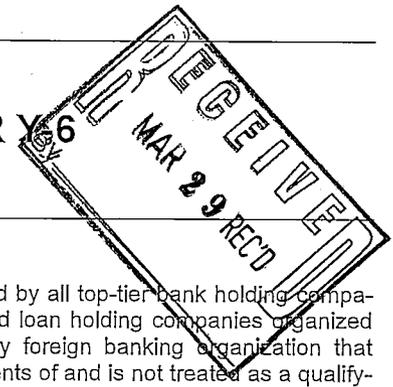


Board of Governors of the Federal Reserve System



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, 2012

Month / Day / Year

I, Fritz W. Anderson

Reporter's Name, Street, and Mailing Address

FPB Financial Corp

Name of the Holding Company Director and Official

Legal Title of Holding Company

President & CEO

1300 West Morris Ave/P O Box 99

Title of the Holding Company Director and Official

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

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.

Hammond

LA

70404

City

State

Zip Code

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:

Sandra Hendon

Vice President

Name

Title

985-345-1880

Area Code / Phone Number / Extension

985-310-8949

Area Code / FAX Number

sjh@bankfpb.com

E-mail Address

Signature of Holding Company Director and Official

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

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
 C.I.

3841811

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."

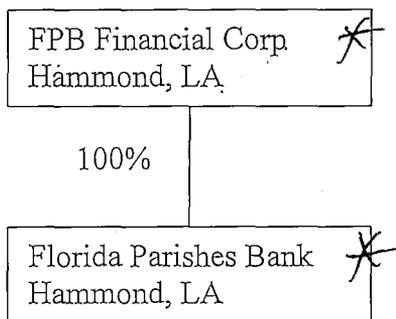
No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Form FR Y-6
FPB Financial Corp.
Hammond, Louisiana
Fiscal Year Ending December 31, 2012

Report Item

- 1: FPB Financial Corp. prepares an annual report for its securities holders. Two copies are enclosed.
- 2: Organizational Chart



* Incorporated in Louisiana

Results: A list of branches for your holding company: FPB FINANCIAL CORP (3841811) of HAMMOND, LA.
 The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

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)		526676	FLORIDA PARISHES BANK	1300 WEST MORRIS AVENUE	HAMMOND	LA	70403	TANGIPAHOA	UNITED STATES	42504	0	FLORIDA PARISHES BANK		526676		
OK		Full Service		4461999	AMITE BRANCH	601 WEST OAK STREET	AMITE	LA	70422	TANGIPAHOA	UNITED STATES	Not Required	Not Required	FLORIDA PARISHES BANK		526676		
OK		Full Service		4174833	HAMMOND EAST BRANCH	18014 HIGHWAY 190 EAST	HAMMOND	LA	70401	TANGIPAHOA	UNITED STATES	495614		2	FLORIDA PARISHES BANK		526676	
OK		Full Service		4174842	PONCHATOULA BRANCH	490 BARRINGER DR	PONCHATOULA	LA	70464	TANGIPAHOA	UNITED STATES	483112	1	FLORIDA PARISHES BANK		526676		

✓CSP

Form FR Y-6
FPB Financial Corp.
Fiscal Year Ending December 31, 2012

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	35,618 - 9.7% Common Stock	NA	NA	NA
Siena Capital Partners Chicago, IL, USA	USA	33,644 - 9.1% Common Stock			

Form FR Y-6
FPB Financial Corp.
Fiscal Year Ending December 31, 2012

(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	Director, Chairman, President and Chief Exec Officer	Director, Chief Financial Officer Florida Parishes Bank	Anderson Point LLC Managing Partner Anderson Corner LLC Managing Partner Rec Anderson Inc. Manager	9.7%	None	None
Ronnie Fugarino Hammond, LA, USA	N/A	Director	Director, President, Chief Exec Officer Florida Parishes Bank	Jim Meyer Construction Co., LLP Partner Permier Construction & Development, LLC Member F-5 Holdings, LLP Managing Member	3.9%	None	None

G. Wayne Allen Hammond, LA, USA	N/A	Director, Vice Chairman, Exec Vice President	Director, Vice Chairman, Exec Vice President Florida Parishes Bank	None	3.3%	None	None
Derek Shants Mandeville, LA, USA	N/A	N/A	Exec Vice President, Controller/COO Florida Parishes Bank	None	0.6%	None	None
Susan McKneely Ponchatoula, LA, USA	Director, Owner and President of Harry McKneely & Sons Funeral Homes, Inc	Director	Director Florida Parishes Bank	President Harry McKneely & Sons, Inc. President McKneely Pre Need, Inc	1.9%	None	None
Dean Hughes Hammond, LA, USA	Director & Vice President of CMC Construction Services	Director	Director Florida Parishes Bank	None	2.4%	None	None
Vincent Roubique Hammond, LA, USA	Owner of Tangi Electric and Maintenance Co	Director	Director Florida Parishes Bank	Big Bad Ben Car Wash, LLC 10% Owner Trustee Louisiana Home Builders Self Insurance Fund	2.5%	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 Manager Tycer Hard Rock #2 Manager	1.8%	None	None

			D. G. T. Manager D. L. T. Manager			
George Anthon Hammond, LA, USA	N/A	Director Florida Parishes Bank	Anthon Chiropractic Care A.P.C. President Anthon Investments P.C. President Anthon Sixpack P. C. President	1.2%	None	None
Kathy Kent Amite, LA, USA	N/A	Director Florida Parishes Bank	None	1.0%	None	None
Laura Inge Hammond, LA, USA	N/A	Director Florida Parishes Bank	Laura Inge Consulting, LLC President Richard & Elizabeth Inge Trust Successor Trustee Inge Family Warner Properties LLC Co-Manager	2.5%	None	None