

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK
OF CLEVELAND

STATISTICS & ANALYSIS
DEPARTMENT

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, 2013

Month / Day / Year

I, Jeffrey A. Maffett

Reporter's Name, Street, and Mailing Address

Colonial 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

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.

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

Treasurer

Name

Title

772-563-2213

Area Code / Phone Number / Extension

772-257-7065

Area Code / FAX Number

dcrull@oculnabank.com

E-mail Address

Signature of Holding Company Director and Official

03/27/2014

Date of Signature

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

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
C.I.

1070840

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

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

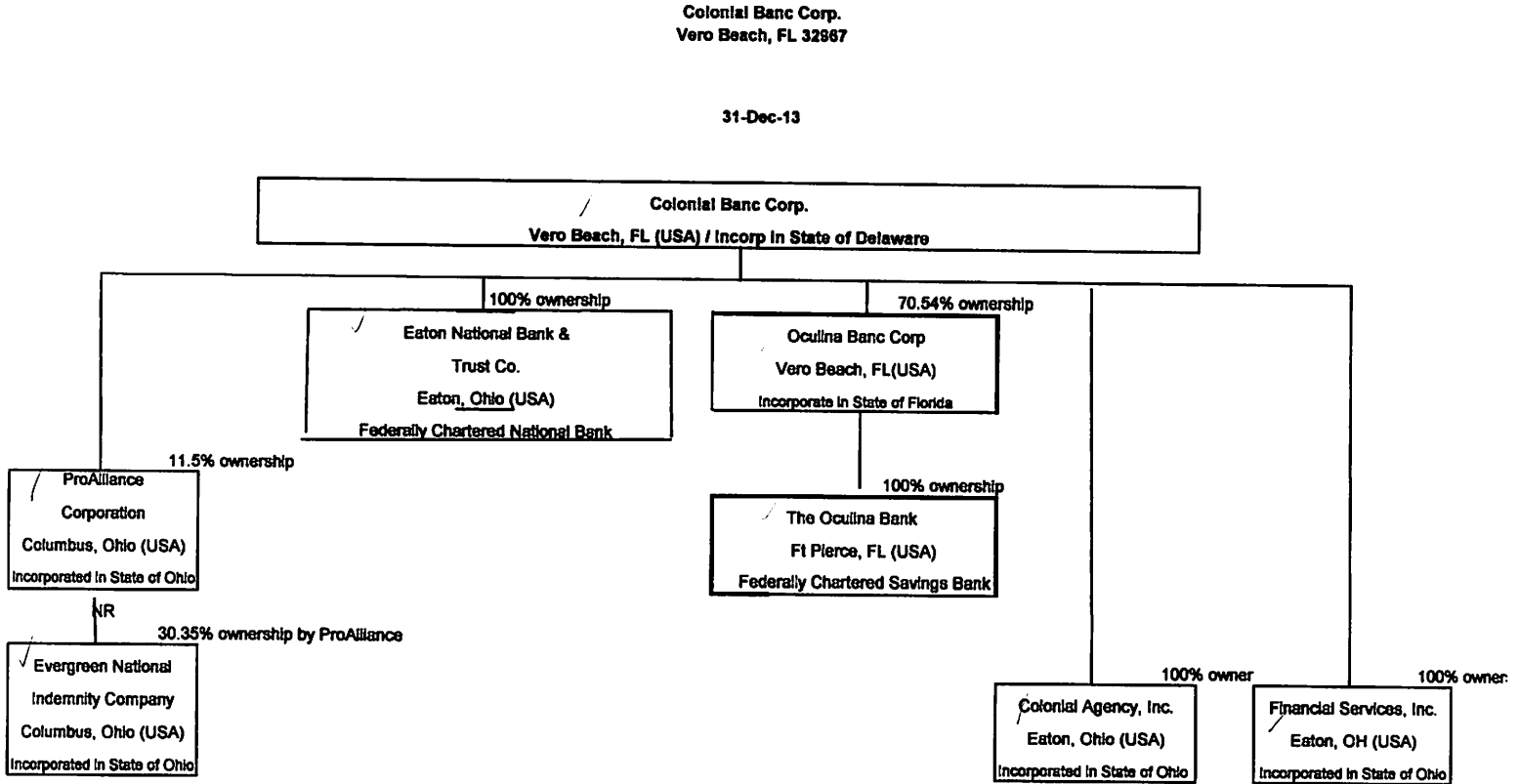
Physical location (if different from mailing address)

Form FR Y-6
 Colonial Banc Corp
 Vero Beach, FL
 Fiscal Year Ending December 31, 2013

Report Item

1: The audited annual report of the financial holding company is included in this report.
 One copy is enclosed

2(a): Organizational Chart



NR=Ownership percentage not reportable on the FR Y-10 Percentage of ownership is less than 25% and the companies are not controlled by any other means.

2(b): Branch Verification

Submitted via e-mail on March 27, 2014.

Results: A list of branches for your depository institution: OCULINA BANK, THE (ID_RSSD: 3218280).
 This depository institution is held by COLONIAL BANC CORP. (1070840) of EATON, OH.
 This data is as of 12/31/2013.

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.

Notes:

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.

Head Office ID	Branch ID	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)	3218280	OCULINA BANK, THE	1100 COLONNADES PLAZA	FORT PIERCE	FL	34949	ST. LUCIE	UNITED STATES	355574		0	OCULINA BANK, THE	3218280	
		Full Service	3771897	FELLSMERE OFFICE	56 NORTH BROADWAY STREET	FELLSMERE	FL	32948	INDIAN RIVER	UNITED STATES	495244		6	OCULINA BANK, THE	3218280	
		Full Service	3921357	DELAWARE OFFICE	610 DELAWARE AVENUE	FORT PIERCE	FL	34950	ST. LUCIE	UNITED STATES	495243		7	OCULINA BANK, THE	3218280	
		Full Service	3771905	PALM CITY OFFICE	1030 SOUTHWEST MARTIN DOWNS	PALM CITY	FL	34990	MARTIN	UNITED STATES	492575		2	OCULINA BANK, THE	3218280	
		Full Service	3921948	GATLIN OFFICE	1775 SOUTHWEST GATLIN BOULEVARD	PORT SAINT LUCIE	FL	34953	ST. LUCIE	UNITED STATES	Not Required	Not Required		OCULINA BANK, THE	3218280	
		Full Service	3771918	SEBASTIAN OFFICE	13600 US HIGHWAY 1	SEBASTIAN	FL	32958	INDIAN RIVER	UNITED STATES	492576		3	OCULINA BANK, THE	3218280	
		Full Service	3921320	AVIATION OFFICE	3302 AVIATION BOULEVARD	VERO BEACH	FL	32960	INDIAN RIVER	UNITED STATES	492577		4	OCULINA BANK, THE	3218280	
		Full Service	3771888	VERO BEACH OFFICE	780 US HIGHWAY 1	VERO BEACH	FL	32962	INDIAN RIVER	UNITED STATES	Not Required	Not Required		OCULINA BANK, THE	3218280	

Results: A list of branches for your depository institution: EATON NATIONAL BANK AND TRUST COMPANY (ID_RSSD: 1002618).
 This depository institution is held by COLONIAL BANC CORP. (1070840) of EATON, OH.
 This data is as of 12/31/2013.

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 data 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

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 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 - <http://y10online.federalreserve.gov>.

* FDIC UNIFORM, 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 UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
CORRECT		Full Service (Head Office)	1002618	EATON NATIONAL BANK AND TRUST COMPANY	110 W MAIN ST	EATON	OH	45320	PREBLE	UNITED STATES	4405	0	EATON NATIONAL BANK AND TRUST COMPANY	1002618	
CORRECT		Full Service	3049989	BARRON STREET BRANCH	1697 NORTH BARRON STREET	EATON	OH	45320	PREBLE	UNITED STATES	360931	7	EATON NATIONAL BANK AND TRUST COMPANY	1002618	
CORRECT		Full Service	564415	LEWISBURG BRANCH	522 S. COMMERCE ST	LEWISBURG	OH	45338	PREBLE	UNITED STATES	211512	4	EATON NATIONAL BANK AND TRUST COMPANY	1002618	
CORRECT		Full Service	616326	NEW PARIS BRANCH	201 SO WASHINGTON ST	NEW PARIS	OH	45347	PREBLE	UNITED STATES	4463	2	EATON NATIONAL BANK AND TRUST COMPANY	1002618	
CORRECT		Full Service	754910	WEST ALEXANDRIA BRANCH	55 E DAYTON ST	WEST ALEXANDRIA	OH	45381	PREBLE	UNITED STATES	211511	1	EATON NATIONAL BANK AND TRUST COMPANY	1002618	

FORM FR Y-6
December 31, 2013

Report Item 3: Securities holders of Colonial 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, 2013

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 12/31/2013

(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 Incorp	(2)(c) Number & Perctge of each Class of Voting Securities
Jeffrey A. Maffett [REDACTED] Vero Beach, FL, USA	US Citizen	4883 – 51.29% Common Stock	N/A	N/A	N/A

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Colonial 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 Colonial 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 & Chairman of ENB&TC Director Oculina Banc Corp	N/A	0.493%	N/A	N/A
Robert Fix, PhD Murrells Inlet SC USA	Retired Banker	Director	Director ENB&TC	Director of ProAlliance Director of Meadowbrook Ins	0.420%	N/A	N/A
Joan G. Kreitzer Eaton, OH USA	Exec VP Colonial Banc Corp	Director & Treasurer	Director ENB&TC	N/A	2.184%	N/A	N/A

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Colonial 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 Colonial 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 ENB&TC Director of Oculina Banc Corp	Director of ProAlliance Director of Meadowbrook Ins	51.29%	3.8%	N/A Oculina Banc Corp
Bernard P. Spearman Dayton, OH USA	Retired Executive from Dayton Adhesive Products	Director	Director ENB&TC Director of Oculina Banc Corp	N/A	0.609%	N/A	N/A

FORM FR Y-6
December 31, 2013

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, 2013

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 12/31/2013

(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 Incorp	(2)(c) Number & Perctge of each Class of Voting Securities
Colonial Banc Corp 4450 24 th Avenue Vero Beach, FL 32967 USA	Incorp in State of Delaware	11,000 – 70.54% Common Stock	N/A	N/A	N/A

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Oculina Banc Corp

(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
Beverly Butt Ft Pierce, FL USA	Realtor	Director	Director (Oculina Bank)	N/A Vice President of ABC Realty	0.00%	N/A	N/A
William J Casey Ft Pierce, FL USA		Director	Director (Oculina Bank)	GoGreener LED - CFO Green Energy Partners Inc – VP Energy Financial Systems Inc – VP North American LED Distrib LLC – VP/CFO	1.75%	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	0.496%	N/A	N/A CPA (100%) Fogal (25%)

FORM FR Y-6
December 31, 2013

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	0.714%	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
Jeffrey A. Maffett Vero Beach, FL USA	Chm/Pres of Oculina Bank	Director & Chairman & President	Director Chm&Pres (Oculina Bank)	Director of ProAlliance Director of Meadowbrook Ins	3.80%	N/A	N/A
Bernard P. Spearman Dayton, OH USA	Retired Executive from Dayton Adhesive Products	Director	Director (Oculina Bank)	N/A	1.42%	N/A	N/A