



# 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, William O. West

Name of the Holding Company Director and Official  
President and Chief Executive Officer  
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.*

William O. West  
Signature of Holding Company Director and Official  
03/17/2016  
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 1246647  
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

Tampa Bay Banking Company

Legal Title of Holding Company

Post Office Box One

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

Tampa FL 33601  
City State Zip Code

601 Bayshore Blvd, Suite 630

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karen Lane VP & Controller  
Name Title

813-872-1288

Area Code / Phone Number / Extension

813-872-1303

Area Code / FAX Number

klane@bankoftampa.com

E-mail Address

www.bankoftampa.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."

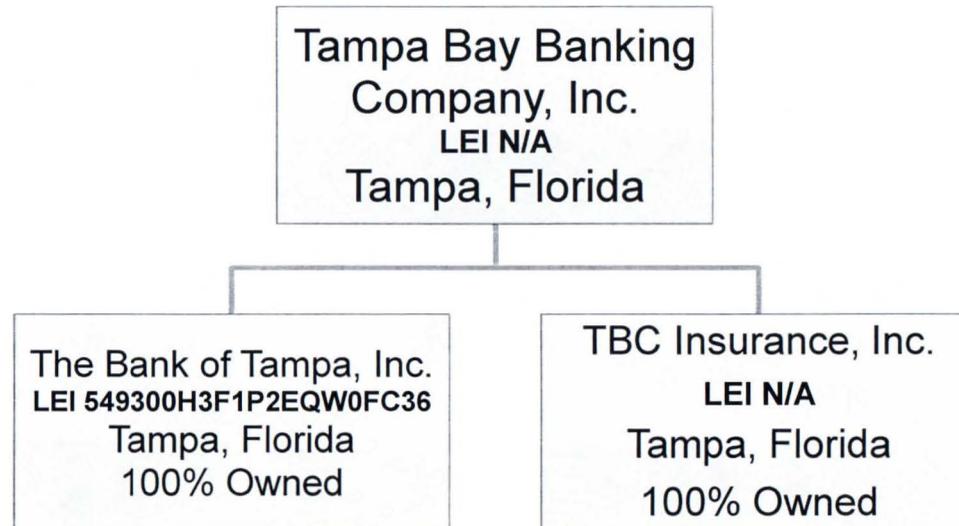
No

Form FR Y-6  
Tampa Bay Banking Company  
Tampa, Florida  
Fiscal Year Ended December 31, 2015



Report Item:

- 1: The bank holding company prepares an annual report for its stockholders.
  - 2: Organization Chart – All subsidiaries are 100% owned by Tampa Bay Banking Company, Inc.
- Note: All Corporations are incorporated in the State of Florida. Subsidiaries indicated with an asterisk(\*) are special purpose LLC that are not reportable on Form FR Y-10



This depository institution is held by TAMPA BAY BANKING COMPANY (1246467) of TAMPA, FL.  
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**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)	273336	BANK OF TAMPA, THE	601 BAYSHORE BLVD	TAMPA	FL	33606-276	HILLSBOROUGH	UNITED STATES	14533	0	BANK OF TAMPA, THE		273336
OK		Full Service	3724446	BRANDON DIVISION	1217 OAKFIELD DR	BRANDON	FL	33511	HILLSBOROUGH	UNITED STATES	358871	9	BANK OF TAMPA, THE		273336
OK		Full Service	4461841	DOWNTOWN SAINT PETERSBURG OFFICE	200 CENTRAL AVENUE, SUITE L100	SAINT PETERSBURG	FL	33701	PINELLAS	UNITED STATES	Not Required	Not Required	BANK OF TAMPA, THE		273336
OK		Full Service	2849650	CARROLLWOOD VILLAGE OFFICE	13868 NORTH DALE MABRY HIGHWAY	TAMPA	FL	33618	HILLSBOROUGH	UNITED STATES	252074	8	BANK OF TAMPA, THE		273336
OK		Full Service	275433	DOWNTOWN BRANCH	3 TAMPA CITY CENTER	TAMPA	FL	33602	HILLSBOROUGH	UNITED STATES	252067	1	BANK OF TAMPA, THE		273336
OK		Full Service	1832712	NORTH ARMENIA OFFICE	4400 NORTH ARMENIA AVENUE	TAMPA	FL	33603	HILLSBOROUGH	UNITED STATES	500495	11	BANK OF TAMPA, THE		273336
OK		Full Service	1159307	SUNSET PARK BRANCH	4355 HENDERSON BLVD	TAMPA	FL	33629	HILLSBOROUGH	UNITED STATES	252068	2	BANK OF TAMPA, THE		273336
OK		Full Service	2567552	WATERS AVENUE BRANCH	5401 WEST WATERS AVENUE	TAMPA	FL	33634	HILLSBOROUGH	UNITED STATES	252071	5	BANK OF TAMPA, THE		273336
OK		Full Service	2814108	WESTSHORE BRANCH	4600 WEST CYPRESS STREET, SUITE 100	TAMPA	FL	33607	HILLSBOROUGH	UNITED STATES	252073	7	BANK OF TAMPA, THE		273336

OK

**Form FR Y-6**  
**Tampa Bay Banking Company**  
**Fiscal Year Ended December 31, 2015**

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

<b>Current securities holders with ownership, control or holding of 5% or more with power to vote as of fiscal year ended 12-31-2015</b>		
<b>(1)(a) Name City, State, Country</b>	<b>(1)(b) Country of Citizenship or Incorporation</b>	<b>(1)(c) Number and Percentage of Each Class of Voting Securities</b>
James L. Ferman, Jr. Tampa, FL, USA	USA	263,504 (includes shares owned by spouse and family LLLP) – 11.24% Common Stock 2,753 Options on Common Stock – 11.35% Common Stock + Options
WRB Enterprises, Inc. G. Robert Blanchard, Jr. (President of WRB) Tampa, FL, USA	USA USA	226,730 (includes shares owned by WRB and G. Robert Blanchard, Jr.) – 9.67% Common Stock 1,376 Options on Common Stock – 9.73% Common Stock + Options (G. Robert Blanchard, Jr. is control person of WRB Enterprises, Inc.)
The Bank of Tampa Employee Stock Ownership Plan Tampa, FL, USA	USA	179,285 – 7.65% Common Stock
ESOP Trustees: Anna Ehrlich, David Feeman, Blaine Morrison, Susanne Powers, John Roy, Regina Santerre, John Unger The provision in the ESOP plan for voting the stock controlled by the ESOP is attached.		
A. Gerald Divers Tampa, FL, USA	USA	142,549 (includes shares owned by his wife) – 6.08% Common Stock 15,500 Options on Common Stock – 6.70% Common Stock + Options

<b>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ended 12-31-2014</b>		
<b>(2)(a) Name City, State, Country</b>	<b>(2)(b) Country of Citizenship or Incorporation</b>	<b>(2)(c) Number and Percentage of Each Class of Voting Securities</b>
N/A		

Tampa Bay Banking Company  
Report Item 4 - Insiders  
December 31, 2015

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
James L. Ferman, Jr. Tampa, Florida, USA	President - Ferman Motor Car Company	Chairman	Vice Chairman- The Bank of Tampa	See Attached	11.35%*	None	See Attached
A. Gerald Divers Tampa, Florida, USA	Banker	Vice Chairman	Chairman - The Bank of Tampa	See Attached	6.70%**	None	See Attached
G. Robert Blanchard, Jr. Tampa, FL, USA	President - WRB Enterprises, Inc.	Director	Director - The Bank of Tampa	See Attached	9.73%***	None	See Attached
Gregory J. Celestan Lithia, FL, USA	CEO - Celestar Corporation	Director	Director - The Bank of Tampa	See Attached	0.05%	None	See Attached
Cathy M. Collins St. Petersburg, FL, USA	CEO - HARTCO LLC	Director	Director - The Bank of Tampa	See Attached	0.09%	None	See Attached
Luis Garcia Tampa, FL, USA	Senior Partner (CPA) - Garcia & Ortiz, PA	Director	Director - The Bank of Tampa	See Attached	0.29%	None	See Attached
Gary W. Harrod Tampa, FL, USA	CEO - Harrod Properties, Inc.	Director	Director - The Bank of Tampa	See Attached	2.27%	None	See Attached
Oscar J. Horton Tampa, FL, USA	President - Sun State International Trucks, LLC	Director	Director - The Bank of Tampa	See Attached	0.27%	None	See Attached
A.D. MacKinnon Tampa, FL, USA	CEO - ADM Ventures, Inc. DBA MacKinnon Equipment and Services	Director	Director - The Bank of Tampa	See Attached	0.50%	None	See Attached
Judy A. Mitchell Clearwater, FL, USA	Retired	Director	Director - The Bank of Tampa	See Attached	0.54%	None	See Attached
Paul L. Whiting Tampa, FL, USA	President - Seabreeze Holdings, Inc.	Director	Director - The Bank of Tampa	See Attached	1.28%**	None	See Attached
William O. West III Tampa, FL, USA	Banker	Director and President/CEO	Director, President/CEO - Bank of Tampa Chairman - TBC Insurance, Inc. Chairman - Florida Investment Advisors, Inc.	See Attached	2.24%**	None	See Attached
Richard L. Junkermann Lutz, FL, USA	Banker	Executive Vice President/CFO	Executive Vice President - The Bank of Tampa Director - Florida Investment Advisors, Inc.	None	0.74%	None	None
Ronald V. Hernandez Tampa, FL, USA	Banker	Vice President	Senior Vice President - The Bank of Tampa Director - TBC Insurance, Inc. Director - Florida Investment Advisors, Inc.	None	1.06%	None	None

\* Includes shares owned by spouse and family LLLP

\*\* Includes shares owned by spouse

\*\*\* Includes shares owned by WRB Enterprises, Inc.

**Tampa Bay Banking Company - Report Item 4: Insiders - December 31, 2015**  
**Supplement Sheets for Questions 3(c) and (4)(c)**

LAST NAME	FIRST NAME	ORGANIZATION	POSITION	% OWNERSHIP
Ferman, Jr.	James L.	Ferman Motor Car Company, Inc.	President	48.00
		Ferman Management Services Corporation	President	94.00
		Ferman on 54, Inc.	President	33.00
		Ferman Pasco Holdings, LLC	Manager	33.00
		Brandon H-D Properties, LLC	Managing Member	100.00
		Cigar City Motors, Inc.	Vice President	35.00
		Cigar City Motor Leasing, Inc.	Vice President	<25.00
		Gulf Coast CCM, Inc.	Vice President	<25.00
		Island Center Corporation, Inc.	President	25.00
		SFFIG, Inc.	Vice President and Secretary	33.00
		Sunshine Chevrolet-Oldsmobile of Tarpon Springs, Inc.	President	70.00*
		346 Beach Partners, LLC	General Manager	33.00
		Ferman Premier Finance	Manager	33.00
		Panama City Beach Cycles, LLC	Manager/Vice President	<25.00
		Menhir, LLLP	Limited Partner	49.50
		Mero Anchor, LLC	Manager	50.00
		Ferman Family Partnership, LLLP	N/A - Owned by Mero Anchor, LLC	N/A
		MERO III, LLC	President	100.00
		JLF 301, LLC	Manager	100.00
		Three Sisters Springs Holdings Three, LLC	Limited Partner	<25.00
		TECO Energy, Inc. and Tampa Electric Company	Director	<25.00
		Tallahassee CCM, LLC	Manager	<25.00
		University of Tampa	Trustee	N/A
		Florida Aquarium and Florida Aquarium Foundation	Trustee	N/A
		Emory University (Atlanta, GA)	Trustee	N/A
		Mary Lee's House	Director	N/A
		The Florida Olive Council, LAA	Director	N/A
* Reflects the beneficial interest of Mr. Ferman and his spouse in the James L. Ferman Jr. 2008 Sunshine Grantor Retained Annuity Trust and the Cecelia D. Ferman 2008 Sunshine Grantor Retained Annuity Trust.				
Divers	A. Gerald	Divers Industries, Inc.	Investor	49.00
Blanchard, Jr.	G. Robert	WRB Enterprises, Inc. & Subsidiaries	President	54.50
		WRB Sierra Partners	Partner	70.00
		Blanchard Harris Realty	Partner	33.00
		CenterState Banks, Inc.	Director	<25.00
		CenterState Bank of Florida, N.A.	Director	NA
		Florida Aquarium Foundation	Trustee	NA
Celestan	Gregory J.	Celestar Corporation	CEO	100.00
		Celestar Holdings Corporation	CEO	100.00

**Tampa Bay Banking Company - Report Item 4: Insiders - December 31, 2015**  
**Supplement Sheets for Questions 3(c) and (4)(c)**

LAST NAME	FIRST NAME	ORGANIZATION	POSITION	% OWNERSHIP
Celestan - Cont'd		Protostar Properties, LLC	Managing Partner	50.00
		Greater Tampa Chamber of Commerce	Director	N/A
		Port Tampa Bay	Commissioner	N/A
		Tampa General Hospital Foundation	Board Member	N/A
Collins	Cathy M.	HARTCO LLC	President	100.00
		FARMCO LLC	CEO	50.00
		MCAT LLC	CEO	50.00
		MCGS LLC	CEO	50.00
		MIMCO LLC	CEO	50.00
		Pinellas Education Foundation	Board Chair	NA
	St. Petersburg Museum of Fine Arts	Board Member	NA	
Garcia	Luis	Garcia & Ortiz, PA	Senior Partner	<25.00
		G&O Financial Services, Inc.	Partner	<25.00
		Garcia & Ortiz Staffing, LLC	Partner	<25.00
		Hillsborough Education Foundation	Director	NA
		Salesian Youth Center Development Board	Director	NA
		West Tampa Chamber of Commerce	Director	NA
		Salesian Sisters Partners Circle	National Board of Directors	NA
		Cigar Family Charitable Foundation	Trustee	NA
Boys and Girls Clubs of Tampa Bay	Director/Treasurer	NA		
Harrod	Gary W.	BP Land Holdings, Inc.	Director, Partner or Executive Officer	100.00
		BP Land Holdings, LLLP	Director, Partner or Executive Officer	13.65% Class A 4.89% Class B 15.21% Class C
		Childress-Harrod #5, L.P.	Director, Partner or Executive Officer	29.00
		GHGM Investment, Ltd.	Director, Partner or Executive Officer	50.00
		H/A Partners, Ltd.	Director, Partner or Executive Officer	50.00
		Harrod Development, Inc.	Director, Partner or Executive Officer	100.00
		Harrod Properties Development, Ltd.	Director, Partner or Executive Officer	54.00
		Harrod Properties, Inc.	Director, Partner or Executive Officer	100.00
		H Cypress Family Trust, LLLP	Director, Partner or Executive Officer	25.00
		HP Bay Street, LLLP	Director, Partner or Executive Officer	36.50
		HP Largo Lakes III LP	Director, Partner or Executive Officer	34.00
		HP Mangrove, LLC	Director, Partner or Executive Officer	43.33
		HP Reality Associates, Inc.	Director, Partner or Executive Officer	100.00
		HP Tampa Partners, Inc.	Director, Partner or Executive Officer	100.00
		HP Tampa Partners, LLLP	Director, Partner or Executive Officer	51.75
		HTPA, LLLP	Director, Partner or Executive Officer	44.00

**Tampa Bay Banking Company - Report Item 4: Insiders - December 31, 2015**  
**Supplement Sheets for Questions 3(c) and (4)(c)**

LAST NAME	FIRST NAME	ORGANIZATION	POSITION	% OWNERSHIP
Harrod - Cont'd		VP Park, Ltd.	Director, Partner or Executive Officer	74.00
		HPRC, LLC	Managing Member	40.00
		Solutions Office Suites, LLC	Director, Partner or Executive Officer	40.00
		HP Cypress Bay II, LLC	Director, Partner or Executive Officer	44.00
		Fairways Real Estate Partners, LLLP	Director, Partner or Executive Officer	<25.00
		Harrod Services, Inc.	Director, Partner or Executive Officer	70.00
		HP 34th Street, LLLP	Director, Partner or Executive Officer	40.00
		HP 118th Place, LLLP	Director, Partner or Executive Officer	49.00
		HP Bardmoor Palms Office, LLLP	Director, Partner or Executive Officer	33.75
		HP Galleria, LLLP	Director, Partner or Executive Officer	30.00
		HP Hillsborough MV, LLC	Director, Partner or Executive Officer	20.00
		HP Independence, LLLP	Director, Partner or Executive Officer	33.48
		HP Healthedge, LLC	Managing Member	33.332
		HP Sherrill, LLLP	Director, Partner or Executive Officer	<25.00
		HTPA Investments, LLLP	Director, Partner or Executive Officer	44.00
		Harrod Investments II, LLC	Managing Member	100.00
		Starkey Lakes III, LLLP	Director, Partner or Executive Officer	30.00
		HP McKinney MV, LLLP	Director, Partner or Executive Officer	33.8775
		Hillsborough County Aviation Authority	Trustee	NA
		Texas Tech University Business School	Trustee	NA
	University of Tampa	Trustee	NA	
Horton	Oscar J.	Sun State International Trucks, LLC	President	100.00
		Sun State International Trucks of Central Florida, LLC	President	100.00
		Sun State Real Estate	President	100.00
		Horton Holdings, LLC	President	100.00
		Boys and Girls Clubs of Tampa Bay	Director	NA
		University of South Florida Foundation	Director	NA
		Academy Prep Center	Director	NA
		Federal Reserve Bank of Atlanta - Jacksonville Branch	Director	NA
		Goodwill Industries - Suncoast, Inc.	Director	NA
MacKinnon	A. D. "Sandy"	ADM Ventures, Inc. DBA MacKinnon Equipment & Services	CEO	70.00
		MacKinnon LLC	CEO	90.00
		Alexander MacKinnon Living Trust	Owner	100.00
		MacKinnon Foundation	CEO	100.00
		Florida State Fair Authority	Director	NA
		University of Tampa	Trustee	NA
		Visit Tampa Bay	Director	NA
		Tampa Bay Performing Arts Center	Director, Foundation Director	NA

**Tampa Bay Banking Company - Report Item 4: Insiders - December 31, 2015**  
**Supplement Sheets for Questions 3(c) and (4)(c)**

LAST NAME	FIRST NAME	ORGANIZATION	POSITION	% OWNERSHIP
Mitchell	Judy A.	Clearpac (Clearwater Chamber's Political Action Committee)	Chairman	NA
		Homeless Emergency Project	Trustee	NA
		University of South Florida St. Petersburg Campus Board	Trustee	NA
Whiting	Paul L.	Seabreeze Holdings, Inc.	President	100.00
		Kennedy Whiting Properties, Inc.	Vice President	50.00
		Skyway BC, Inc.	Vice President	30.00
		Skyway BC II, Inc.	Vice President	30.00
		Lakeland Warehouse Partners, LLC	Vice President	<25.00
		Hobbs Road Investors, LLC	Vice President	<25.00
		Sykes Holdings, Inc.	Non-Executive Chairman, Director	<25.00
		TECO Energy, Inc. and Tampa Electric Company	Director	<25.00
		New Mexico Gas Company	Director	<25.00
		New Mexico Gas Intermediate	Director	<25.00
		NDM Storage, LLC	Vice President	<25.00
		Cardinal Point Holding I, LLC	Limited Partner	<25.00
		Cardinal Point Holdings, LP	Limited Partner	<25.00
		HE-IOM Affiliates	Limited Partner	<25.00
		Infinity Homecare Holdings	Limited Partner	<25.00
		Mangrove Investors, LP	Limited Partner	<25.00
		Mangrove Investors II, LP	Limited Partner	<25.00
		Lincoln Garden Partners, LLC	Limited Partner	<25.00
		Academy Prep Center of Tampa, Inc.	Trustee	NA
		Academy Prep Center of St. Petersburg, Inc.	Trustee	NA
Academy Prep Foundation, Inc.	Trustee	NA		
Florida Aquarium	Trustee	NA		
Tampa General Hospital Foundation	Audit Committee Member	NA		
West	William O.	St. Joseph's Hospital Foundation	Director	NA
		David A. Straz Center for the Performing Arts	Vice Chair, Director	NA
		David A. Straz Center for the Performing Arts Foundation	Director, Treasurer	NA