

Board of Governors of the Federal Reserve System



# Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):  
✓ **December 31, 2013**  
Month / Day / Year

I, Oliverio Lew

Reporter's Name, Street, and Mailing Address

Name of the Bank Holding Company Director and Official  
Executive Vice President  
Title of the Bank Holding Company Director and Official

✓ **JGB Financial Holding Company**  
Legal Title of Bank Holding Company  
✓ **8200 NW 33 Street, Suite 400**  
(Mailing Address of the Bank Holding Company) Street / P.O. Box

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Miami FL 33122  
City State Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Signature of Bank Holding Company Director and Official

✓ Daniel Cherta Controller  
Name Title

Date of Signature

✓ 305-418-6000  
Area Code / Phone Number / Extension

305-418-6033  
Area Code / FAX Number

✓ dcherta@jgbbank.com  
E-mail Address

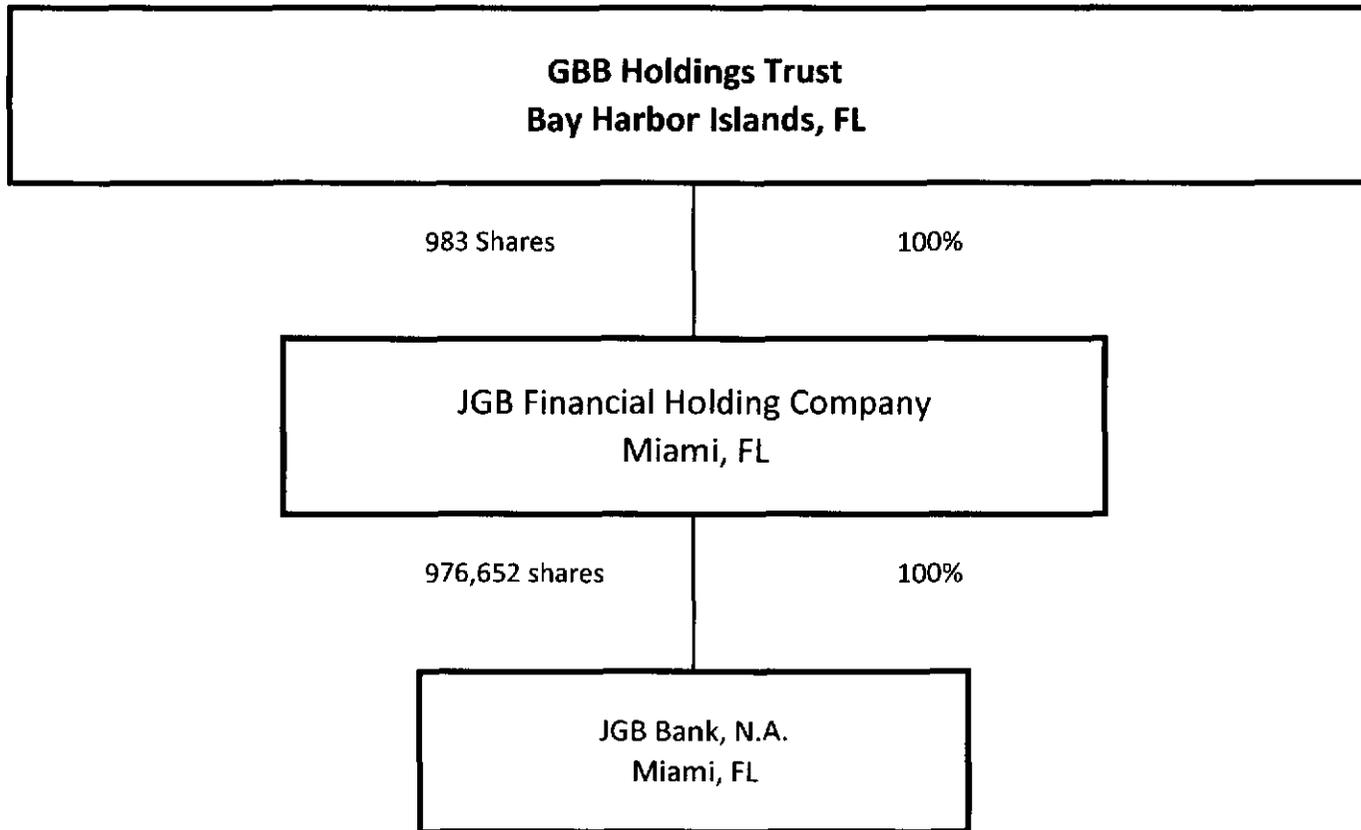
Address (URL) for the Bank Holding Company's web page

For bank 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

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

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C.I. \_\_\_\_\_





\* All entities are incorporated in the State of Florida and JGB Bank, N.A. is a National Bank.

**Results:** A list of branches for your depository institution: JGB BANK, NATIONAL ASSOCIATION (ID: R34D, 838632). This depository institution is held by JGB FINANCIAL HOLDING COMPANY (1021879) of MIAMI, FL. The data are as of 12/31/2013. Data reflects information that was received and processed through 04/07/2014.

**Reconciliation and Verification Status:**

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 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 Procedures:**

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 UNNUM, 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 UNNUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	838632	JGB BANK, NATIONAL ASSOCIATION	8200 NORTH WEST 3RD STREET, SUITE 400	MIAMI	FL	33122	MIAMI-DADE	UNITED STATES	11674	0	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	4344551	CORAL GABLES BRANCH	2330 PONCE DE LEON BOULEVARD	CORAL GABLES	FL	33134	MIAMI-DADE	UNITED STATES	518517	18	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	2842688	CONCORD CENTER II BRANCH	2999 NORTHEAST 191 STREET, SUITE 102	MIAMI	FL	33180	MIAMI-DADE	UNITED STATES	357215	13	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	4344579	MEDLEY BRANCH	10209 NW 116TH WAY	MIAMI	FL	33178	MIAMI-DADE	UNITED STATES	489662	16	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	2538534	OMNI BRANCH	1920 BUCAYNE BOULEVARD	MIAMI	FL	33132	MIAMI-DADE	UNITED STATES	242555	12	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	4103236	MIAMI BEACH BRANCH	744 ARTHUR GODFREY ROAD	MIAMI BEACH	FL	33140	MIAMI-DADE	UNITED STATES	506064	17	JGB BANK, NATIONAL ASSOCIATION	838632	
OK		Full Service	4425656	DURF-SIDE BRANCH	9599 HARDING AVENUE	MIAMI BEACH	FL	33154	MIAMI-DADE	UNITED STATES	532327	19	JGB BANK, NATIONAL ASSOCIATION	838632	

**JGB Financial Holding Company**

**Effective December 31, 2013**

**Report Item 1.**

The bank holding company is not registered with the SEC and does not prepare an annual report for its shareholder.

**Report Item 3.**

<b>Name and Address (1a.)</b>	<b>Country of Citizenship (b.)</b>	<b>No. Shares Owned % Owned (c.)</b>
GNB Holdings Trust ✓ Bay Harbor Islands, FL ✓	United States ✓	983 ✓ 100% ✓
Total Shares Outstanding		983 ✓

**Report Item 3.**

(2)

N/A ✓

**Form FR Y-6  
December 31, 2013**

**Company Name: JGB Financial Holding Company**

**Report Item 4.**

(1.) Name	(2.) Address	(3a.) Occupation	(3b.) Title-BHC	(3b.) Pos. in Sub	(3c.) Pos. Oth. Bus.	(4(a.) % BHC	(4b.) % Subs	(4c.) %>2 5%
✓GNB Holdings Trust	✓Bay Harbor Islands, FL	N/A ✓	Shareholder ✓	N/A ✓	N/A ✓	100% ✓	N/A ✓	N/A ✓
✓Mr. Jaime Gilinski	London, United Kingdom	Investor ✓	Chairman ✓	N/A ✓	N/A ✓	0% ✓	N/A ✓	N/A ✓
✓Mr. Joshua Gilinski	Miami, FL	Investor ✓	Director ✓	N/A ✓	N/A ✓	0% ✓	N/A ✓	N/A ✓
✓Mr. Gabriel Gilinski	Miami, FL	Investor ✓	Director ✓	N/A ✓	N/A ✓	0% ✓	N/A ✓	N/A ✓
Mr. Oliverio Lew	Miami, FL	N/A ✓	Executive Vice President ✓	N/A ✓	N/A ✓	0% ✓	N/A ✓	N/A ✓
✓Ms. Carolina Mazuera	Miami, FL	N/A ✓	Executive Vice President ✓	N/A ✓	N/A ✓	0% ✓	N/A ✓	N/A ✓

Rider 1  
Attached

Rider 1

JGB Financial Holding Company

Director 0%

GNB Holdings Trust, Sole Shareholder of JGB Financial Holding Company