

Board of Governors of the Federal Reserve System

FEB 20 REC'D



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 chair-man of the board must sign the report.

I, Richard K. Justice

Name of the Holding Company Director and Official

President

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

2/10/14  
 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 2376558  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

First Hardee Holding Corporation

Legal Title of Holding Company

P O Box 966

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

Wauchula

FL

33873

City

State

Zip Code

406 N 6th Ave.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Debbie Wheeler

SR VP & COO

Name

Title

863-773-4136

Area Code / Phone Number / Extension

863-773-9503

Area Code / FAX Number

dwheeler@fnbwauchula.com

E-mail Address

www.fnbwauchula.com

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

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
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(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)

First Hardee Holding Corporation  
P O Box 966  
Wauchula, FL 33873  
Fiscal year ending December 31, 2013

1a. The BHC is not required to prepare for 10K with the SEC.

1b. FHHC provides a copy of the consolidated compiled 10Ks to each shareholder in advance of the annual meeting, with a cover letter summarizing the past year's performance and plans for the future. Two copies of these are attached.

2. Organizational Chart: FHHC is a single bank holding company and owns 100% of First National Bank of Wauchula. It has no direct or indirect holding of any other companies.

2.1 First Hardee Holding Corporation 100% owner of  
Wauchula, FL 33873

2.2 First National Bank of Wauchula  
Wauchula, FL 33873

2.3 State of Incorporation - Florida for both entities.

2.4 N/A

2.b. First National Bank of Wauchula, 1/1/1960, 406 N. 6<sup>th</sup> Ave. Wauchula, Hardee County, FL, USA 33873, Full Service

3.1 (a) (b) (c) Current shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2013. There is one class of common stock.

F L Revell, Jr. Wauchula, FL	USA	6,663 shares or 80%
Oneita Revell Wauchula, FL	USA	600 shares or 7%

3.2 None

4. Insiders (see attached list.)

-1	-2	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Addresses	Principal Occupation Other than With BHC	Title & Position With BHC	Title & Position With Other Subsidiaries	Title & Position With Other <u>Businesses</u>	Percentage of Voting Shares <u>In BHC</u>	Percentage of Voting Shares <u>In Subsidiary</u>	Companies if 25% or More of voting securities <u>are held</u>
F L Revell, Jr Wauchula, FI	manufacturing	shareholder/director	director  First National Bank of Wauchula	President  President Owner Owner	80.01%	N/A	Florida Fence Post Co 100%  F L Revell, Inc. 100% F L Revell Ranch & Groves 100% Brushy Creek Corp 100%
M E Wilkins Wauchula, FI	banker	Shareholder/director Vice President	VP /Director First National Bank of Wauchula	N/A	0.48%	N/A	no other outside interest
Kenneth B. Evers Wauchula, FI	attorney	shareholder/director	Chairman/Director 1st National Bk of Wauchula	owner	0.30%	N/A	Kenneth B. Evers PA 100%
Richard K Justice Wauchula, FI	banker	shareholder/director	President/Director First National Bank of Wauchula	N/A	0.30%	N/A	no other outside interest
William R Lambert Bowling Green, FI	Golf Course Owner EDC Director	shareholder/director	director FNB of Wauchula	President & GM	0.30%	n/a	Torry Oaks Golf Course Inc. 100%
Debbie Wheeler Wauchula, FI	banker	secretary	Sr. VP & COO First National Bank of Wauchula	N/A	none	N/A	no other outside interest