

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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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)

I, **J. Larry Beasley, Sr.**

Name of the Holding Company Director and Official

Vice Chairman

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

Southern National Banks, Inc.

Legal Title of Holding Company

29 NE Eglin Parkway

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

Fort Walton Beach

FL

32548

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:

Marklyn E Wade

EVP/CFO

Name

Title

850 796-2000-2348

Area Code / Phone Number / Extension

850-796-2008

Area Code / FAX Number

marklynw@fnbt.com

E-mail Address

www.fnbt.com

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

Signature of Holding Company Director and Official

02/18/2015

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 1129823

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

For Use By Tiered Holding Companies

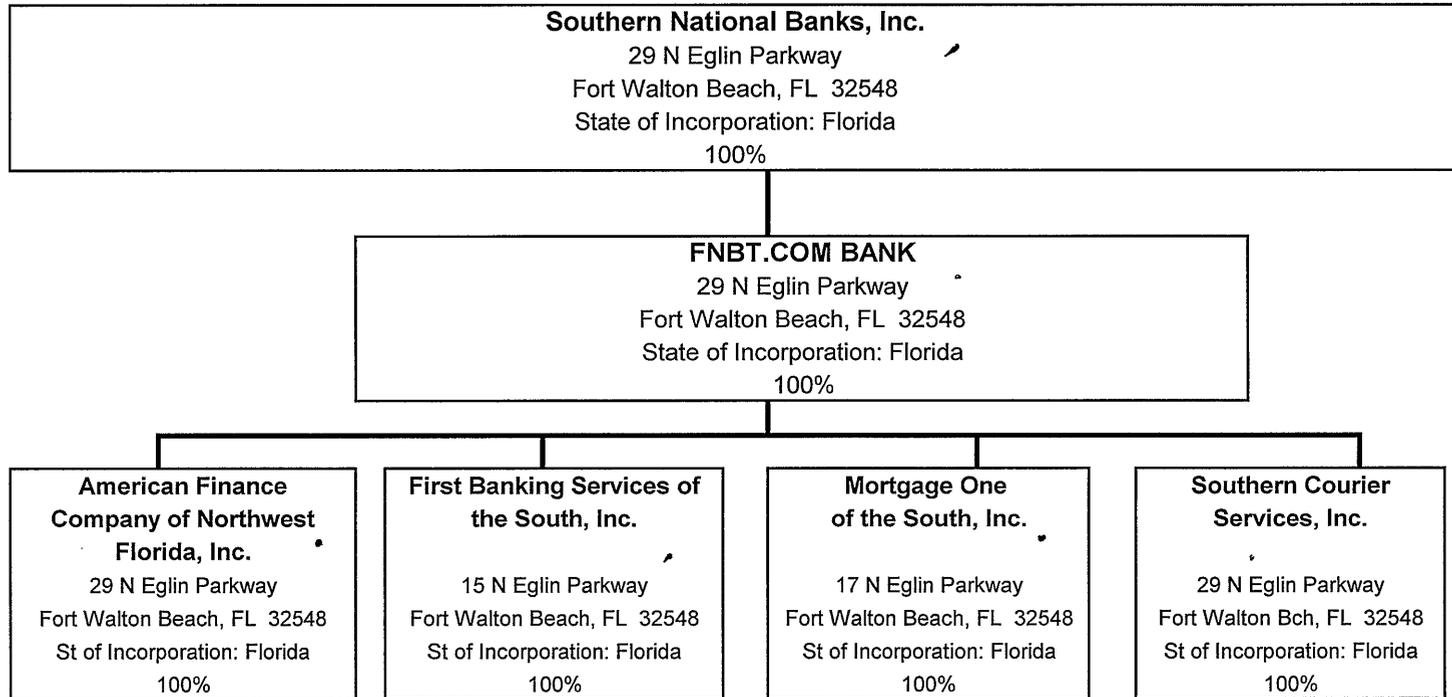
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

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

Southern National Banks, Inc. 0001129823
Fort Walton Beach, FL 32549-1327
Fiscal Year Ending December 31, 2014

1 This company is not registered with the SEC, and does not prepare an annual report.

2a Organizational Chart:



Results: A list of branches for your depository institution: FNBT.COM BANK (ID_RSSD: 697231).
 This depository institution is held by SOUTHERN NATIONAL BANKS, INC. (1129823) of FORT WALTON BEACH, 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
OK		Full Service (Head Office)	697231	MAIN	29 NORTH EGLIN PARKWAY	FORT WALTON BEACH	FL	32549	OKALOOSA	UNITED STATES	11552	0	FNBT.COM BANK	697231	
OK		Full Service	698836	CRESTVIEW BRANCH	885 SOUTH FERDON ROAD	CRESTVIEW	FL	32536	OKALOOSA	UNITED STATES	242259	5	FNBT.COM BANK	697231	
OK		Full Service	3725238	DEFUNIAK SPRINGS BRANCH	272 HIGHWAY 90	DEFUNIAK SPRINGS	FL	32433	WALTON	UNITED STATES	242264	10	FNBT.COM BANK	697231	
OK		Full Service	695835	DESTIN OFFICE	415 U.S. HIGHWAY 98	DESTIN	FL	32541	OKALOOSA	UNITED STATES	242257	3	FNBT.COM BANK	697231	
OK		Full Service	2855192	SEASCAPE BRANCH	11490 HIGHWAY 98 WEST	DESTIN	FL	32541	OKALOOSA	UNITED STATES	242268	14	FNBT.COM BANK	697231	
OK		Full Service	696337	OCEAN CITY OFFICE	448 NORTHEAST EGLIN PARKWAY	FORT WALTON BEACH	FL	32547	OKALOOSA	UNITED STATES	242256	2	FNBT.COM BANK	697231	
OK		Full Service	698739	HURLBURT FACILITY	108 LIELMANIS AVENUE	HURLBURT FIELD	FL	32544	OKALOOSA	UNITED STATES	242255	1	FNBT.COM BANK	697231	
OK		Full Service	699338	MARY ESTHER OFFICE	230 MARY ESTHER BOULEVARD	MARY ESTHER	FL	32569	OKALOOSA	UNITED STATES	242258	4	FNBT.COM BANK	697231	
OK		Full Service	2330840	NAVARRA OFFICE	1803 ALHAMBRA STREET	NAVARRA	FL	32566	SANTA ROSA	UNITED STATES	242262	8	FNBT.COM BANK	697231	
OK		Full Service	2203467	NICEVILLE BRANCH	1065 JOHN SIMS PARKWAY EAST	NICEVILLE	FL	32578	OKALOOSA	UNITED STATES	242261	7	FNBT.COM BANK	697231	
OK		Full Service	3452301	SHALIMAR BRANCH	1104 EGLIN PARKWAY	SHALIMAR	FL	32579	OKALOOSA	UNITED STATES	452577	19	FNBT.COM BANK	697231	

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(1)	a	b	c	
	Name & Address	Country of Citizenship	Number of Shares	Percent of Shares
	John Tringas Fort Walton Beach, FL	USA	15,627 Common Stk	31%
	Alex James Tringas Fort Walton Beach, FL	USA	10,000 Common Stk	20%
	Alex James Tringas Irrevocable Trust Alex J Tringas Trustee ITF Alexis E. Tringas Fort Walton Beach, FL	USA	5,434 Common Stk	11%
	Darren Sneed Fort Walton Beach, FL	USA	5,405 Common Stk	11%
	Lark Tringas Bostick Irrevocable Trust Lark Tringas Bostick Trustee ITF Jason Sneed Fort Walton Beach, FL	USA	4,967 Common Stk	10%
	Lark Tringas Bostick Fort Walton Beach, FL	USA	4,020 Common Stk	8%
	Tringas Childrens Trust FBO Katrina Fort Walton Beach, FL	USA	2,521 Common Stk	5%

} 31%

} 18%

(2)	a	b	c	
	Name & Address	Country of Citizenship	Number of Shares	Percent of Shares

None not noted above

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(1) Name & Address	(2) Principal Occupation	(3)(a) Title & Position with Holding Co.	(3)(b) Title & Position with Subsidiary Co.	(3)(c) Title & Position with Other Co	(4)(a) % Voting Shares in Holding Co.	(4)(b) % Voting Shares in Subsidiary Co.	(4)(c) Other Co. w. 25% Voting Share.
Alex Tringas Fort Walton Beach, FL USA	N/A	Director	Director (All)	Seahorse Realty, Inc. Director	31%	N/A	Seahorse Realty, Inc. (30%)
Lark Tringas Bostick Fort Walton Beach, FL USA	N/A	Director	Director (All)	Tringas Theatres, Inc. Director Airlark, Inc. President Seahorse Realty, Inc. Director	18%	N/A	Tringas Theatres, Inc. (30%) Airlark, Inc. (100%) Seahorse Realty, Inc. (27.9%)
John Tringas Fort Walton Beach, FL USA	Banking	Chairman & CEO	Chairman & CEO (All)	Cinema, Incorporated President Automated Teller Systems, Inc. Director Tringas Theatres, Inc. President Seahorse Realty, Inc. Director/President Destin Financial Services, Inc. Director Riverview LLC President	31%	N/A	Cinema, Incorporated (100%) Automated Teller Systems, Inc. (33%) Tringas Theatres, Inc. (70%) Seahorse Realty, Inc. (20%) Destin Financial Services, Inc. (25%) Riverview LLC (100%)
Darren M. Sneed Fort Walton Beach, FL USA	Investor	Shareholder	N/A	Athena Fund, LLC Managing Member	11%	N/A	Athena Fund, LLC (100%)
J. Larry Beasley, Sr. Fort Walton Beach, FL USA	Banking	Vice Chairman	Vice Chairman & President (All)	BBH Holdings, Inc. President Automated Teller Systems, Inc. Director Destin Financial Services, Inc. Director	1%	N/A	BBH Holdings, Inc. (67%) Automated Teller Systems, Inc. (33%) Destin Financial Services, Inc. (25%)