

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, 2015

Month / Day / Year

N/A

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

I, **Jeffrey A Maffett**

Name of the Holding Company Director and Official

Chairman & 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.

Reporter's Name, Street, and Mailing Address

Oculina Banc Corp

Legal Title of Holding Company

4450 24th Avenue

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

Vero Beach

FL

32967

City

State

Zip Code

N/A

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:

Diana Crull

SVP & CFO

Name

Title

772-563-2212

Area Code / Phone Number / Extension

772-257-7065

Area Code / FAX Number

dcrull@oculinabank.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

03/29/2016

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 **3721511**

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:

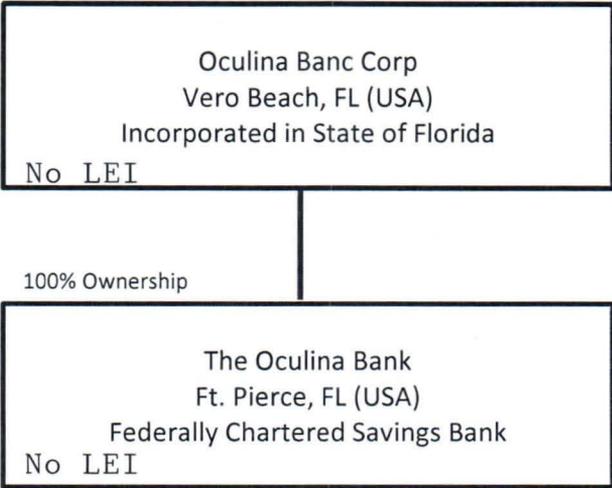
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Oculina Banc Corp
ORGANIZATIONAL CHART

12/31/2015



Results: A list of branches for your depository institution: OCULINA BANK, THE (ID_RSSD: 3218280).
 This depository institution is held by OCULINA BANC CORP. (1070840) of VERO BEACH, FL.
 This data is as of 12/31/2015.

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
OK		Full Service (Head Office)	3218280	OCULINA BANK, THE	1100 COLONNADES PLAZA	FORT PIERCE	FL	34949	ST. LUCIE	UNITED STATES	365574	0	OCULINA BANK, THE	3218280	
OK		Full Service	3771897	FELLSMERE OFFICE	56 NORTH BROADWAY STREET	FELLSMERE	FL	32948	INDIAN RIVER	UNITED STATES	495244	6	OCULINA BANK, THE	3218280	
OK		Full Service	3921357	DELAWARE OFFICE	610 DELAWARE AVENUE	FORT PIERCE	FL	34950	ST. LUCIE	UNITED STATES	495245	7	OCULINA BANK, THE	3218280	
OK		Full Service	3771909	PALM CITY OFFICE	1030 SOUTHWEST MARTIN DOWNS	PALM CITY	FL	34990	MARTIN	UNITED STATES	492575	2	OCULINA BANK, THE	3218280	
OK		Full Service	3218280	GIFFORD OFFICE	4450 24th AVENUE	VERO BEACH	FL	32967	INDIAN RIVER	UNITED STATES	Not Required	Not Required	OCULINA BANK, THE	3218280	
OK		Full Service	3771918	SEBASTIAN OFFICE	13600 US HIGHWAY 1	SEBASTIAN	FL	32958	INDIAN RIVER	UNITED STATES	492576	3	OCULINA BANK, THE	3218280	
OK		Full Service	3921320	AVIATION OFFICE	3302 AVIATION BOULEVARD	VERO BEACH	FL	32960	INDIAN RIVER	UNITED STATES	492577	4	OCULINA BANK, THE	3218280	
OK		Full Service	3771888	VERO BEACH OFFICE	1340 US Hwy 1	VERO BEACH	FL	32962	INDIAN RIVER	UNITED STATES	Not Required	Not Required	OCULINA BANK, THE	3218280	

24

FORM FR Y-6
December 31, 2015



Report Item 3: Securities holders of Oculina Banc Corp

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2015

Shareholders 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 12/31/2015

(1)(a) Name & Address (City, State, Country)	(1)(b) Country or Citizenship or Incorpor	(1)(c) Number & Perctge of each Class of Voting Securities	(2)(a) Name & Address (City, State)	(2)(b) Country or Citizenship or Incorpor	(2)(c) Number & Perctge of each Class of Voting Securities
Jeffrey A. Maffett Vero Beach, FL, USA	US Citizen	1,027,066 – 65.59% Common Stock	N/A	N/A	N/A

FORM FR Y-6
December 31, 2015

Report Item 4: Insiders of Oculina Banc Corp

(1) Name Address (City, St, Country)	(2) Principal Occuptn if other than w/Bank Holding Co	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position w/subsidiaries	(3)(c) Title/Positn w/other businesses	(4)(a) % of Voting Shares in Holding Co Oculina Banc Corp	(4)(b) % of Voting Shares in Subsid	(4)(c) List names of other company
Beverly Butt Ft Pierce, FL USA	Realtor	Director	Director (Oculina Bank)	N/A Vice President of ABC Realty	0.21%	N/A	N/A
William F. Donovan Port St Lucie, FL 34983 USA	CPA	Director	Director (Oculina Bank)	President William F Donovan CPA Partner of Donovan Fogal (Rental Properties) Partner of Freedom Investments	0.444%	N/A	N/A CPA (100%) Fogal (25%)
Robert Fix, PhD Murrells Inlet SC USA	Retired Banker	Director	Director (Oculina Bank)	Director of Meadowbrook	0.320%	N/A	N/A

FORM FR Y-6
December 31, 2015

Report Item 4: Insiders of Oculina Banc Corp(Con't)

(1) Name Address (City, St, Country)	(2) Principal Occuptn if other than w/Bank Holding Co	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position w/subsidiaries	(3)(c) Title/Positn w/other businesses	(4)(a) % of Voting Shares in Holding Co Oculina Banc Corp	(4)(b) % of Voting Shares in Subsid	(4)(c) List names of other company
Dale Harrison Eaton, Ohio USA	Retired Farmer	Director	Director (Oculina Bank)	N/A	1.880%	N/A	N/A
Rick Hurley Vero Beach FL USA	Vice President Becker Holdings	Director	Director (Oculina Bank)	Director of Becker Holdings Corp	0.00%	N/A	N/A
Annette J Maffett Vero Beach, FL USA	Director of Oculina Bank	Director	Director (Oculina Bank)	N/A	0.23%	N/A	N/A

FORM FR Y-6
December 31, 2015

Report Item 4: Insiders of Oculina Banc Corp(Con't)

(1) Name Address (City, St, Country)	(2) Principal Occupn if other than w/Bank Holding Co	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position w/subsidiaries	(3)(c) Title/Positn w/other businesses	(4)(a) % of Voting Shares in Holding Co Oculina Banc Corp	(4)(b) % of Voting Shares in Subsid	(4)(c) List names of other company
Jeffrey A. Maffett Vero Beach, FL USA	Chm/Pres of Oculina Bank	Director & Chairman & President	Director Chm&Pres (Oculina Bank)	N/A	65.59%	N/A	N/A
Bernard P. Spearman Dayton, OH USA	Retired Executive from Dayton Adhesive Products	Director	Director (Oculina Bank)	N/A	2.24%	N/A	N/A