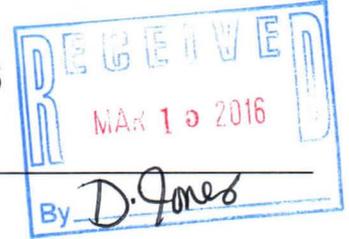


Board of Governors of the Federal Reserve System



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)); 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, Gary L. Tice

Name of the Holding Company Director and Official

Chairman & 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.

Gary L. Tice

Signature of Holding Company Director and Official

03/08/2016

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 4360113
 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

TGR Financial, Inc.

Legal Title of Holding Company

3560 Kraft Road

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

Naples

FL

34105

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Philip Nemni

SVP & Treasurer

Name

Title

239-325-5657

Area Code / Phone Number / Extension

239-325-5691

Area Code / FAX Number

philipnemni@ffibank.com

E-mail Address

N/A

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

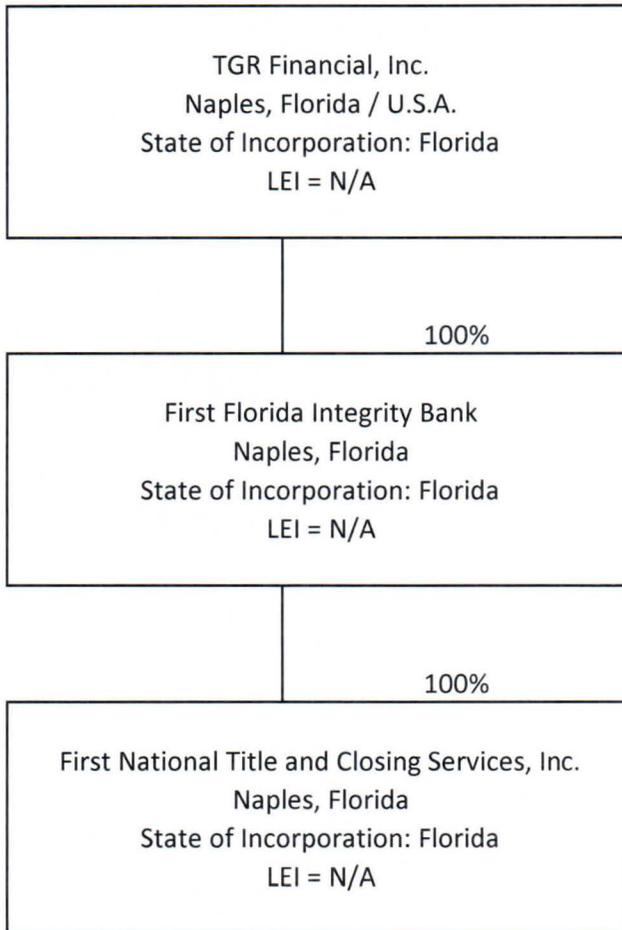
FORM FR Y-6

Item 2a

TGR FINANCIAL, INC.

NAPLES, FLORIDA

FISCAL YEAR ENDING DECEMBER 31, 2015



TGR FINANCIAL, INC.
 NAPLES, FLORIDA
 FISCAL YEAR ENDING DECEMBER 31, 2015

FORM FR Y-6
 Item 2b

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)	3591282	FIRST FLORIDA INTEGRITY BANK	3560 KRAFT ROAD	NAPLES	FL	34105	COLLIER	UNITED STATES	455602	0	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	4427212	AVE MARIA BRANCH	5078 POPE JOHN PAUL II BOULEVARD, SUITE 100	AVE MARIA	FL	34142	COLLIER	UNITED STATES	533923	9	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	3732290	MARCO BRANCH	690 BALD EAGLE DRIVE	MARCO ISLAND	FL	34145	COLLIER	UNITED STATES	366270	6	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	3977523	ANCHOR RODE BRANCH	811 ANCHOR RODE DRIVE	NAPLES	FL	34103	COLLIER	UNITED STATES	510625	3	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	4421733	CREEKSIDE BRANCH	1280 CREEKSIDE STREET, UNIT 104	NAPLES	FL	34108	COLLIER	UNITED STATES	Not Required	Not Required	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	3613652	FIFTH AVENUE BRANCH	895 FIFTH AVENUE SOUTH	NAPLES	FL	34102	COLLIER	UNITED STATES	456196	8	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	4457527	PINE RIDGE BRANCH	3580 PINE RIDGE ROAD	NAPLES	FL	34109	COLLIER	UNITED STATES	Not Required	Not Required	FIRST FLORIDA INTEGRITY BANK	3591282	
OK		Full Service	4722506	KENNEDY BRANCH	4404 W. KENNEDY BLVD.	TAMPA	FL	33609	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	FIRST FLORIDA INTEGRITY BANK	3591282	

FORM FR Y-6

TGR FINANCIAL, INC.
 NAPLES, FLORIDA
 FISCAL YEAR ENDING DECEMBER 31, 2015

Item 3

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015				Securities holders 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 12-31-2015		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage Each Class of Voting Securities		(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage Each Class of Voting Securities
John Rodgers, L.P. c/o Constitution Capital Partners, LLC John J. Guinee Andover, MA, USA	U.S.A.	1,355,737	7.87%	N/A		
Endicott Group J. Michael Gibbons New York, NY, USA	U.S.A.	1,355,737	7.87%			
GMT Capital Group Adam D. Compton Atlanta, GA, USA	U.S.A.	2,678,503	15.55%			
Lightyear Group Bradford B. Kopp New York, NY, USA	U.S.A.	1,552,783	9.01%			

FORM FR Y-6

TGR FINANCIAL, INC.
 NAPLES, FLORIDA
 FISCAL YEAR ENDING DECEMBER 31, 2015

Item 4

Report Item 4: Insiders

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

(1) Name, 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 name 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)
Adam D. Compton Atlanta, GA, USA	Managing Director & Portfolio Manager GMT Capital Corporation	Director	Director First Florida Integrity Bank	Board Member, Alico, Inc.	15.55%	N/A	N/A
Robert M. Feerick Naples, FL, USA	Chairman & CEO Horizon Partners, Ltd	Director	N/A	Chairman, Xymox Technologies, Inc. Director, Gulfshore Insurance	0.33%	N/A	Horizon Partners, Ltd 100%
J. Michael Gibbons New York, NY, USA	Vice President Endicott Management Company	Director	N/A	N/A	7.87%	N/A	N/A
John J. Guinee Andover, MA, USA	Managing Partner Constitution Capital Partners, LLC	Director	N/A	N/A	7.87%	N/A	N/A
Michael J. Kerschner Tiffin, OH, USA	Commissioner Seneca County, Ohio	Director	Director First Florida Integrity Bank	N/A	0.15%	N/A	K-S Realty 50%
Bradford B. Kopp Delray Beach, FL, USA	Self Employed Consultant Senior Advisor to Lightyear Capital, LLC	Director	Director First Florida Integrity Bank	N/A	0.11%	N/A	N/A
Dianne Gillmor Krumsee Powell, OH, USA	Chairman & Owner Gillmor Financial Services	Director	N/A	Chairman, Old Fort Banking Company Board Member, Paul M & Lucy J Gillmor Charitable Foundation	1.41%	N/A	Gillmor Financial Services 36%
James S. Lindsay Naples, FL, USA	Realtor	Director	Director First Florida Integrity Bank	N/A	0.41%	N/A	MBC Partnership 25%
Edward J. Mace Naples, FL, USA	Edward J. Mace, CPA	Director	Director First Florida Integrity Bank	Sole Proprietor, Edward J Mace Certified Public Accountant	0.65%	N/A	Edward J Mace, CPA 100% Crown Commons, LLC 33%
Donald W. Major Naples, FL, USA	Retired	Director	N/A	N/A	0.70%	N/A	N/A

Item 4

Report Item 4: Insiders

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

(1) Name, 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 name 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)
Robert T. Reichert Windermere, FL, USA	Chief Administrative Officer First Florida Integrity Bank	SEVP & Chief Admin. Officer	SEVP & Chief Administrative Officer First Florida Integrity Bank	N/A	0.31%	N/A	Double R Fitness LLC 50%
Garrett S. Richter Naples, FL, USA	President First Florida Integrity Bank	Director & President	Director & President First Florida Integrity Bank	Florida State Senator, District 21	0.60%	N/A	N/A
Gary L. Tice Naples, FL, USA	Chief Executive Officer First Florida Integrity Bank	Chairman & Chief Executive Officer	Chairman & Chief Executive Officer First Florida Integrity Bank	Director, Federal Reserve Bank of Atlanta, Miami Branch	0.88%	N/A	ProSource of Oklahoma City 33% ProSource of OKC Properties LLC 30% Roy Tice Enterprises 100% Jokama Wholesale Flooring 33% CGT Wholesale Flooring 33%
Robert T. Zellers Naples, FL, USA	Owner Dealer Tamiami Ford Inc. & Tamiami Hyundai	Director	N/A	Board Member, Light to the Nations Ministry Board Member, Motivated by Love Ministries	0.58%	N/A	Top Hat Imports LLC 100% Top Hat Holdings LLC 100% Top Hat Imported LLC 100% Coral Harbour Venture LLC 100% Tamiami Rent A Car & Leasing Co. Inc. 100% Tuff Seal Inc. 50%