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MAR 31 2015

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, 2014

Month / Day / Year

I, John Caughey

Name of the Holding Company Director and Official

CapGen Capital Group V LLC - VP & CFO

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

03/26/2015

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 4147015
C.I. _____

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

Reporter's Name, Street, and Mailing Address

CapGen Capital Group V LLC

Legal Title of Holding Company

120 West 45 Street - Suite 1010

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

New York

NY

10036

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Charlie Rogers

Controller

Name

Title

212-542-6876

Area Code / Phone Number / Extension

212-542-6879

Area Code / FAX Number

charogers@capgen.com

E-mail Address

CapGen.com

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

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 V LP

Legal Title of Subsidiary Holding Company

120 West 45 Street - Suite 1010

(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)

Palmetto Bancshares, Inc.

Legal Title of Subsidiary Holding Company

306 East North Street

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

Greenville SC 29601
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)

Results: A list of branches for your depository institution: PALMETTO BANK, THE (ID_RSSD: 862824).

This depository institution is held by PALMETTO BANCSHARES, INC. (1075984) of GREENVILLE, SC.

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:

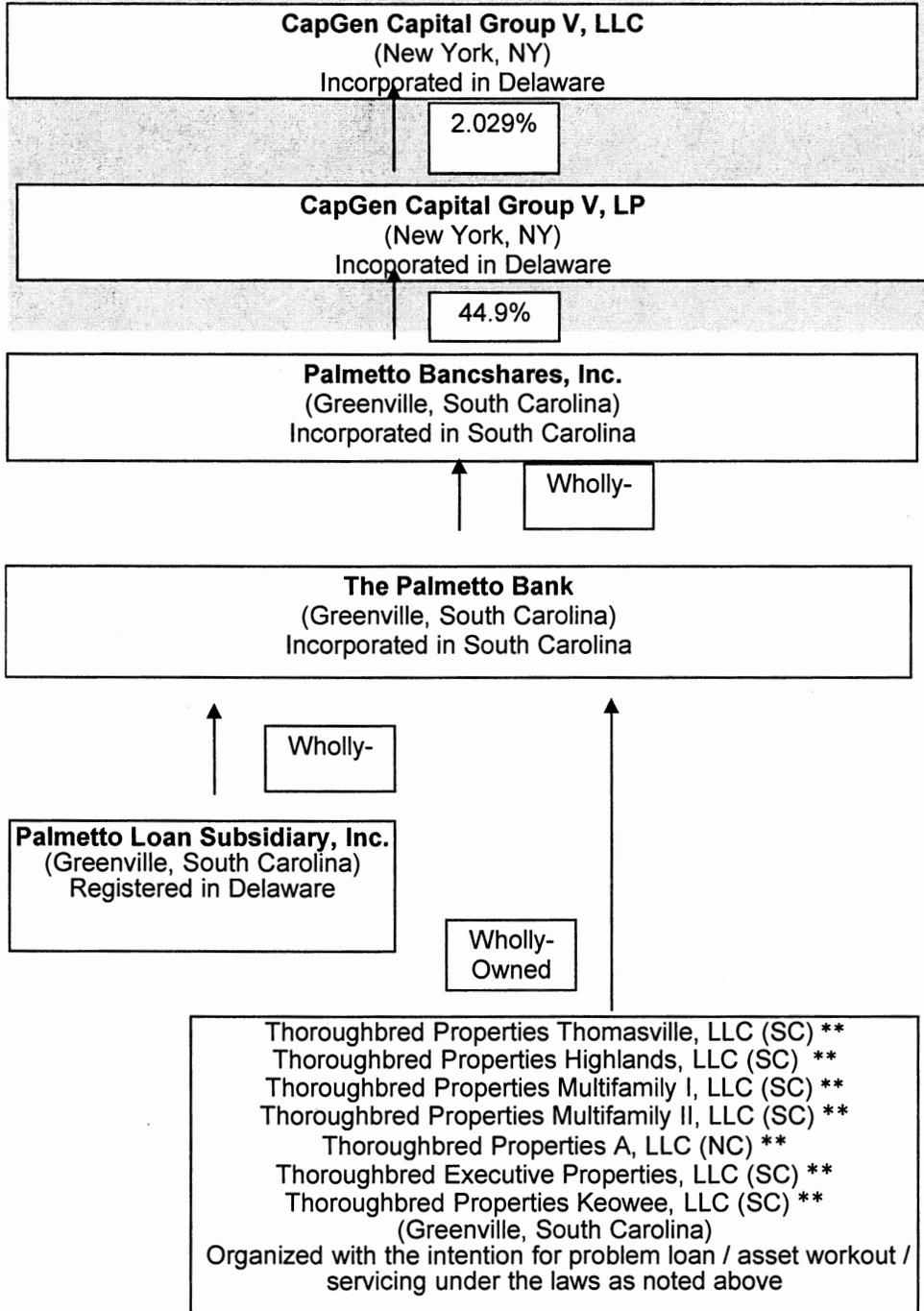
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

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		Office)	862824	PALMETTO BANK, THE	306 EAST NORTH STREET	GREENVILLE	SC	29601	GREENVILLE	UNITED STATES	5746	0	PALMETTO BANK, THE	862824	
OK		Full Service	2704272	ABBEVILLE BRANCH	100 WEST GREENWOOD ST	ABBEVILLE	SC	29620	ABBEVILLE	UNITED STATES	275687	36	PALMETTO BANK, THE	862824	
OK		Full Service	1926282	ANDERSON MAIN BRANCH	815 NORTH MAIN STREET	ANDERSON	SC	29621	ANDERSON	UNITED STATES	219279	17	PALMETTO BANK, THE	862824	
OK		Limited Service	1991253	ANDERSON PLACE BRANCH	311 SIMPSON ROAD	ANDERSON	SC	29621	ANDERSON	UNITED STATES	541308	44	PALMETTO BANK, THE	862824	
OK		Full Service	3676947	BOILING SPRINGS BRANCH	3995 HIGHWAY 9	BOILING SPRINGS	SC	29316	SPARTANBURG	UNITED STATES	455723	40	PALMETTO BANK, THE	862824	
OK		Full Service	1495407	CLINTON BRANCH	101 WEST CAROLINA AVENUE	CLINTON	SC	29325	LAURENS	UNITED STATES	219277	15	PALMETTO BANK, THE	862824	
OK		Full Service	1163443	DUNCAN BRANCH	108 EAST MAIN STREET	DUNCAN	SC	29334	SPARTANBURG	UNITED STATES	219275	11	PALMETTO BANK, THE	862824	
OK		Full Service	3376041	EASLEY BRANCH	1524 EAST MAIN STREET	EASLEY	SC	29640	PICKENS	UNITED STATES	442219	39	PALMETTO BANK, THE	862824	
OK		Full Service	865423	FOUNTAIN INN BRANCH	300 NORTH WESTON STREET	FOUNTAIN INN	SC	29644	GREENVILLE	UNITED STATES	219267	3	PALMETTO BANK, THE	862824	
OK		Full Service	323521	GAFFNEY BRANCH	311 SOUTH LIMESTONE STREET	GAFFNEY	SC	29340	CHEROKEE	UNITED STATES	245207	25	PALMETTO BANK, THE	862824	
OK		Limited Service	4109518	CASCADES BRANCH, THE	10 FOUNTAINVIEW TERRACE	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	Not Required	Not Required	PALMETTO BANK, THE	862824	
OK		Full Service	2448071	GROVE ROAD BRANCH	722 GROVE ROAD	GREENVILLE	SC	29605	GREENVILLE	UNITED STATES	219283	21	PALMETTO BANK, THE	862824	
OK		Limited Service	1926330	BRANCH	1180 HAYWOOD ROAD	GREENVILLE	SC	29615	GREENVILLE	UNITED STATES	219281	19	PALMETTO BANK, THE	862824	
OK		Full Service	58328	HAYWOOD ROAD BRANCH	470 HAYWOOD ROAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	219269	5	PALMETTO BANK, THE	862824	
OK		Full Service	2698175	WOODRUFF ROAD BRANCH	2101 WOODRUFF RD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	219287	28	PALMETTO BANK, THE	862824	
OK		Full Service	346520	BRANCH	701 MONTAGUE AVENUE	GREENWOOD	SC	29649	GREENWOOD	UNITED STATES	219549	13	PALMETTO BANK, THE	862824	
OK		Limited Service	1495377	BRANCH	1110 MARSHALL ROAD	GREENWOOD	SC	29646	GREENWOOD	UNITED STATES	219278	16	PALMETTO BANK, THE	862824	
OK		Full Service	3295656	GREER BRANCH	BOULEVARD	GREER	SC	29650	GREENVILLE	UNITED STATES	219293	35	PALMETTO BANK, THE	862824	
OK		Full Service	2179357	INMAN BRANCH	11500 ASHVILLE HIGHWAY	INMAN	SC	29349	SPARTANBURG	UNITED STATES	219284	22	PALMETTO BANK, THE	862824	
OK		Full Service	60125	CHURCH STREET BRANCH	501 CHURCH STREET	LAURENS	SC	29360	LAURENS	UNITED STATES	219266	2	PALMETTO BANK, THE	862824	
OK		Full Service	4033350	LAURENS MAIN BRANCH	101 WEST MAIN STREET	LAURENS	SC	29360	LAURENS	UNITED STATES	518149	43	PALMETTO BANK, THE	862824	
OK		Limited Service	1934193	MARTHA FRANKS BRANCH	1 MARTHA FRANKS DRIVE	LAURENS	SC	29360	LAURENS	UNITED STATES	219282	20	PALMETTO BANK, THE	862824	
OK		Full Service	2698166	MAULDIN BRANCH	401 WEST BUTLER RD	MAULDIN	SC	29662	GREENVILLE	UNITED STATES	219288	29	PALMETTO BANK, THE	862824	
OK		Full Service	2451231	NINETY-SIX BRANCH	STREET	NINETY SIX	SC	29666	GREENWOOD	UNITED STATES	275181	27	PALMETTO BANK, THE	862824	
OK		Full Service	2237024	PENDLETON BRANCH	901 SOUTH MECHANICS STREET	PENDLETON	SC	29670	ANDERSON	UNITED STATES	219285	23	PALMETTO BANK, THE	862824	
OK		Full Service	3122499	SENECA BRANCH	1094 HIGHWAY 123 BYPASS	SENECA	SC	29678	OCONEE	UNITED STATES	363587	38	PALMETTO BANK, THE	862824	
OK		Full Service	864921	SIMPSONVILLE BRANCH	106 WEST COLLEGE STREET	SIMPSONVILLE	SC	29681	GREENVILLE	UNITED STATES	219268	4	PALMETTO BANK, THE	862824	
OK		Full Service	954523	HILLCREST BRANCH	1544 EAST MAIN ST	SPARTANBURG	SC	29307	SPARTANBURG	UNITED STATES	219274	10	PALMETTO BANK, THE	862824	
OK		Limited Service	1926303	SKYLYN PLACE BRANCH	1705 SKYLYN DRIVE	SPARTANBURG	SC	29307	SPARTANBURG	UNITED STATES	219280	18	PALMETTO BANK, THE	862824	
OK		Full Service	61720	SPARTAN CENTER BRANCH	101 WEST ST. JOHN STREET	SPARTANBURG	SC	29306	SPARTANBURG	UNITED STATES	219271	7	PALMETTO BANK, THE	862824	
OK		Full Service	3122480	TRAVELERS REST BRANCH	570 ROE CENTER COURT	TRAVELERS REST	SC	29690	GREENVILLE	UNITED STATES	363037	37	PALMETTO BANK, THE	862824	
ADD	2/27/2015	Limited Service		ROLLING GREEN	1 HOKE SMITH BOULEVARD	GREENVILLE	SC	29615	GREENVILLE	UNITED STATES			PALMETTO BANK, THE	862824	

Form FR Y-6
 CapGen Capital Group V LLC
 Fiscal Year Ending December 31, 2014



** Not Reportable on Y-10

Form FR Y-6

PALMETTO BANCSHARES, INC.
Fiscal Year Ending December 31, 2013

Report Item 3: Shareholders (1)(a) (1)(b) (1)(c) and (2)(a) (2)(b) (2)(c)					
Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2013			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 (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Cap Gen Financial Partners New York, New York, USA	USA	5,729,119 common shares of common 44.7% shares	None		
		common shares - restricted stock 100 (unvested) of common 0.0% shares			
Patriot Financial Partners, L.P. Philadelphia, Pennsylvania, USA	USA	2,453,360 common shares of common 19.2% shares			
		common shares - restricted stock 50 (unvested) of common 0.0% shares			
Maltese Capital Management LLC New York, New York, USA	USA	789,936 common shares of common 6.2% shares			

Form FR Y-6
CapGen Capital Group V LLC
Fiscal Year Ending December 31, 2014

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	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) 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
CapGen Capital Group V LP
Fiscal Year Ending December 31, 2014

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 V LLC	Washington	DC	USA	USA	Cumulatively 2.029%	Cumulatively 100%
Robert Goldstein through CapGen Capital Group V LLC	Westport	CT	USA	USA	Cumulatively 2.029%	Cumulatively 100%
John Rose through CapGen Capital Group V LLC	Hermitage	PA	USA	USA	Cumulatively 2.029%	Cumulatively 100%
John Sullivan through CapGen Capital Group V 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
PALMETTO BANCSHARES, INC.
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(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)
Names (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)
Lee S. Dixon, Greenville, SC, USA	n/a	Director	The Palmetto Bank: Director	n/a	0.4%	n/a	n/a
		Chief Operating Officer	The Palmetto Bank: Chief Operating Officer				
		Chief Risk Officer	The Palmetto Bank: Chief Risk Officer				
Samuel L. Erwin, Greenville, SC, USA	n/a	Chairman of the Board, Chief Executive Officer	The Palmetto Bank: Chairman of the Board, President and Chief Executive Officer	n/a	0.6%	n/a	SP Laurens, LLC 100%
Michael D. Glenn, Anderson, SC, USA	Attorney, Glenn, Haigler, McClain & Stathakis, LLP	Director	The Palmetto Bank: Director	n/a	0.1%	n/a	n/a
John D. Hopkins, Jr., Simpsonville, SC, USA	Owner, The Fieldstone Group	Director	The Palmetto Bank: Director	n/a	0.4%	n/a	Langley Village, LLC 100%
Roy D. Jones, Greenville, SC, USA	n/a	Chief Financial Officer	The Palmetto Bank: Chief Financial Officer	n/a	0.2%	n/a	n/a
James J. Lynch, Philadelphia, Pennsylvania	Managing Partner, Patriot Financial Partners, L.P.	Director	The Palmetto Bank: Director	Director: Cape Bancorp, Inc.	19.2%	n/a	Patriot Financial Manager, LLC - 45.05%
				Director: Heritage Oaks Bancorp			Patriot Financial Partners GP, LLC - 45.05%
				Managing Partner, Patriot Financial Partners, L.P.			Patriot Financial Partners GP II, LLC - 45.05%
Jane S. Sosebee, Clemson, SC, USA	Director of Legislative Affairs, AT&T South Carolina	Director	The Palmetto Bank: Director	n/a	0.1%	n/a	n/a
J. David Wasson, Jr., Laurens, SC, USA	President and Chief Executive Officer, Laurens Electric Cooperative, Inc.	Director	The Palmetto Bank: Director	n/a	0.1%	n/a	Innercom Financial & Security, LLC 33%
							Gold Collections, LLC 50%
							Cash Advantage, LLC 50%
							Dann Marett Properties, LLC 50%
							Tavern Motors, LLC 60%
							Tavern Motors-WHR, LLC 50%
							Wasson Bros., Inc. 100%
							117 Haywood Rd, LLC 25%

Form FR Y-6
 CapGen Capital Group V LLC
 Fiscal Year Ending December 31, 2014

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	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Hampton Roads Bankshares Director - FNB Corporation	22.350%	0.0% Directly	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	n/a	Director - McAllen Capital Partners Director - White River Capital Corp. Director - FNB Corporation	22.350%	None	None
John Sullivan Garden City, NY USA	Managing Director, CapGen Capital Advisers, LLC	Managing Director	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	10.000%	0.0% Directly	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 V LP
 Fiscal Year Ending December 31, 2014

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	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Hampton Roads Bankshares Director - FNB Corporation	22.350%	0.0% Directly	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	n/a	Director - McAllen Capital Partners Director - White River Capital Corp. Director - FNB Corporation	22.350%	None	None
John Sullivan Garden City, NY USA	Managing Director, CapGen Capital Advisers, LLC	Managing Director	Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank)	Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank)	10.000%	0.0% Directly	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 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Ludwig & Associates, PLLC	Manager	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	Manager	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	Manager	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
National Academy Foundation	Secretary	09/1998 - present	<i>Non Carried Interest</i>	Unnecessary	Leadership Development	Non-Employee
Urban Institute, The	Trustee	05/2014 - present	<i>Non Carried Interest</i>	Unnecessary	Social and Economic Education	Non-Employee
American Institute for Contemporary German Studies	Trustee	2/2015 - present	<i>Non Carried Interest</i>	Unnecessary	Cultural Education and Public Policy	Non-Employee
Promontory Capital Group, LLC	Manager	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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Compliance Solutions, LLC	Chairman & CEO	01/21/05 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	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 <i>(CEO 10/20/05 - 09/07/06)</i>	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	Manager and Sole 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
Promontory Mark, LLC	Manager	06/28/04 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 (holding company for Promontory trademarks)	801 17th Street NW Suite 1100 Washington, DC 20006	Trademarks and Patents	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Interfinancial Network, LLC ("PIN")	Chairman & CEO	05/16/02 - present	37.5% Indirect Ownership Interest	1515 N. Courthouse Rd. Arlington, VA 22201	Merchant Banking	Non-Employee
Promontory ADN, LLC	CEO	06/07/05 - present	62.5% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	1515 N. Courthouse Rd. Arlington, VA 22201	Holding Company for Indirect Interest in PIN	Non-Employee
Promontory Financial Group Australasia, LLP	Chairman	02/03/06 - present	60% Indirect Ownership Interest (Entity owned 60% by Promontory Financial Group, LLC)	260 Orchard Road #19-01 The Heeren Singapore 238855	Financial and Regulatory Advisory Services	Non-Employee
Promontory Australasia (Sydney) Pty Ltd.	N/A	09/07/09 - present	60% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Australasia, LLP)	Level 32 1 Market Street Sydney, New South Wales 2000 Australia	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group (UK) Limited	President, Director	07/07/06 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	2nd Floor 30 Old Broad Street London, EC2N 1HT United Kingdom	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group France SAS	President	04/02/07 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	28, boulevard Haussmann 75009 Paris France	Financial and Regulatory Advisory Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Financial Group Puerto Rico, LLC	CEO & Sole Member	09/28/06 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	Urb Torrimar Bloque 1 Num 3 Ave Ramirez de Arellano, Guaynabo PR 00966	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group Italy S.r.l.	Chairman	10/30/07 - 5/11/2009, 12/21/10 - present <i>(Board Member 05/12/2009 - 12/20/2010)</i>	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Via Alessandro Manzoni, 3 20121 Milano Italy	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group Italy S.r.l.- Belgium Branch	Legal Representative	05/02/2011 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Italy S.r.l.)	Rond Point Schuman 6/5 B-1040 Brussels Belgium	Financial and Regulatory Advisory Services	Non-Employee
Promontory Forensics Solutions, LLC	Chairman	05/31/07 - 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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Financial Group Canada ULC	Chairman	05/06/09 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Canada S.a,r,l., a Luxembourg company, which is wholly-owned by Promontory Financial Group, LLC)	77 King Street West Suite 3720 Toronto, Ontario M5K 1K7	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group, LLC - Dubai Branch	Director and Chairman	08/29/2010 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group China Ltd.	Chairman	6/22/2011 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Level 10, Central Building 1-3 Pedder Street Central, Hong Kong, SAR	Financial and Regulatory Advisory Services	Non-Employee
Promontory Espana S.L.U.	President	08/14/2013 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Ortega y Gasset 12 Madrid, Spain 28006	Financial and Regulatory Advisory Services	Non-Employee
Promontory Consulting (Beijing) Co., Ltd.	Managing Director, Legal Representative and General Manager	05/4/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Excel Centre 6 Wudinghou Street - Suite 1206L Xicheng District Beijing, China 100033	Financial and Regulatory Advisory Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Financial Group Ireland Limited	Chairman	02/28/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	26 Upper Pembroke Street Dublin 2, Ireland	Financial and Regulatory Advisory Services	Non-Employee
Promontory Financial Group Danışmanlık Limited	Manager	04/22/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Windowist Tower Eski Büyükdere Cad. No: 26 Maslak – Sarıyer Istanbul, Turkey	Financial and Regulatory Advisory Services	Non-Employee
Promontory Growth and Innovation, LLC	President & CEO	04/22/09 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	280 Park Avenue 40th Floor West New York, NY 10017	Cost Reduction and Revenue Enhancement Services	Non-Employee
Promontory Regulatory Analytics, LLC	Managing Member and Chief Executive Officer	01/24/2011 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Financial and Regulatory Advisory Services	Non-Employee
Promontory Risk Review, LLC	Chief Executive Officer	05/25/2011 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Financial and Regulatory Advisory Services	Non-Employee
Promontory Services, LLC	Manager	04/24/2012 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Business Consulting Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held IF employee)
Promontory Technologies, LLC	Manager	04/24/2012 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Financial Technology Solutions	Non-Employee
Promontory Invest, LLC	Manager	07/8/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Holding Company	Non-Employee
Promontory Products, LLC	Manager	07/2/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Holding Company	Non-Employee
Leaf Investors, LLC	Chairman	08/16/2011 - present	33.33% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	801 17th Street NW Suite 1100 Washington, DC 20006	Holding Company for Indirect Interest in LCS	Non-Employee
Leaf College Savings, LLC ("LCS")	Director	07/15/2011 - present	16.5% Indirect Ownership Interest (Entity 50% owned by Leaf Investors, LLC)	1600 Tysons Boulevard Suite 800 McLean, VA 22102	Developing LEAF College Savings, a gift card platform to provide a physical and virtual gift card product	Non-Employee