



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, J. D. Wingard, Jr.

Reporter's Name, Street, and Mailing Address

FNBC Financial Corporation

Legal Title of Holding Company

P.O. Box 1119

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

Crestview FL 32536

City State Zip Code

Crestview

Physical location (if different from mailing address)

Name of the Holding Company Director and Official

Chairman of the Board

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.

Person to whom questions about this report should be directed:

T. Creg Jackson Secretary

Name Title

850-423-4030

Area Code / Phone Number / Extension

850-423-4050

Area Code / FAX Number

cjackson@fnbcrestview.com

E-mail 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.

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

J. D. Wingard, Jr.
Signature of Holding Company Director and Official
03/27/2014
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 **3473306**
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

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.

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

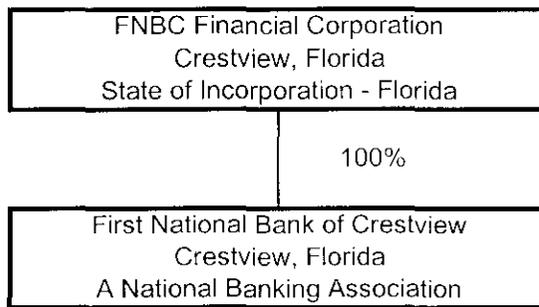
Form FR Y-6

FNBC Financial Corporation
Crestview, Florida
Fiscal Year Ending December 31, 2013

Report Item:

1. The bank holding company prepares an annual report for its securities holders.
Two copies are enclosed.

2(a). Organizational Chart



Form FR Y-6

FNBC Financial Corporation
Crestview, Florida
Fiscal Year Ending December 31, 2012

Report Item 2(b): Domestic branches of First National Bank of Crestview

Submitted early via email on March 27, 2014.

Results: A list of branches for your depository institution is provided below. The data is as of 12/31/2014. Data reflects information that was received and processed through 1/16/2014.

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 emailing 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	997333	FIRST NATIONAL BANK OF CRESTVIEW	1301 INDUSTRIAL DRIVE NORTH	CRESTVIEW	FL	32539	OKALOOSA	UNITED STATES	11531	0	FIRST NATIONAL BANK OF CRESTVIEW	997333	
OK		Limited Service	209244	CRESTVIEW CORNERS BRANCH	2541 SOUTH HWY 85	CRESTVIEW	FL	32536	OKALOOSA	UNITED STATES	242110		FIRST NATIONAL BANK OF CRESTVIEW	997333	
OK		Limited Service	354754	DOWNTOWN BRANCH	302 NORTH WILSON STREET	CRESTVIEW	FL	32536	OKALOOSA	UNITED STATES	4587E7		FIRST NATIONAL BANK OF CRESTVIEW	997333	

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FNBC Financial Corporation
 Crestview, Florida
 Fiscal Year Ending December 31, 2013

Report Item 3: Securities holders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2013			Shareholders 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 12/31/2013		
(1) (a) Name & Address (City, State, Country)	(1) (b) Country of Citizenship	(1) (c) Number and Percentage of Each Class of Voting Securities	(2) (a) Name & Address (City, State, Country)	(2) (b) Country of Citizenship	(2) (c) Number and Percentage of Each Class of Voting Securities
J. D. Wingard, Jr. Crestview, Florida	USA	10,361 - 95.36% - Common Stock	None		
Camelia L. Wingard * Crestview, Florida	USA	40 - .37% - Common Stock			

* Camelia L. Wingard is the wife of J. D. Wingard, Jr. and indirectly owns, controls, or holds, with power to vote, 5 percent or more of the of voting securities of the bank holding company.

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FNBC Financial Corporation
Crestview, Florida
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	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)
J.D. Wingard, Jr. Crestview, Florida, USA	Banker, Attorney	Chairman of the Board, Director, President & CEO	Chairman of the Board (First National Bank of Crestview)	100% Owner - J. D. Wingard, Jr., Attorney at Law Crestview, Florida Trustee - J. D. Wingard, Jr., W. Max Clark and Regions Bank as Trustees of Trust "B" U/A with William E. Duggan, aka W.E. Duggan, Deceased Manager/Member - Wingard Family, LLC	95.36%	None	See Response to (3) (c)
Camelia L. Wingard Crestview, Florida, USA	Housewife	Vice-Chair Director	Vice-Chair of the Board, Director (First National Bank of Crestview)	None	0.37%	None	See Response to (3) (c)
Dale E. Rice, Jr. Crestview, Florida, USA	Banker	Director	President & CEO, Director (First National Bank of Crestview)	Trustee - North Okaloosa Medical Center Crestview, Florida	0.41%	None	None
Bill E. Parker Crestview, Florida, USA	Attorney	Director	Director (First National Bank of Crestview)	100% Owner - Bill E. Parker, Attorney at Law Crestview, Florida Vice President - Oak-Loosa, Inc. Crestview, Florida	1.44%	None	See Response to (3) (c)
Earl R. Thompson Baker, Florida, USA	Radio Station Owner	Director	Director (First National Bank of Crestview)	President - Okaloosa Radio Baker, Florida	0.39%	None	Indirect Owner of Non-profit Okaloosa Radio
Harry E. Barr Mary Esther, Florida, USA	Attorney	Director	Director (First National Bank of Crestview)	None	0.12%	None	See Response to (3) (c)
T. Greg Jackson Crestview, Florida	Banker	Secretary to the Board	Senior Vice President & CFO (First National Bank of Crestview)	None	0.23%	None	None