

Board of Governors of the Federal Reserve System



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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):  
**December 31, 2019**

I, **RONALD H. ANDERSON**  
 Name of the Holding Company Director and Official  
**PRESIDENT/CEO**  
 Title of the Holding Company Director and Official

Month / Day / Year  
**N/A**

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)  
 Reporter's Name, Street, and Mailing Address

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.

**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

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
**JUDY M MITCHUM AVP/SECRETARY**  
 Name Title

*Ronald H. Anderson*  
 Signature of Holding Company Director and Official

**803-496-2029**  
 Area Code / Phone Number / Extension

**803-496-5836**  
 Area Code / FAX Number

**jmmitchum@fnbsc.com**  
 E-mail Address

Date of Signature

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

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

Is confidential treatment requested for any portion of this report submission? ..... 0=No  1=Yes  0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report .....

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

## 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.*

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

**REPORT ITEM 1: Annual Report to Shareholders**

Audited FNB Corporation 2019 Annual Report attached

**REPORT ITEM 2: Organizational Chart**

- (1) FNB Corporation, 549300X0240UXBEJNV56 , a 1 Bank Holding Company, owns 100% of First National Bank of South Carolina, 549300X0240UXBEJNV56 . 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

(9) None

(10) None

**REPORT ITEM 2B: DOMESTIC BRANCH LISTING**

Attached

**REPORT ITEM 3: Shareholders**

(1) Attached

(2) None

**REPORT ITEM 4: Insiders**

Attached

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF SOUTH CAROLINA (ID\_RSSD: 347022).  
 This depository institution is held by FNB CORPORATION (1143230) of HOLLY HILL, SC.  
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

**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		Full Service (Head Office)	347022	FIRST NATIONAL BANK OF SOUTH CAROLINA	801 GILWAY & INDUSTRIAL ROAD	HOLLY HILL	SC	29059	ORANGEBURG	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	411026	EUTAWVILLE BRANCH	12181 OLD HIGHWAY 6	EUTAWVILLE	SC	29048	ORANGEBURG	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	3292244	GOOSE CREEK BRANCH	106 THOMASON BLVD	GOOSE CREEK	SC	29445	BERKELEY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	348627	HARLEYVILLE BRANCH	143 WEST MAIN ST	HARLEYVILLE	SC	29448	DORCHESTER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	534925	CHURCH STREET BRANCH	173 CHURCH STREET	RIDGEVILLE	SC	29472	DORCHESTER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	284323	BOONE HILL BRANCH	1400 BOONE HILL ROAD	SUMMERVILLE	SC	29483	DORCHESTER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	1359829	SANGAREE BRANCH	1710 NORTH MAIN ST	SUMMERVILLE	SC	29483	BERKELEY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	
ok		Full Service	412621	SUMMERVILLE BRANCH	415 NORTH MAIN ST	SUMMERVILLE	SC	29483	DORCHESTER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SOUTH CAROLINA	347022	

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December 31, 2019

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 12-31-2019.			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 12-31-2019		
(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
Howard D. Folk Irrevocable Trust Trustee- First National Bank of SC Holly Hill SC	USA	22,520 -- 5.63% Common Stock	N/A		

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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- AI Bilton Ford, Inc.	Director	N/A	President - AI Bilton Ford, Inc.; President - Bilton Lincoln/Mercury	4,000 Shares 1.00%	N/A	AI Bilton Ford, Inc 78% Bilton Lincoln Mercury 95%
David V. Cantley Holly Hill, SC	Holly Hill Farm Center C & H Farms Cantley Farms	Director	N/A	Owner Owner Owner	977 Shares .24%	N/A	Holly Hill Farm 25% C & H Farms 50% Cantley Farms 100%
Walter L. Dantzler Santee, SC	Farmer	Director	N/A	Owner -Dantzler Farms	2,160 Shares .54%	N/A	Dantzler Farms 50%
Nicky Esco Goodwin Holly Hill, SC	Retired	Director	N/A	Retired	267 Shares .06%	N/A	N/A

Report Item 4: Directors and Officers (page 2)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Kelly Knight Summerville, SC	Attorney	Director	N/A	Partner- Knight & Whittington, LLC	100 Shares .03%	N/A	Knight & Whittington LLC 50% Rooster Title Agency, LLC 50% Knight Investments, LLC 25%
Fred Lawton Irick, Jr. Holly Hill, SC	Owner	Director	N/A	Owner—Santee Management, Inc	3,160 Shares 0.79%	N/A	Santee Management, Inc 100%
Hubert E. Shuler Holly Hill SC	Farmer	Director	N/A	HE & JB Shuler And Sons	4,223 Shares 1.06%	N/A	HE & JB Shuler And Sons Farm 50%
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%
John L. Wiggins, III Holly Hill, SC	Vice President/Cashier First National Bank of SC	Director	N/A	None	100 Shares .03%	N/A	N/A
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
Todd G. Buddin Hanahan, SC	Senior Vice President First National Bank of SC	Senior Vice President	N/A	None	0 Shares	N/A	N/A