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.

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.

I, STEVEN T. HAMILTON
Name of the Holding Company Director and Official
PRESIDENT & CED
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 of Holding Company Director and Official
3-31-2015

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:
X 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 2202503
C.I.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2015
Month / Day / Year

Y/A

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

Reporter's Name, Street, and Mailing Address
FNB BANCSHARES, INC.
Legal Title of Holding Company
P.O. BOX 3
(Mailing Address of the Holding Company) Street / P.O. Box
BROOKSVILLE FL 34604
City State Zip Code

105 LOCUST STREET
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
STEVE HAMILTON PRESIDENT & CED
Name
606-735-2125 EXT. 403
Area Code / Phone Number / Extension
606-735-3222
Area Code / FAX Number
shamilton@fnbfirst.com
E-mail Address

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
FR Y-6
FNB Bancshares, Inc.
Brooksville, Kentucky
Fiscal Year Ending December 31, 2015

Report Item 1: FNB Bancshares, Inc. is not registered with the Securities and Exchange Commission. FNB Bancshares does not prepare an Annual Report for the shareholders. However, FNB Bancshares, Inc. is a one bank holding company and the bank, First National Bank of Brooksville, does prepare an Annual Report for the shareholders. A copy of this report is attached.

Report Item 2a: The organization flowchart is enclosed and reflects as follows:

1. FNB Bancshares, Inc. is a one bank holding company and directly owns and controls 100% of the common shares of stock in First National Bank of Brooksville. The address for FNB Bancshares, Inc. and the First National Bank of Brooksville is 105 Locust Street, P.O. Box 8, Brooksville, KY 41004. We do not have a Legal Entity Identifier for either company.

2. FNB Bancshares, Inc. does not own any foreign banking organizations.

Report Item 2b: Domestic branch listing is attached.
Form FR Y-6

FNB Bancshares, Inc.
Brooksville, Kentucky
Fiscal Year Ending December 31, 2015

Report Item 2a: Organization Chart

FNB Bancshares, Inc.
LEI: Not Applicable
Brooksville, KY
Incorporated in Kentucky

100%
First National Bank of Brooksville
LEI: Not Applicable
Brooksville, KY
Incorporated in Kentucky
**Results:** A list of branches for your depository institution: **FIRST NATIONAL BANK OF BROOKSVILLE, THE** (ID_RSSD: 798512).

This depository institution is held by **PBX BANCSHARES, INC.** (32025589) of BROOKSVILLE, FL.

The data as of **12/31/2015**. Data reflects information that was received and processed through 01/07/2016.

**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 new, 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://st.sites.ffiereserve.gov.

*FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.*

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>798512</td>
<td>FIRST NATIONAL BANK OF BROOKSVILLE, THE</td>
<td>109 LOGGIA STREET</td>
<td>BROOKSVILLE</td>
<td>FL</td>
<td>34604</td>
<td>BRACKEN</td>
<td>UNITED STATES</td>
<td>1730</td>
<td>798512</td>
<td>FIRST NATIONAL BANK OF BROOKSVILLE, THE</td>
<td>798512</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Limited Service</td>
<td>3661033 DRIVE-THRU BRANCH</td>
<td>107 EAST MAIN STREET</td>
<td>BROOKSVILLE</td>
<td>FL</td>
<td>34604</td>
<td>BRACKEN</td>
<td>UNITED STATES</td>
<td>193829</td>
<td>798512</td>
<td>FIRST NATIONAL BANK OF BROOKSVILLE, THE</td>
<td>798512</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nancy L. Breeze Cincinnati, OH</td>
<td>USA</td>
<td>3180 Shares – 8.28% of Common Stock</td>
</tr>
<tr>
<td>John H Brooks Germantown, KY</td>
<td>USA</td>
<td>3120 Shares – 8.12% of Common Stock</td>
</tr>
<tr>
<td>Mary Elizabeth Heslin (Revocable Trust) Cabin John, MD</td>
<td>USA</td>
<td>2540 Shares – 6.61% of Common Stock</td>
</tr>
<tr>
<td>Henry Moorhead Maysville, KY</td>
<td>USA</td>
<td>2908 Shares – 7.57% of Common Stock</td>
</tr>
</tbody>
</table>

Shareholders not listed in 3(1)(a) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year.

<table>
<thead>
<tr>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6
FNB Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Bank Holding Company (include names of subsidiaries)</th>
<th>Pctg of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Appleman Brooksville, KY USA</td>
<td>Retired</td>
<td>Director &amp; Secretary</td>
<td>None</td>
<td>2.19% None</td>
<td>None</td>
</tr>
<tr>
<td>John H. Brooks Germantown, KY USA</td>
<td>Retired</td>
<td>Director - Chairman of Board</td>
<td>None</td>
<td>8.12% None</td>
<td>None</td>
</tr>
<tr>
<td>Alice C. Cummins Foster, KY USA</td>
<td>Retired</td>
<td>Director</td>
<td>None</td>
<td>1.19% None</td>
<td>None</td>
</tr>
<tr>
<td>(1) Names &amp; Address</td>
<td>(2) Occupation if other than with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Bank Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Bank Holding Company</td>
</tr>
<tr>
<td>---------------------</td>
<td>-----------------------------------------------------</td>
<td>--------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Steven T. Hamilton</td>
<td>Banking</td>
<td>President &amp; Director (First National Bank of Brookville)</td>
<td>President &amp; Director (First National Bank of Brookville)</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Brooksville, KY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William E. Miller</td>
<td>Merchant - Lumber Company Owner &amp; Operator</td>
<td>Director (First National Bank of Brookville)</td>
<td>President - Miller Lumber Company, Inc.</td>
<td>3.21%</td>
<td>None</td>
</tr>
<tr>
<td>Augusta, KY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 4: Insiders  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)  

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<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Pctg of Voting Shares in other partnerships</th>
<th>(4)(c) List names of other companies and percentage of voting securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>William J. Moorhead</td>
<td>Denistry</td>
<td>Director</td>
<td>(First National Bank of Brooksville)</td>
<td>President - William J. Moorhead DMD PLLC.</td>
<td>0.26%</td>
<td>None</td>
<td>(100%) William J. Moorhead DMD PLLC.</td>
</tr>
<tr>
<td>Flemingsburg, KY USA</td>
<td></td>
<td></td>
<td></td>
<td>President - BJ &amp;D Rental Properties LLC.</td>
<td></td>
<td></td>
<td>(100%) - BJ &amp;D Rental Properties LLC.</td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td>(100%) The Steamlined Practice LLC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nancy Breeze</td>
<td>Clothing Retail Sales</td>
<td>Director</td>
<td>(First National Bank of Brooksville)</td>
<td>None</td>
<td>8.28%</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders
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</tr>
</thead>
<tbody>
<tr>
<td>Nancy Sharp</td>
<td>Principal</td>
<td>Executive V.P. (First National Bank of Brookville)</td>
<td>None</td>
<td>None</td>
<td>0.10% None</td>
<td>None</td>
</tr>
<tr>
<td>Brooksville, KY USA</td>
<td>Banking</td>
<td>Director</td>
<td>Partner - Moore &amp; Parker Funeral Homes. Partner - Palmer Funeral Homes. Partner - Jetland Farms. Partner - Parker Rentals.</td>
<td>1.09% None</td>
<td>(50%) - Moore &amp; Parker Funeral Homes, Inc. (50%) - Palmer Funeral Homes. (50%) - Jetland Farms. (50%) - Parker Rentals. (50%) - Moore &amp; Parker Realty LLC</td>
<td></td>
</tr>
<tr>
<td>John G. Parker</td>
<td>Funeral Home Director</td>
<td>Director</td>
<td>(First National Bank of Brookville)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brooksville, KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Pctg of Voting Shares in Subsidiaries</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angela McKinney Foster, KY USA</td>
<td>Banking</td>
<td>None</td>
<td>Vice President (First National Bank of Brooksville)</td>
<td>None</td>
<td>0% None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>