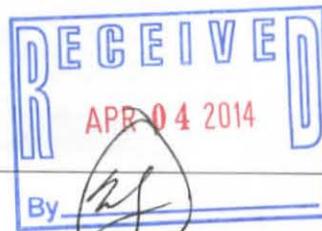


Board of Governors of the Federal Reserve System



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, **Fritz W. Anderson**

Name of the Holding Company Director and Official

President & CEO

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

FPB Financial Corp

Legal Title of Holding Company

1300 West Morris Ave/P O Box 99

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

Hammond LA 70404

City State Zip Code

1300 West Morris Avenue

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

03/19/2014

Date of Signature

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

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:

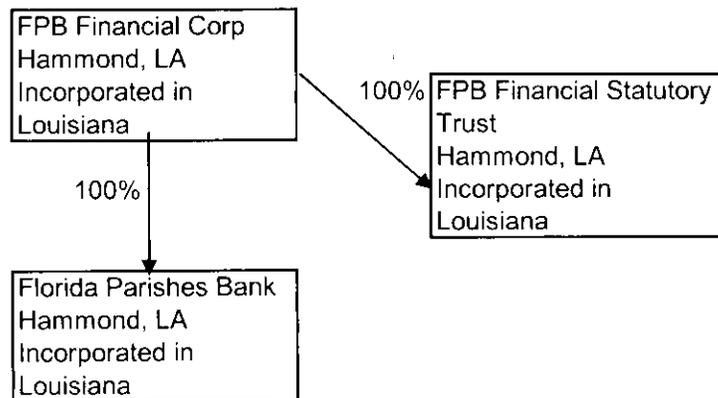
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
FPB FINANCIAL CORP.
HAMMOND, LOUISIANA
Fiscal Year Ending December 31, 2013

Report Item

- 1) FPB Financial Corp. prepares an annual report for its securities holders.
Two Copies are enclosed.
- 2) Organization Chart



Results: A list of branches for your holding company: FPB FINANCIAL CORP (3841811) of HAMMOND, LA.
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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 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
		Full Service (Head Office)	526676	FLORIDA PARISHES BANK	1300 WEST MORRIS AVENUE	HAMMOND	LA	70403	TANGIPAOHA	UNITED STATES	42504	0	FLORIDA PARISHES BANK	526676	
		Full Service	4461999	AMITE BRANCH	601 WEST OAK STREET	AMITE	LA	70422	TANGIPAOHA	UNITED STATES	Not Required	Not Required	FLORIDA PARISHES BANK	526676	
		Full Service	4174833	HAMMOND EAST BRANCH	18014 HIGHWAY 190 EAST	HAMMOND	LA	70401	TANGIPAOHA	UNITED STATES	495514	2	FLORIDA PARISHES BANK	526676	
		Full Service	4174842	PONCHATOULA BRANCH	490 BARRINGER DR	PONCHATOULA	LA	70454	TANGIPAOHA	UNITED STATES	483112	1	FLORIDA PARISHES BANK	526676	

Form FR Y-6
FPB Financial Corp.
Fiscal Year Ending December 31, 2013

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	109,654 - 8.9 % Common Stock	NA	NA	NA
Siena Capital Partners Chicago, IL, USA	USA	100,932 - 8.2% Common Stock			
Laura Inge Hammond, LA, USA	USA	70,440- 5.7% Common Stock			

Form FR Y-6
FPB Financial Corp.
Fiscal Year Ending December 31, 2013

(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 Manager Anderson Comer LLC Manager Rec Anderson Inc. Manager	8.9%	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, LLC Managing Member Kryptonite, LLC 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	3.0%	None	None
Derek Shants Mandeville, LA, USA	N/A	N/A	Exec Vice President, Controller/COO Florida Parishes Bank	None	0.8%	None	None
Susan McKneely Ponchatoula, LA, USA	Director, Owner and President of Harry McKneely & Sons Funeral Homes, Inc	Director	Director Florida Parishes Bank	Harry McKneely & Sons Funeral Home, Inc. President McKneely Pre Need, Inc President-Owner	1.7%	None	None
Dean Hughes Hammond, LA, USA	Director & Vice President of CMC Construction Services	Director	Director Florida Parishes Bank	CMC Construction Services, Director & Vice President	2.3%	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 10% Owner	2.5%	None	None
Dwain Tyeer Natalbany, La, USA	Co-owner and Vice President of Tyeer Ready Mix	Director	Director Florida Parishes Bank	Tyeer Ready Mix Manager Tyeer Hard Rock #1 Manager	1.8%	None	None

				Tycer Hard Rock #2 Manager D. G. T. Manager D. L. T. Manager			
George Anthon Hammond, LA, USA	Anthon Chiropractic Care	Director	Director Florida Parishes Bank	Anthon Chiropractic Care A.P.C. President Anthon Investments P.C. President Anthon Sixpack P. C. President	2.3%	None	None
Kathy Kent Amite, LA, USA	Tangi Industrial and Trailer Sales	N/A	Director Florida Parishes Bank	None	1.4%	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 Jaemel 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
Garvin Sharp	Real Estate and	N A	Director Florida	Covey Rise Farms,	1.0%	None	None

Hammond,
LA, USA

Farming

Parishes Bank

LLC
Member
Chappapeela Farm,
LLC
Member
Carter Investment,
LLC
Member
Full Circle
Holdings, LLC
Member
Woodson Ridge
Farm, LLC
Member
First Base, Inc
Member
Sharp Contracting,
LLC
Member
Four Point
Properties, LLC
Member
Pike Pinelands,
LLC
Member
None

0.5%

None

None

Joseph Omner
Mandeville, LA,
USA

N/A

N A

Executive Vice
President & COO
of Florida Parishes
Bank