

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, 2014

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

FBC Bancorp, Inc.

Legal Title of Holding Company

105 East Robinson Street

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

Orlando

FL

32801

City

State

Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Phillip Tasker

Executive Vice President

Name

Title

321-751-6999

Area Code / Phone Number / Extension

321-751-4211

Area Code / FAX Number

ptasker@fcbank.com

E-mail Address

www.fcbank.com

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

I, Dana Kilborne

Name of the Holding Company Director and Official

Director, President and 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.

[Signature]
Signature of Holding Company Director and Official

5-12-2015

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 3564697
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

FBC Bancorp, Inc.

Orlando, FL

Fiscal Year Ending December 31, 2014

Report Item:

- 1 The bank holding company's audited financial statements are not available as yet. They will be forwarded when received.

2.a Organizational Chart:



Results: A list of branches for your depository institution: FLORIDA BANK OF COMMERCE (ID_RSSD: 3396375).
 This depository institution is held by FBC BANCORP, INC. (3564697) of ORLANDO, FL.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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)	3396375	FLORIDA BANK OF COMMERCE	105 EAST ROBINSON STREET	ORLANDO	FL	32801	ORANGE	UNITED STATES	439317	0	FLORIDA BANK OF COMMERCE	3396375	
		Full Service	3448845	KISSIMMEE BRANCH	1126 EAST OAK STREET	KISSIMMEE	FL	34744	OSCEOLA	UNITED STATES	453350	1	FLORIDA BANK OF COMMERCE	3396375	
		Full Service	3743531	LAKE MARY BRANCH	1190 BUSINESS CENTER DRIVE	LAKE MARY	FL	32746	SEMINOLE	UNITED STATES	465514	2	FLORIDA BANK OF COMMERCE	3396375	
		Full Service	3309768	MELBOURNE BRANCH	5770 NORTH WICKHAM ROAD	MELBOURNE	FL	32940	BREVARD	UNITED STATES	427083	4	FLORIDA BANK OF COMMERCE	3396375	
		Full Service	4126506	MERRITT ISLAND BRANCH	291 NORTH COURTENAY PARKWAY	MERRITT ISLAND	FL	32953	BREVARD	UNITED STATES	464791	5	FLORIDA BANK OF COMMERCE	3396375	
		Full Service	3828812	WINTER PARK OFFICE	702 ORANGE AVENUE	WINTER PARK	FL	32789	ORANGE	UNITED STATES	481192	3	FLORIDA BANK OF COMMERCE	3396375	

FORM FR Y-6
FBC Bancorp, Inc.
Orlando, Florida
Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014

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 12-31-2014

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship of Incorporation	(1) c Number & Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship of Incorporation	(2) c Number & Percentage of Each Class of Voting Securities
NONE			NONE		

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FBC Bancorp, Inc Orlando, Florida							
Report Item 4: Insiders							
Fiscal Year Ending December 31, 2014							
(1) Names & Address	(2) Principal Occupation	(3)(a) Title & Position with FBC Bancorp Inc	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of voting shs	(4)(b) Percentage of voting shs-sub	(4)(c) Names of other companies if 25% or more held
R. Van Bogan Winter Park, Fl	Banker	Director FBC Bancorp, Inc	Chairman, Florida Bank of Commerce	N/A	2.43%	N/A	N/A
Michael Coleman Cocoa Beach, FL	Investor	Director	N/A	Cool-Lake, LLC Managing President	2.12%	N/A	Brevard Realty Investments 40% - owned by Cool-Lake, LLC
Bjornar Hermansen Merritt Island, Fl	Investor	Director	N/A	N/A	1.94%	N/A	Hermansen Group Investments, LLC 77.30%
Dana Kilborne Merritt Island, Fl	Banker	Director, President & CEO FBC Bancorp, Inc	President & CEO Florida Bank of Commerce	N/A	0.38%	N/A	N/A
Malcolm Kirschenbaum Cocoa, FL	Investor	Chairman, FBC Bancorp, Inc.			0.60%	N/A	EKS Inc. - 50%
Frederick W. Leonhardt Orlando, Fl	Attorney	Director	N/A	Attorney - Gray Robinson P.A.	1.08%	N/A	G.K. Aviation, Inc. 33%
Sal A.(Joe) Nunziata Longwood, Fl	Mortgage Banker	Director	N/A	CEO - FBC Mortgage	0.66%	N/A	Nunziata Holdings - 50%
							NVB Corp. - 50% RJ Investing - 50% Vanz LLC - 50% Appraisal Marketing - 50% Inlet Marketing, LLRE 50%
William S. Orosz Orlando, FL	Residential Construction	Director	N/A	N/A	1.50%	N/A	Hanover Capital Partners, LLC - 100% owned by Orosz Family Cambridge Homes - 52% Cambridge Development - 100%

							WJO Family Investments, LLLP - 49.5%
Philip Tasker Vero Beach, FL	Banker	Executive Vice President/ Chief Financial Officer	N/A	N/A	0.00%	N/A	N/A
Ernest M. Wilding Winter Park, FL	Anderson Windows & Doors franchisee	Director	N/A	President - FAS Windows & Doors	3.07%	N/A	FAS Windows & Doors 43%