

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 02 2015

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, Glen F. Davis

Name of the Holding Company Director and Official

Corporate Secretary

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.

Reporter's Name, Street, and Mailing Address

First Suncoast Trust Bancshares, Inc.

Legal Title of Holding Company

Post Office Box 27

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

Atmore AL 36504
 City State Zip Code

111 South Main Street

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:

Glen F. Davis Corporate Secretary

Name Title

251-368-0400

Area Code / Phone Number / Extension

251-368-0436

Area Code / FAX Number

glen@fnbandt.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

03/30/2015

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

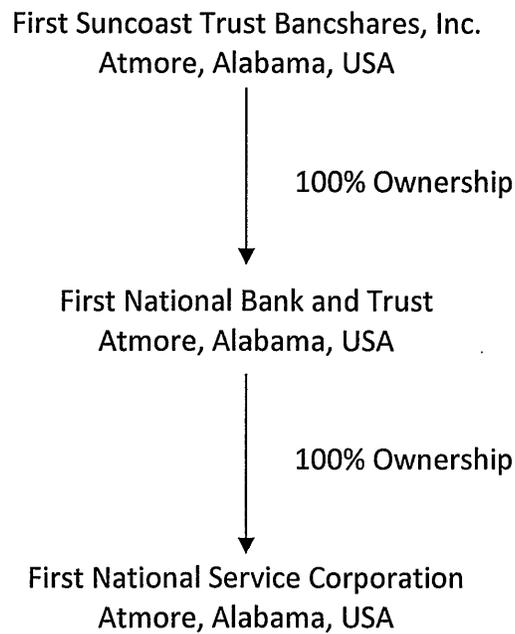
RSSD ID 1141302
 C.I. _____

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

First Suncoast Trust Bancshares, Inc. Organization Chart

Item 2a



All entities incorporated in State of Alabama.

Item 2b

No changes from previous year.

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)	670430	FIRST NATIONAL BANK AND TRUST	111 SOUTH MAIN STREET	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	1813	0	FIRST NATIONAL BANK AND TRUST	670430	Correct
Full Service	872131	LINDBERG BRANCH	104 LINDBERG AVENUE	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	194223	1	FIRST NATIONAL BANK AND TRUST	670430	Correct
Full Service	1428076	NORTH MAIN STREET BRANCH	205 NORTH MAIN STREET	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	17314	2	FIRST NATIONAL BANK AND TRUST	670430	Correct
Full Service	3603804	EXCEL BRANCH	67 HIGHWAY 136 EAST	EXCEL	AL	="36439 "	MONROE	UNITED STATES	464088	3	FIRST NATIONAL BANK AND TRUST	670430	Correct

First Suncoast Trust Bancshares, Inc.

5% (Or More) Stockholders

December 31, 2014

Item 3-1

<u>Name and Address</u> <u>Ownership %</u>	<u>Citizenship</u>	<u>Number</u> <u>of Shares</u>
Lisa A. Swift 9.52% Orange Beach, AL 36561 USA	American	2,564.895
G. R. Swift, III 6.73% Atmore, AL 36504 USA	American	1,814.65
Linda J. Silver 5.26% Pittsburgh, PA 15243 USA	American	1,418.85
Leonidas Jones 5.26% Pittsburgh, PA 15243 USA	American	1,418.85

Item 3-2 NA

Item 4

**FIRST SUNCOAST TRUST BANCSHARES, INC.
DIRECTORS & OFFICERS**

Name & Address	Principal Occupation If Other Than With Bank Holding Co.	Title & Position With Bank Holding Co.	Title & Position With Subsidiaries	Title & Position With Other Businesses	% Voting Shares: Bank Holding Co.	% Voting Shares Subsidiaries	Names of Other Companies & % of Voting Securities Held
Robert W. Faircloth Atmore, AL 36502 USA	Restaurant Owner/Mgr.	Director	Director FNB Atmore	Sec./Treasurer R & R Restaurant	.46%	N/A	50% R & R Restaurant
Lisa A. Swift Orange Beach, AL 36561	Homemaker	Director	Director FNB Atmore	N/A	9.52%	N/A	N/A
Robert Hendrix Atmore, AL 36502 USA	Agriculture	Director	Director FNB Atmore	President Hendrix Tractor	.58%	N/A	27% Hendrix Tractor 600 Shares Issued, 162 Owned
Glen F. Davis Atmore, AL 36502 USA	N/A	Secretary/ Director	President & CEO and Director FNB Atmore	N/A	.46%	N/A	N/A
Thomas G. Moore, DVM Atmore, AL 36502 USA	Veterinarian	Board Chairman	Board Chairman FNB Atmore	Owner, Atmore Animal Hospital 100% Sole Proprietorship	.48%	N/A	Atmore Animal Hospital 100% Owner Sole Proprietorship
H. William Wasden Atmore, AL 36502 USA	Attorney	Director	Director FNB Atmore	Partner Burr & Foreman, LLP	.79%	N/A	N/A
James W. Johnson Atmore, AL 36502 USA	Car Dealership	Director	Director FNB Atmore	Owner Johnson Ford	.74%	N/A	Johnson Ford 51% 11,569 Issued 5900 Shares Owned