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FR Y-6  
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Approval expires September 30, 2018  
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MAR 16 2016

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)(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.

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.*

Signature of Holding Company Director and Official

03/10/2016

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, 2015

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

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Judy M. Mitchum

Secretary

Name

Title

803-496-2029

Area Code / Phone Number / Extension

803-496-5836

Area Code / FAX Number

jmmitchum@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 2015 Annual Report attached

**REPORT ITEM 2: Organizational Chart**

- (1) FNB Corporation, No LEI, a 1 Bank Holding Company, owns 100% of First National Bank of South Carolina, No LEI. 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 FR Y-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**

Attached

**REPORT ITEM 3: Shareholders**

- (1) Attached
- (2) None

**REPORT ITEM 4: Insiders**

Attached

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	

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December 31, 2015

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			

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**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
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%
Howard D. Folk, Jr. Ridgeville, SC	Photographer	Director	N/A	Owner - Dan Folk Photography	2,994 Shares .74%	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%

Report Item 4: Directors and Officers (page 2)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Hubert E. Shuler Holly Hill SC	Farmer	Director	N/A	HE & JB Shuler And Sons	2,983 Shares 074%	N/A	HE & JB Shuler And Sons Farm 50%
Stanley B. Tucker Summerville, SC	Owner	Director	N/A	Owner - Tucker Insurance Agency	1,354 Shares .34%	N/A	Tucker Insurance Agency 100%
R. Ernest Westbury Harleyville, SC	President - Westbury's Hardware Stores, Inc.	Director	N/A	President Westbury's Hardware Stores, Inc. President- Westbury's Hardware Walterboro	6,077 Shares 1.52%	N/A	Westbury's Hardware Stores, Inc 50% Westbury's Hardware Walterboro 50%
Ronald H. Anderson Goose Creek, SC	President/CEO First National Bank of SC	CEO/President & Director	N/A	None	100 Shares .03%	N/A	N/A

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**Report Item 4: Directors and Officers (Page 3)**

<b>(1)</b>	<b>(2)</b>	<b>(3)(a)</b>	<b>(3)(b)</b>	<b>(3)(c)</b>	<b>(4)(a)</b>	<b>(4)(b)</b>	<b>(4)(c)</b>
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	100 Shares 0.02%	N/A	N/A

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