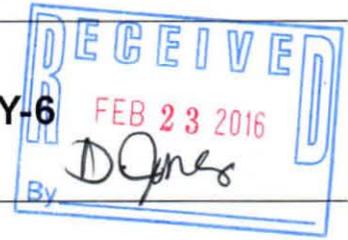


Board of Governors of the Federal Reserve System



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, 2015**

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address  
 FPB Financial Corp.

Legal Title of Holding Company

1300 W Morris Ave/P O Box 99

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

Hammond	LA	70404
City	State	Zip Code

1300 W Morris Avenue

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sandra Hendon	Vice Pres
Name	Title

985-345-1880

Area Code / Phone Number / Extension

098-310-8949

Area Code / FAX Number

sjh@bankfpb.com

E-mail Address

NA

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

I, Fritz W. Anderson

Name of the Holding Company Director and Official  
 Chief Executive Officer

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.

*Fritz W. Anderson*  
 Signature of Holding Company Director and Official  
 2-12-16

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 3841811  
 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."

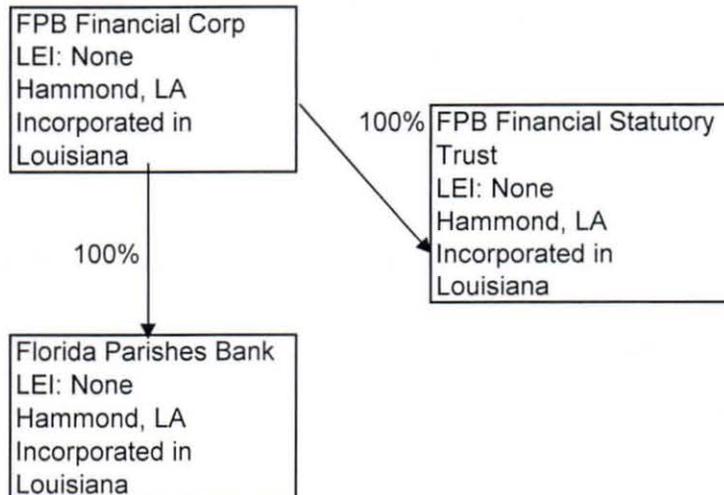
No

Form FR Y-6  
FPB FINANCIAL CORP.  
HAMMOND, LOUISIANA  
Fiscal Year Ending December 31, 2015



Report Item

- 1) FPB Financial Corp. prepares an annual report for its share holders and is not registered with the SEC. The report is not complete but will be sent as soon as it is available.
- 2) Organization Chart



**Report Item 2b**

**Results:** A list of branches for your depository institution: FLORIDA PARISHES BANK (ID\_RSSD: 526676).

This depository institution is held by FPS FINANCIAL CORP (2841811) of HAMMOND, LA.

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.



**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 UNIFORM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

REPORTING PERIOD	BRANCH STATUS	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	526676	FLORIDA PARISHES BANK	1300 WEST MORRIS AVENUE	HAMMOND	LA	70403	TANGIPAHOA	UNITED STATES	42504		0: FLORIDA PARISHES BANK	526676	
OK		Full Service	4461959	AMITE BRANCH	501 WEST GAK STREET	AMITE	LA	70422	TANGIPAHOA	UNITED STATES	Not Required	Not Required	FLORIDA PARISHES BANK	526676	
OK		Full Service	4822844	190 COVINGTON BRANCH	2300 NORTH HIGHWAY 190	COVINGTON	LA	70433	ST TAMMANY	UNITED STATES	Not Required	Not Required	FLORIDA PARISHES BANK	526676	
OK		Full Service	4174833	HAMMOND EAST BRANCH	1801A HIGHWAY 190 EAST	HAMMOND	LA	70401	TANGIPAHOA	UNITED STATES	495514		2: FLORIDA PARISHES BANK	526676	
OK		Full Service	4174842	PONCHATOULA BRANCH	490 BAERINGER DR	PONCHATOULA	LA	70454	TANGIPAHOA	UNITED STATES	483112		1: FLORIDA PARISHES BANK	526676	



Form FR Y-6  
FPB Financial Corp.  
Fiscal Year Ending December 31, 2015

Item 3

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2012			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 12-31-2012		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Fritz W. Anderson, II Hammond, LA, USA	USA	172,945 - 9.3% Common Stock	NA	NA	NA
Siena Capital Partners Chicago, IL, USA	USA	150,948 - 8.1% Common Stock			
Lauro Inge Hammond, LA, USA	USA	105,660 - 5.7% Common	NA	NA	NA

FR Y-6 Item 4

**Form FR Y-6  
FPB Financial Corp.  
Fiscal Year Ending December 31, 2015**

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title & Position With Subsidiaries (includes names of Subsidiaries	(3)(c) Title & Position With Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnership) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Fritz W. Anderson, II Hammond, LA, USA	N/A	President, Chief Exec Officer Chairman and Director	Chairman and Director Florida Parishes Bank	Anderson Point LLC Manager Anderson Corner LLC Manager Rec Anderson Inc. Manager Concordia Hunting Unlimited Manager	9.3%	None	None
Ronnie Fugarino Hammond, LA, USA	N/A	Director	Director, President, Chief Exec Officer Florida Parishes Bank	Yikes, LLC Owner Permier Construction & Development, LLC Member F-5 Holdings, LLC Managing Member Kryptonite, LLC Member	4.1%	None	None

G. Wayne Allen Hammond, LA, USA	N/A	Director, Vice Chairman, Exec Vice President	Director, Vice Chairman, Florida Parishes Bank	None	3.0%	None	None
Derek Shants Mandeville, LA, USA	N/A	Chief Financial Officer	Exec Vice President, Chief Financial Officer, Controller/COO Florida Parishes Bank	None	1.0%	None	None
Susan McKneely Ponchatoula, LA, USA	Director, Owner of Harry McKneely & Sons Funeral Homes, Inc	Director	Director Florida Parishes Bank	Harry McKneely & Sons Funeral Home, Inc. Owner McKneely Pre Need, Inc Owner	1.7%	None	None
Dean Hughes Hammond, LA, USA	Director & Vice President of CMC Construction Services	Director	Director Florida Parishes Bank	None	2.6%	None	None
Vincent Roubique Hammond, LA, USA	Owner of Tangi Electric and Maintenance Co	Director	Director Florida Parishes Bank	Tangi Electric and Maintenance Co., Owner Big Bad Ben Car Wash, LLC Hammond, LA 10% Owner Big Bad Ben Car Wash II Walker, LA 15% Owner	2.7%	None	None
Dwain Tycer Natalbany, La, USA	Co-owner and Vice President of Tycer Ready Mix	Director	Director Florida Parishes Bank	Tycer Ready Mix Manager Tycer Hard Rock #1	2.4%	None	None

				Charles Street, LLC Partner				
Joseph Omner Mandeville, LA, USA	N/A	N/A	Executive Vice President & COO of Florida Parishes Bank	None	0.5%	None	None	

George Anthon Hammond, LA, USA	Anthon Chiropractic Care	Director	Director Florida Parishes Bank	Manager Tycer Hard Rock #2 Manager D. G. T. Manager D. L. T. Manager	2.6%	None	None
Kathy Kent Amite, LA, USA	Tangi Industrial and Trailer Sales	N/A	Director Florida Parishes Bank	None	1.7%	None	None
Laura Inge Hammond, LA, USA	Retired	Director	Director Florida Parishes Bank	Curtains Up Owner Slade Properties, LLC Shareholder Inge Family Properties Co-Manager	5.7%	None	None
Paul Murphy Hammond, LA, USA	Hoot Owl, Corp. D/B/A Jacmel Inn, Nuvolari's and Brady's	N/A	Director Florida Parishes Bank	Hoot Owl Corp President Muscadine, LLC Partner Cirque, LLC Partner Livery, LLC Partner	0.3%	None	None