Corp 100%
M E Wilkins, Wauchula, FL USA	Retired	Shareholder, Director	Director	N/A	0.60%	N/A	None
Kenneth B. Evers, Wauchula, FL USA	Attorney	Shareholder, Director	Chairman/Director, FNB of Wauchula	Owner	0.30%	N/A	Kenneth B. Evers PA 100%
Richard K Justice, Wauchula, FL USA	Banker	Shareholder, Director	President/Director First National Bank of Wauchula	N/A	0.30%	N/A	None
William R Lambert, Bowling Green, FL USA	Golf Course Owner	Shareholder, Director	Director FNB of Wauchula	President & GM	0.30%	N/A	Torrey Oaks Golf Course Inc. 100%
	Economic Development Council			Director			
Debbie Wheeler, Wauchula, FL USA	FNB Wauchula COO	Secretary	Sr. VP & COO, First National Bank of Wauchula	N/A	None	N/A	None