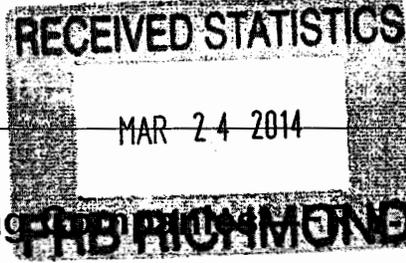


Board of Governors of the Federal Reserve System



Annual Report of Holding Companies



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, **John Caughey**

Name of the Holding Company Director and Official

**CapGen Capital Group IV LLC - VP & CFO**

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

**CapGen Capital Group IV LLC**

Legal Title of Holding Company

**120 West 45th Street - Suite 1016**

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

**New York**

**NY**

**10036**

City

State

Zip Code

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:

**Charlie Rogers**

**Controller**

Name

Title

**212-542-6876**

Area Code / Phone Number / Extension

**212-542-5879**

Area Code / FAX Number

**charogers@capgen.com**

E-mail Address

**CapGen.com**

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

Signature of Holding Company Director and Official

**03/21/2014**

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 **4131658**

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.

CapGen Capital Group IV LP  
 Legal Title of Subsidiary Holding Company  
 120 West 45th Street  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box  
 New York NY 10036  
 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)

Jacksonville Bancorp, Inc.  
 Legal Title of Subsidiary Holding Company  
 100 North Laura Avenue  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box  
 Jacksonville FL 32202  
 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)

\_\_\_\_\_  
 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)

\_\_\_\_\_  
 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)

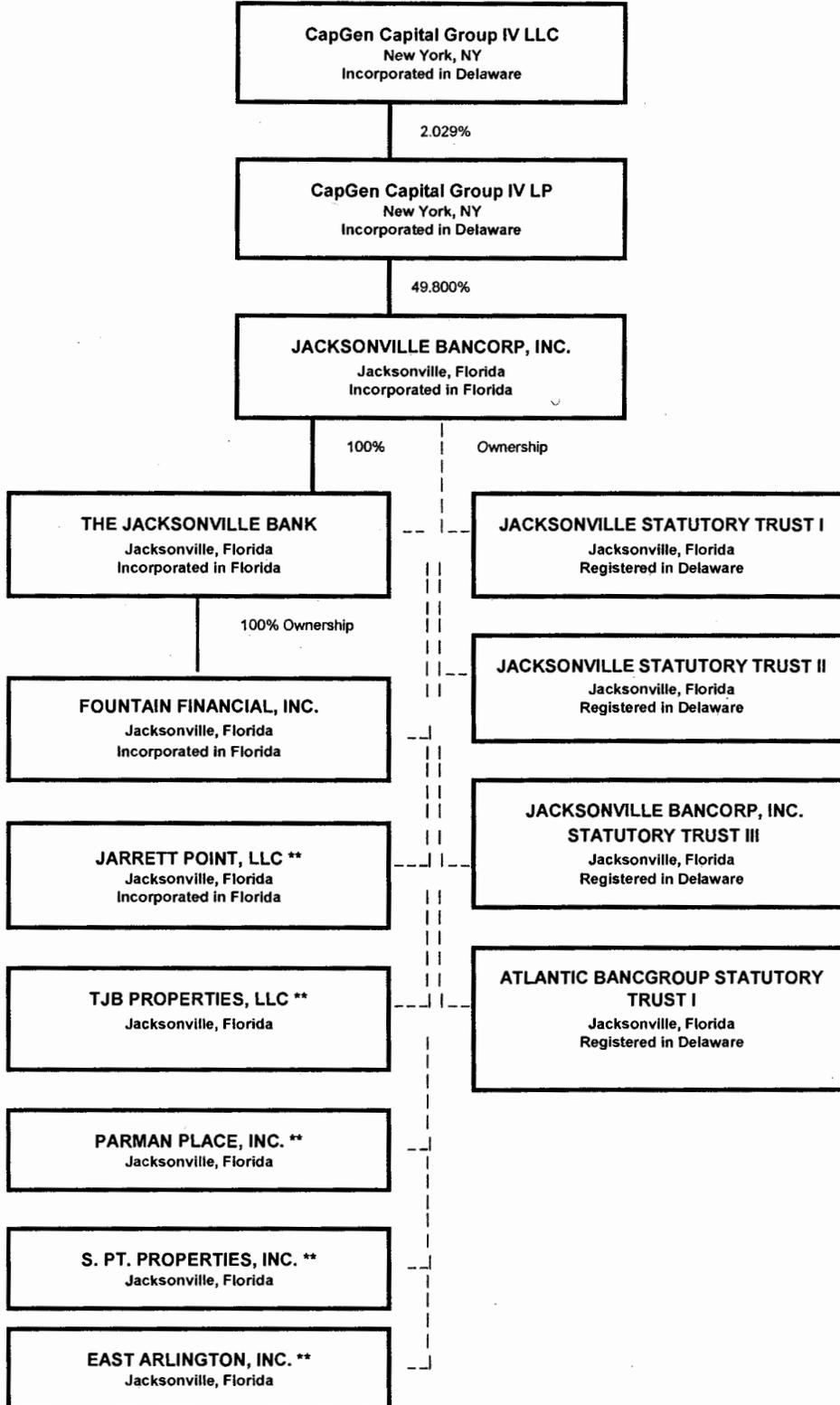
\_\_\_\_\_  
 Legal Title of Subsidiary Holding Company  
 \_\_\_\_\_  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box  
 \_\_\_\_\_  
 City State Zip Code  
 \_\_\_\_\_  
 Physical location (if different from mailing address)

**JACKSONVILLE BANCORP, INC.**

Jacksonville, Florida  
Fiscal Year Ending December 31, 2013

Report Item

2. Organizational chart.



\*\* Not Reportable on Y-10

**Results:** A list of branches for your depository institution: JACKSONVILLE BANK, THE (ID\_RSSD: 2737775).  
 This depository institution is held by JACKSONVILLE BANCORP, INC. (2737766) of JACKSONVILLE, FL.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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.

<b>Data Action</b>	<b>Effective Date</b>	<b>Branch Service Type</b>	<b>Branch ID_RSSD*</b>	<b>Popular Name</b>	<b>Street Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>County</b>	<b>Country</b>	<b>FDIC UNINUM*</b>	<b>Office Number*</b>	<b>Head Office</b>	<b>Head Office ID_RSSD*</b>	<b>Comments</b>
OK		Full Service (Head Office)	2737775	JACKSONVILLE BANK, THE	100 NORTH LAURA STREET	JACKSONVILLE	FL	32202	DUVAL	UNITED STATES	62115	0	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3722983	GATE PARKWAY BRANCH	7880 GATE PARKWAY	JACKSONVILLE	FL	32256	DUVAL	UNITED STATES	452355	5	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2815299	INTRACOASTAL WEST BRANCH	12740 ATLANTIC BOULEVARD, SUITE 5	JACKSONVILLE	FL	32225	DUVAL	UNITED STATES	290857	1	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3308453	MANDARIN BRANCH	10325 SAN JOSE BOULEVARD	JACKSONVILLE	FL	32257	DUVAL	UNITED STATES	Not Required	Not Required	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3722965	ORTEGA BRANCH	4343 ROOSEVELT BOULEVARD	JACKSONVILLE	FL	32210	DUVAL	UNITED STATES	448821	3	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3727607	BEACH BOULEVARD BRANCH	14288 BEACH BOULEVARD	JACKSONVILLE BEACH	FL	32250	DUVAL	UNITED STATES	364391	9	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2594400	JACKSONVILLE BEACH BRANCH	1315 SOUTH THIRD STREET	JACKSONVILLE BEACH	FL	32250	DUVAL	UNITED STATES	57043	7	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2740159	NEPTUNE BEACH BRANCH	560 ATLANTIC BOULEVARD	NEPTUNE BEACH	FL	32266	DUVAL	UNITED STATES	290514	8	JACKSONVILLE BANK, THE	2737775	

Form FR Y-6  
**CapGen Capital Group IV LLC**  
 Fiscal Year Ending December 31, 2013

**Report Item 3: Securities Holders**

(1) (a) <b>Name</b>	(1) (a) <b>City</b>	(1) (a) <b>State</b>	(1) (a) <b>Country</b>	(1) (b) <b>Citizenship</b>	(1) (c) <b>Number of Securities</b>	(1) (c) <b>Percent of Voting Securities</b>
Eugene Ludwig	Washington	DC	USA	USA	n/a - LLC membership interest	37.350%
Robert Goldstein	Westport	CT	USA	USA	n/a - LLC membership interest	22.350%
John Rose	Hermitage	PA	USA	USA	n/a - LLC membership interest	22.350%
John Sullivan	Garden City	NY	USA	USA	n/a - LLC membership interest	10.000%

(2) (a) <b>Name</b>	(2) (a) <b>City</b>	(2) (a) <b>State</b>	(2) (a) <b>Country</b>	(2) (b) <b>Citizenship</b>	(2) (c) <b>Number of Securities</b>	(2) (c) <b>Percent of Voting Securities</b>
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n/a

Form FR Y-6  
 CapGen Capital Group IV LP  
 Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders

(1) (a) Name	(1) (a) City	(1) (a) State	(1) (a) Country	(1) (b) Citizenship	(1) (c) Number of Securities	(1) (c) Percent of Voting Securities
Eugene Ludwig through CapGen Capital Group IV LLC	Washington	DC	USA	USA	Cumulatively 2.029%	Cumulatively 100%
Robert Goldstein through CapGen Capital Group IV LLC	Westport	CT	USA	USA	Cumulatively 2.029%	Cumulatively 100%
John Rose through CapGen Capital Group IV LLC	Hermitage	PA	USA	USA	Cumulatively 2.029%	Cumulatively 100%
John Sullivan through CapGen Capital Group IV LLC	Garden City	NY	USA	USA	Cumulatively 2.029%	Cumulatively 100%

(2) (a) Name	(2) (a) City	(2) (a) State	(2) (a) Country	(2) (b) Citizenship	(2) (c) Number of Securities	(2) (c) Percent of Voting Securities
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n/a

**Form FR Y-6**  
**Jacksonville Bancorp, Inc.**  
 Fiscal Year Ending December 31, 2013

**Report Item 3: Shareholders**  
 (1) (a) (b) (c) and (2) (a) (b) (c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2013			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)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
CapGen Capital Group IV LP New York, NY	USA	2,887,707—49.80% Common Stock *	N/A	N/A	N/A
Endeavour Capital Advisors Inc. New York, NY	USA	315,392—9.93% Common Stock *	N/A	N/A	N/A
Sandler O'Neill Asset Management LLC New York, NY	USA	266,667—8.40% Common Stock *	N/A	N/A	N/A
Wellington Management Company Boston, MA	USA	266,643—8.39% Common Stock *	N/A	N/A	N/A

\* Represents post-split shares

Form FR Y-6  
 CapGen Capital Group IV LLC  
 Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation if Other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include Names of Subsidiaries)	Title & Position Other Businesses (Include Names of Other Businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (Include Names of Subsidiaries)	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)
Robert Goldstein Westport, CT USA	Principal, CapGen Capital Advisers, LLC	Principal	n/a	Director & Chairman - BANKshares (and its banking subsidiary, BankFIRST) Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) Director - Hampton Roads Bankshares Director - FNB Corporation	22.350%	None	None
Eugene Ludwig Washington, DC USA	Managing Member & Principal, CapGen Capital Advisers, LLC	Managing Member & Principal	n/a	See Attached	37.350%	None	See Attached
John Rose Hermitage, PA USA	Principal, CapGen Capital Advisers, LLC	Principal	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	Director - PacWest Bancorp Director - McAllen Capital Partners Director - White River Capital Corp. Director - FNB Corporation	22.350%	1.54% Directly in Jacksonville Bancorp	None
John Sullivan Garden City, NY USA	Managing Director, CapGen Capital Advisers, LLC	Managing Director	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	10.000%	None	None
John Caughey Stewart Manor, NY USA	Chief Financial Officer, CapGen Capital Advisers, LLC	Chief Financial Officer	n/a	Director - Director - Helen Keller Services for the Blind	0.500%	None	None

Form FR Y-6  
 CapGen Capital Group IV LP  
 Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation if Other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include Names of Subsidiaries)	Title & Position Other Businesses (Include Names of Other Businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (Include Names of Subsidiaries)	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)
Robert Goldstein Westport, CT USA	Principal, CapGen Capital Advisers, LLC	Principal	n/a	Director & Chairman - BANKshares (and its banking subsidiary, BankFIRST) Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) Director - Hampton Roads Bankshares Director - FNB Corporation	22.350%	None	None
Eugene Ludwig Washington, DC USA	Managing Member & Principal, CapGen Capital Advisers, LLC	Managing Member & Principal	n/a	See Attached	37.350%	None	See Attached
John Rose Hermitage, PA USA	Principal, CapGen Capital Advisers, LLC	Principal	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	Director - PacWest Bancorp Director - McAllen Capital Partners Director - White River Capital Corp. Director - FNB Corporation	22.350%	1.54% Directly in Jacksonville Bancorp	None
John Sullivan Garden City, NY USA	Managing Director, CapGen Capital Advisers, LLC	Managing Director	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	10.000%	None	None
John Caughey Stewart Manor, NY USA	Chief Financial Officer, CapGen Capital Advisers, LLC	Chief Financial Officer	n/a	Director - Director - Helen Keller Services for the Blind	0.500%	None	None

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 06/30/2013

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee ( & Dates held IF employee)
Ludwig & Associates, PLLC	Managing Member	12/17/04 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	Unnecessary	Law Firm	Non-Employee
Ludwig Enterprises, LLC	Managing Member	04/25/2012 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	801 17th Street NW Suite 1100 Washington, DC 20006	Business Consulting Services	Non-Employee
Ludwig Family Investments, LLC	Managing Member	08/09/02 - present	99% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	Unnecessary	Family Office	Non-Employee
Ludwig Family Foundation Inc., The	Director, President & Treasurer	11/12/2002 - present		Unnecessary	Charitable Contributions	Non-Employee
University of Oxford Vice Chancellor's Circle	Member	05/2012 - present	<i>Non Carried Interest</i>	Unnecessary	Educational Philanthropy	Non-Employee
New America Foundation Committee for a Responsible Federal Budget's CEO Fiscal Leadership Council	Member	05/2012 - present	<i>Non Carried Interest</i>	Unnecessary	Fiscal education	Non-Employee
National Academy Foundation	Secretary	09/1998 - present	<i>Non Carried Interest</i>	Unnecessary	Leadership Development	Non-Employee
United States Advisory Board of BTMU U.S. Holdings	Lead Advisor	05/03/2011 - present	<i>Non Carried Interest</i>	Unnecessary	Financial Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG  
As of 05/10/2013

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if employee)
Promontory Capital Group, LLC	Managing Member	04/26/00 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	801 17th Street NW Suite 1100 Washington, DC 20006	Non-Operating Company (being considered for dissolution)	Non-Employee
Promontory Compliance Solutions, LLC	Chairman & CEO	01/21/05 - present	60% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	801 17th Street NW Suite 1100 Washington, DC 20006	Financial Technology Solutions	Non-Employee
Promontory Financial Group, LLC	CEO & Manager	10/20/99 - present	99% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 subject to sharing net revenues with key persons	801 17th Street NW Suite 1100 Washington, DC 20006	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Global Services Japan, LLC	Chairman	08/09/04 - present (CEO 10/20/05 - 09/07/06)	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Teikoku Hotel Tower 9F 1-1-1, Uschisiwaicho Chiyoda-ku, Tokyo 100-0011	Financial and Regulatory Advisory Services	Non-Employee
Promontory Group, LLC	Managing Member	12/15/03 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 (No active business)	801 17th Street NW Suite 1100 Washington, DC 20006	Oversight of Promontory Group of Companies	Non-Employee

**Form FR Y-6**  
**Jacksonville Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2013**

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

(1) Name & Address (City, State, Country):	(2) Principal Occupation if other than with Bank Holding company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
John A. Delaney Neptune Beach, FL, USA	President (university)	Director	Director — The Jacksonville Bank	President, University of North Florida	< 1%	None	None
Donald F. Glisson, Jr. Jacksonville, FL, USA *	Chairman & CEO (consumer finance company)	Director/Executive Chairman & Chairman of the Board	Director — The Jacksonville Bank	Chairman & CEO—Triad Financial Services, Inc.	< 1%	None	27.89% — Triad Financial Services, Inc.
Scott M. Hall Orange Park, FL, USA	Banker	EVP/Bank President	President — The Jacksonville Bank	None	< 1%	None	None
James M. Healey Jacksonville, FL, USA	Sales consulting and real estate investing	Director	Director — The Jacksonville Bank	Partner — Mint Magazine, Inc. Owner — House & Home Investments, Inc.	< 1%	None	33.334% — Mint Magazine, Inc. 100% — House & Home Invest- ments, Inc.
Margaret A. Incandela Jacksonville, FL, USA	Banker	EVP/COO & CCO	EVP/COO & CCO — The Jacksonville Bank	None	None	None	None
Valerie A. Kendall Jacksonville, FL, USA	Banker	EVP/CFO	EVP/CFO — The Jacksonville Bank	None	< 1%	None	None
John W. Rose Hermitage, PA, USA	Principal—CapGen Financial LLC	Director	Director — The Jacksonville Bank	Director — F.N.B. Corporation Director — PacWest Bancorp President — McAllen Capital Partners, Inc.	3.29%	None	100% — McAllen Capital Partners, Inc.

(1) Name & Address (City, State, Country):	(2) Principal Occupation if other than with Bank Holding company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (in-cludes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Price W. Schwenck Ponte Vedra Beach, FL, USA	Banker	Director	Chairman – The Jacksonville Bank	Partner – JBS Accretive Consulting, LLC	< 1%	None	33.33% - JBS Accretive Consulting, LLC
Charles F. Spencer Jacksonville, FL, USA	Union Executive & Investor	Director	Director – The Jacksonville Bank	Executive Vice President - South Atlantic and Gulf Coast District of I.L.A. President – Spencer's Designer Florist, Gifts & Arrangements, Inc. President – INOC, LLC President – Every Child Can Learn Childcare Development Center, Inc.	< 1%	None	100% – Every Child Can Learn Childcare Development Center, Inc. 100% – Spencer's Designer Florist, Gifts & Arrangements, Inc. 33.33% – INOC, LLC
Kendall L. Spencer Jacksonville, FL, USA	Banker	Director / President & CEO	Director / CEO—The Jacksonville Bank	The K.L. Spencer Group LLC – Owner/President	None	None	100% - K.L. Spencer Group LLC
John P. Sullivan Garden City, NY, USA	Managing Director – CapGen Capital Advisers LLC	Director	Director – The Jacksonville Bank	Managing Director – CapGen Capital Advisers LLC Director – Palmetto Bancshares, Inc. and Palmetto Bank	< 1%	None	None
Gary L. Winfield, M.D. Denver, CO, USA	Chief Medical Officer	Director	Director – The Jacksonville Bank	Chief Medical Officer – HCA Continental Division	< 1%	None	None
* Address changed effective January 26, 2014 to Ponte Vedra Beach, FL, USA							

**Form FR Y-6**  
**Jacksonville Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2013**

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

(1) Name & Address (City, State, Country):	(2) Principal Occupation If other than with Bank Holding company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
John A. Delaney Neptune Beach, FL, USA	President (university)	Director	Director — The Jacksonville Bank	President, University of North Florida	< 1%	None	None
Donald F. Glisson, Jr. Jacksonville, FL, USA *	Chairman & CEO (consumer finance company)	Director/Executive Chairman & Chairman of the Board	Director — The Jacksonville Bank	Chairman & CEO—Triad Financial Services, Inc.	< 1%	None	27.89% — Triad Financial Services, Inc.
Scott M. Hall Orange Park, FL, USA	Banker	EVP/Bank President	President — The Jacksonville Bank	None	< 1%	None	None
James M. Healey Jacksonville, FL, USA	Sales consulting and real estate investing	Director	Director — The Jacksonville Bank	Partner — Mint Magazine, Inc. Owner — House & Home Investments, Inc.	< 1%	None	33.334% — Mint Magazine, Inc. 100% — House & Home Invest- ments, Inc.
Margaret A. Incandela Jacksonville, FL, USA	Banker	EVP/COO & CCO	EVP/COO & CCO — The Jacksonville Bank	None	None	None	None
Valerie A. Kendall Jacksonville, FL, USA	Banker	EVP/CFO	EVP/CFO — The Jacksonville Bank	None	< 1%	None	None
John W. Rose Hermitage, PA, USA	Principal—CapGen Financial LLC	Director	Director — The Jacksonville Bank	Director — F.N.B. Corporation Director — PacWest Bancorp President — McAllen Capital Partners, Inc.	3.29%	None	100% — McAllen Capital Partners, Inc.

(1) Name & Address (City, State, Country):	(2) Principal Occupation if other than with Bank Holding company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (in-cludes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Price W. Schwenck Ponte Vedra Beach, FL, USA	Banker	Director	Chairman – The Jacksonville Bank	Partner – JBS Accretive Consulting, LLC	< 1%	None	33.33% - JBS Accretive Consulting, LLC
Charles F. Spencer Jacksonville, FL, USA	Union Executive & Investor	Director	Director – The Jacksonville Bank	Executive Vice President - South Atlantic and Gulf Coast District of I.L.A. President – Spencer's Designer Florist, Gifts & Arrangements, Inc. President – INOC, LLC President – Every Child Can Learn Childcare Development Center, Inc.	< 1%	None	100% – Every Child Can Learn Childcare Development Center, Inc. 100% – Spencer's Designer Florist, Gifts & Arrangements, Inc. 33.33% – INOC, LLC
Kendall L. Spencer Jacksonville, FL, USA	Banker	Director / President & CEO	Director / CEO—The Jacksonville Bank	The K.L. Spencer Group LLC – Owner/President	None	None	100% - K.L. Spencer Group LLC
John P. Sullivan Garden City, NY, USA	Managing Director – CapGen Capital Advisers LLC	Director	Director – The Jacksonville Bank	Managing Director – CapGen Capital Advisers LLC Director – Palmetto Bancshares, Inc. and Palmetto Bank	< 1%	None	None
Gary L. Winfield, M.D. Denver, CO, USA	Chief Medical Officer	Director	Director – The Jacksonville Bank	Chief Medical Officer – HCA Continental Division	< 1%	None	None

\* Address changed effective  
January 26, 2014 to Ponte  
Vedra Beach, FL, USA