

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, 2013
Month / Day / Year

I, **DREW A. DAMMEIER**
Name of the Holding Company Director and Official
DIRECTOR & TREASURER
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
FIRST MIAMI BANCORP, Inc.
Legal Title of Holding Company
5750 SUNSET DRIVE
(Mailing Address of the Holding Company) Street / P.O. Box
SOUTH MIAMI **FL** **33143**
City State Zip Code

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.

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:
PABLO RODRIGUEZ **N/A**
Name Title
305-662-5473
Area Code / Phone Number / Extension
305-662-5435
Area Code / FAX Number
PRODRIGUEZ@FNBSM.COM
E-mail Address
N/A
Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official
[Signature]
Date of Signature **5/6/14**

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

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

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C.I. _____

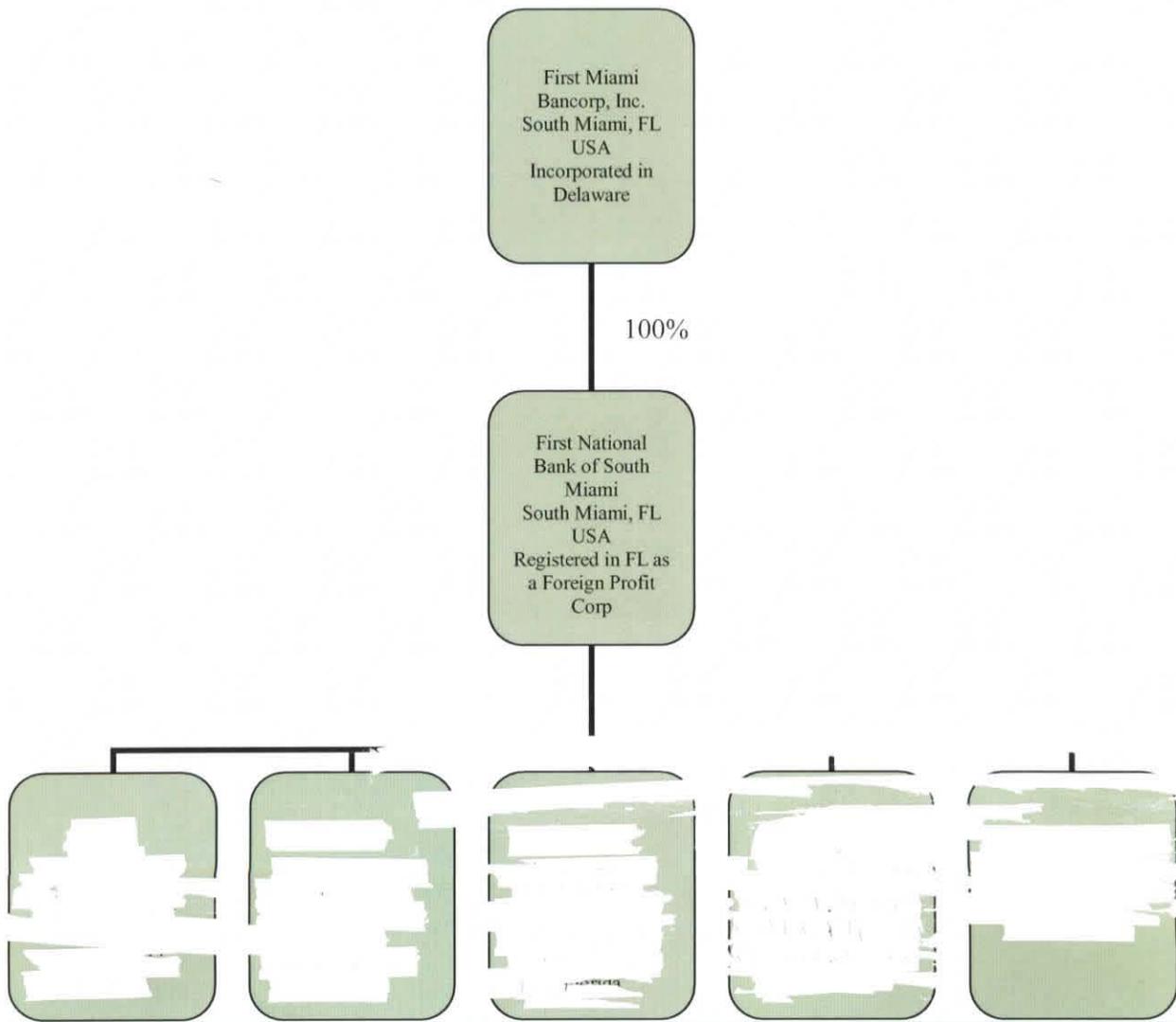
FORM FR Y-6

FIRST MIAMI BANCORP, INC.
South Miami, Florida USA
Fiscal Year Ending December 31, 2013

Report Item 1: Annual Report to Shareholders is included with the FR Y-6 report

See enclosure

Report Item 2a: Organizational Chart



***Not Reportable on FRY-10**

Report Item 2b: Domestic Branch Listing

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
Full Service (Head Office)	794336	FIRST NATIONAL BANK OF SOUTH MIAMI	5750 SUNSET DRIVE	MIAMI	FL	33143	MIAMI-DADE
Full Service	4420240	CORAL GABLES OFFICE	3399 PONCE DE LEON BOULEVARD	MIAMI	FL	33134	MIAMI-DADE
Limited Service	4270388	EAST RIDGE RETIREMENT BRANCH	19301 SW 87TH AVENUE	MIAMI	FL	33157	MIAMI-DADE
Full Service	4215811	FALLS BRANCH	8941 HOWARD DRIVE	MIAMI	FL	33176	MIAMI-DADE
Full Service	4420231	PALACE RENAISSANCE BRANCH	11355 SW 84TH STREET	MIAMI	FL	33173	MIAMI-DADE

Report Item 3: Securities Holders

1. No persons other than those listed below are known to the best of management's knowledge, to own beneficially 5% or more of the outstanding shares of the Company's Common Stock.

Beneficial Owner	Shares of Common stock Beneficially Owned at 12/31/13	Percent of Class
Arthur Michael Wirtz III Wood Dale, IL USA	6,281	6.46%
James Henry Wirtz Chicago, IL USA	6,281	6.46%
Laura Wirtz Jenkins Glenview, IL USA	6,282	6.47%
Bruce Wirtz MacArthur Chicago, IL USA	8,015	8.25%
Barbara Ann Brock Rockledge, FL USA	9,295	9.57%
Peter R. Wirtz (1) Chicago, IL USA	10,748	11.06%

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First Miami Bancorp, Inc.

FNBSM As Trustee of the TUIA of V. Wirtz FBO

Elizabeth Wirtz

Chicago, IL USA

6,000

6.18%

Karen Wirtz Fix

Chicago, IL USA

5,375

5.53%

Gail Wirtz Costello

Scottsdale, AR USA

5,896.5

6.07%

(1) Includes shares held directly, as well as shares held by certain family members, with respect to which shares the listed person may be deemed to have sole voting and investment powers.

Report Item 3 (2):

No shareholder, other than those listed in Report Item 3 (1), own or control 5% or more of the voting securities in the Bank Holding Company during the year for which this report is being filed.

All of the shareholders listed above are United States citizens.

Report Item 4: Insiders

The following table presents information with respect to the Board of Directors and Executive Officers of the Holding Company:

Report Item 4 (1): Name, City, State/Country	Report Item 4 (2): Principal Occupation	Report Item 4 (3)(a): Position Held in Holding Company	Report Item 4: (4)(a) % of each class of voting securities owned, controlled, or held w/ power to vote in the bank holding co.
W. Rockwell Wirtz Winnetka, IL USA	President, Judge & Dolph	Chairman, President & Director	3.46%
Donald F. Hunter Eden Prairie, MN USA	Attorney (Retired), Gislason & Hunter	Vice President, Secretary & Director	.02%
Bruce Wirtz MacArthur Chicago, IL USA	Chairman of the Board & CEO, First National Bank of South Miami	Director	8.25%
Drew A. Dammeier Chicago, IL USA	President, FNBSM/ EVP First Security Trust and Savings Bank	Treasurer & Director	.02%
Arthur M. Wirtz, III	Executive Vice President, Wirtz Beverage Group	Director	6.46%
Daniel R. Wirtz	Executive Vice President, Wirtz Beverage Group	Director	2.07%
John A. Ziegler, Jr. Sewalls Point, FL USA	Attorney (Retired)	Director	.02%
Peter R. Wirtz Chicago, IL USA	President Bismarck Enterprises	None	11.04%

Report Item 4 (3) b: Title or position with all direct and indirect subsidiaries of the bank holding company;

Bruce Wirtz MacArthur is Chairman of the Board and Chief Executive Officer of First National Bank of South Miami.

Drew A. Dammeier is President of First National Bank of South Miami.

John A. Ziegler, Jr., is a member of the First National Bank of South Miami Board of Directors and serves as its Secretary.

Report Item 4 (3) (c): Title or position with any other company in which the person is a director, trustee, partner, or executive officer:

The business experience of the directors and executive officers of the Company is as follows:

W. Rockwell Wirtz is President and Chairman of Wirtz Corporation. Mr. Wirtz is also Chairman of the Board, President, Director, and a stockholder of First Security Trust and Savings Bank. Mr. Wirtz has been a Director of First Miami Bancorp, Inc. since August 1988. Mr. Wirtz was elected President of First Miami Bancorp, Inc. May 3, 2004. Position in First National Bank of South Miami: none.

Donald F. Hunter has been Of Counsel in the law firm Gislason & Hunter, LLP since January 1999 and prior thereto a partner for 30 years. Mr. Hunter has been Secretary of the Wirtz Corporation since 1996. Mr. Hunter is a Vice President and Director of First Security Bancorp, Inc. Mr. Hunter was elected Vice President, Secretary and Director of First Miami Bancorp, Inc. May 3, 2004. Position held in First National Bank of South Miami: none.

Bruce Wirtz MacArthur is a Vice President of Wirtz Realty Company.

Drew A. Dammeier serves as Executive Vice President of First Security Trust and Savings Bank in Elmwood Park, Illinois.

Arthur M. Wirtz III is Executive Vice President – Supply Chain for Chicago-based Wirtz Beverage Group.

Daniel R. Wirtz is Executive Vice President – IT, Talent Management and Finance of Chicago-based Wirtz Beverage Group.

John A. Ziegler, Jr. is a Director of the Martin Memorial Medical Center and former President of the National Hockey League.

Report Item 4 (4) (b): Our insiders do not own shares in subsidiaries of the bank holding company.

First Miami Bancorp, Inc.

Report Item 4 (4) (c): Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None of our insiders hold 25% or more of the voting securities of any companies.