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FR Y-6
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Approval expires December 31, 2015
Page 1 of 2

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Board of Governors of the Federal Reserve System



FRB RICHMOND

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), 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.

I, Ronald H. Anderson

Name of the Holding Company Director and Official

President/CEO

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.

Ronald H. Anderson

Signature of Holding Company Director and Official

03/13/2015

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 1143230
C.I. _____

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)

Reporter's Name, Street, and Mailing Address

FNB Corporation

Legal Title of Holding Company

801 Gilway Street/PO Box 38

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

Holly Hill SC 29059

City State Zip Code

801 Gilway Street Holly Hill SC 29059

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Judy M. Mitchum AVP/Secretary

Name Title

803-496-2029

Area Code / Phone Number / Extension

803-496-5836

Area Code / FAX Number

jmitchum@fnbsc.com

E-mail Address

None

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

REPORT ITEM 1: Annual Report to Shareholders
Audited FNB Corporation 2014 Annual Report attached

REPORT ITEM 2: Organizational Chart

- (1) FNB Corporation, a 1 Bank Holding Company, owns 100% of First National Bank of South Carolina. Both FNB Corporation and First National Bank of S.C. are located at 801 Gilway Street/P.O. Box 38, Holly Hill, S.C. 29059
- (2) Holly Hill, South Carolina, USA
- (3) FNB Corporation - South Carolina Corporation
- (4) First National Bank of South Carolina - South Carolina Corporation

Companies reportable on the FRY-10 and thus reportable on the FRY-6:

- (1) None
- (2) None
- (3) None
- (4) None
- (5) None
- (6) None
- (7) None

Additional companies reportable on FRY-6:

None

Companies not reportable on the FRY-6 Organizational Chart:

- (1) None
- (2) None
- (3) None
- (4) None
- (5) None
- (6) None
- (7) None
- (8) None
- (9) None
- (10) None

REPORT ITEM 2B: DOMESTIC BRANCH LISTING

| 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) | 347022 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 801 GILWAY & INDUSTRIAL ROAD | HOLLY HILL | SC | 29059 | ORANGEBURG | UNITED STATES | 1387 | 0 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 411026 | EUTAWVILLE BRANCH | 12181 OLD HIGHWAY 6 | EUTAWVILLE | SC | 29048 | ORANGEBURG | UNITED STATES | 191319 | 1 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 3292244 | GOOSE CREEK BRANCH | 106 THOMASON BLVD | GOOSE CREEK | SC | 29445 | BERKELEY | UNITED STATES | 191325 | 7 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 348627 | HARLEYVILLE BRANCH | 143 WEST MAIN ST | HARLEYVILLE | SC | 29448 | DORCHESTER | UNITED STATES | 191320 | 2 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 534925 | CHURCH STREET BRANCH | 173 CHURCH STREET | RIDGEVILLE | SC | 29472 | DORCHESTER | UNITED STATES | 191323 | 5 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 284323 | BOONE HILL BRANCH | 1400 BOONE HILL ROAD | SUMMERVILLE | SC | 29483 | DORCHESTER | UNITED STATES | 191322 | 4 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 1358829 | SANGAREE BRANCH | 1710 NORTH MAIN ST | SUMMERVILLE | SC | 29483 | BERKELEY | UNITED STATES | 191324 | 6 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |
| ok | | Full Service | 412621 | SUMMERVILLE BRANCH | 415 NORTH MAIN ST | SUMMERVILLE | SC | 29483 | DORCHESTER | UNITED STATES | 191321 | 3 | FIRST NATIONAL BANK OF SOUTH CAROLINA | 347022 | |

Attached

REPORT ITEM 3: Shareholders

- (1) Attached
- (2) None

REPORT ITEM 4: Insiders

Attached

Form FR Y-6

December 31, 2014

Report Item 3: Shareholders

(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 12-31-2014. | | | 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 12-31-2014 | | |
|---|--|---|---|--|---|
| (1)(a) Name & Address (City, State, Country) | (1)(b) Country of Citizenship or Corporation | (1)(c) Number and % of Each Class of voting Securities | (2)(a) Name & Address (City, State, Country) | (2)(b) Country of Citizenship or Corporation | (2)(c) Number and % of Each Class of Voting Securities |
| Estate of Howard D. Folk Holly Hill SC | USA | 22,520 – 5.63% Common Stock | | | |

FORM FR Y-6

Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

| (1) Names & 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) |
|--|---|---|---|--|---|---|---|
| Ernest W. Avinger Holly Hill, SC | Retired | Director | N/A | Retired | 6,326 Shares 1.58% | N/A | N/A |
| Ronald S. Banks Summerville, SC | Retired | Director | N/A | Retired | 715 Shares .17% | N/A | N/A |
| Allen M. Bilton Holly Hill, SC | President- Al Bilton Ford, Inc. | Director | N/A | President - Al Bilton Ford, Inc.; President - Bilton Lincoln/Mercury | 4,000 Shares 1.00% | N/A | Al Bilton Ford, Inc 78% Bilton Lincoln Mercury 95% |
| Walter L. Dantzler Santee, SC | Farmer | Director | N/A | Owner -Dantzler Farms | 2,160 Shares .54% | N/A | Dantzler Farms 100% |

Report Item 4: Directors and Officers (page 2)

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|--|---|----------|--------|--|-----------------------|--------|---|
| Howard D. Folk, Jr. Ridgeville, SC | Photographer | Director | N/A | Owner - Dan Folk Photography | 3,344 Shares .83% | N/A | Dan Folk Photography 100% |
| Nicky Esco Goodwin Holly Hill, SC | Owner - Holly Hill Insurance Agency | Director | N/A | Owner – Holly Hill Insurance Agency | 267 Shares .06% | N/A | Holly Hill Ins Agency 100% |
| Fred Lawton Irick, Jr. Holly Hill, SC | Owner | Director | N/A | Owner - Santee Management Inc | 3,160 Shares .79% | N/A | Santee Management Inc. 100% |
| Berlin G. Myers Summerville, SC | President - Berlin G. Myers Lumber Corp. | Director | N/A | President - Berlin G. Myers Lumber Corp | 5,779 Shares 1.44% | N/A | Berlin G. Myers Lumber Corporation 33% |
| Hubert E. Shuler, Jr. Holly Hill, SC | Farmer | Director | N/A | H. E & J.B. Shuler & Sons | 2,983 Shares .74% | N/A | HE & JB Shuler & Sons 50% |
| George A. Singletary Holly Hill, SC | Retired | Director | N/A | None | 5,000 Shares 1.25% | N/A | N/A |

Report Item 4: Directors and Officers (Page 4)

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|---|-----|----------------|-----------------------------|--------|---------------------|--------|--------|
| Judy M. Mitchum Cross, SC | N/A | Secretary | Assistant Vice President | n/a | 0 | N/A | N/A |
| John H. West, Jr. Holly Hill, SC | N/A | Vice President | Senior Vice President | n/a | 7 Shares 0.0% | N/A | N/A |
| John L. Wiggins, III Holly Hill, SC | N/A | Treasurer | Vice President | n/a | 500 Shares 0.12% | N/A | N/A |
