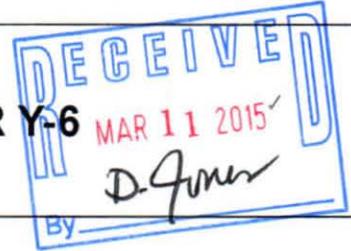


Board of Governors of the Federal Reserve System



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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

I, Robert L Epling

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.

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

Reporter's Name, Street, and Mailing Address

Community Bank of South Florida, Inc.

Legal Title of Holding Company

28801 SW 157 Avenue

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

Homestead FL 33033

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:

Amber Yunus SVP/CFO

Name Title

305-245-2211 334

Area Code / Phone Number / Extension

305-242-4626

Area Code / FAX Number

ayunus@communitybankfl.com

E-mail Address

Signature of Holding Company Director and Official

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

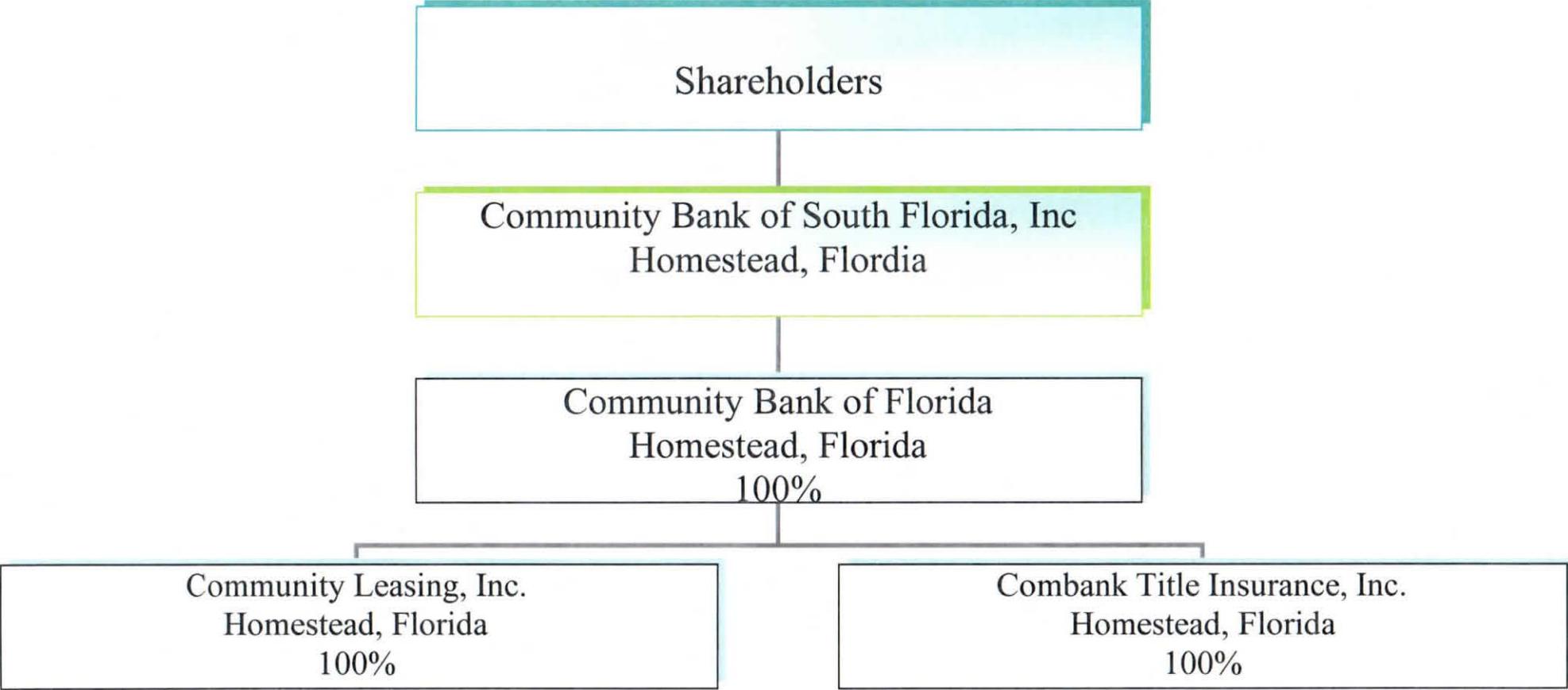
Does the reporter request confidential treatment for any portion of this submission?

- Yes Please identify the report items to which this request applies:
 - * FRY-6 Item 4 *
 - 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 * Partially Granted *

For Federal Reserve Bank Use Only

RSSD ID 10845 11
 C.I. _____

Financial Family Organizational Chart



All Locations Incorporated in the State of Florida

Result: A list of branches for your depository institution: COMMUNITY BANK OF FLORIDA (ID: BSSD: 999430). This depository institution is held by COMMUNITY BANK OF SOUTH FLORIDA, INC. 10845311 of HOMESTEAD, FL. The data are as of 1/31/2010. Data reflects information that was received and processed through 01/05/2010.

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_BSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_BSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_BSSD*	Comments
OK		Full Service (Head Office)	999430	COMMUNITY BANK OF FLORIDA	28801 S.W. 157TH STREET	HOMESTEAD	FL	33030	MIAMI DADE	UNITED STATES	14703	0	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	49139	FLORIDA CITY BRANCH	302 WEST PALM DRIVE	FLORIDA CITY	FL	33034	MIAMI-DADE	UNITED STATES	252542	2	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	2852490	HAINES CITY BRANCH	36205 U.S. HIGHWAY 27 NORTH	HAINES CITY	FL	33844	POLK	UNITED STATES	252551	31	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	944131	CAMPBELL SQUARE OFFICE	809 NORTH FLAGLER AVENUE	HOMESTEAD	FL	33090	MIAMI DADE	UNITED STATES	252541	1	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	3740987	COMMUNITY CENTRE BRANCH	2804 NE 8TH STREET	HOMESTEAD	FL	33093	MIAMI-DADE	UNITED STATES	470765	31	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	2814331	KEY LARGO BRANCH	100150 OVERSEAS HIGHWAY	KEY LARGO	FL	33037	MONROE	UNITED STATES	252549	9	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	3740996	SOUTH LAKELAND BRANCH	3221 SOUTH FLORIDA AVENUE	LAKELAND	FL	33803	POLK	UNITED STATES	430016	30	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	999832	PERRINE BRANCH	18765 SOUTH DIXIE HIGHWAY	MIAMI	FL	33157	MIAMI-DADE	UNITED STATES	252543	3	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	73435	OUAIL ROOST BRANCH	19990 S.W. 177TH AVENUE	MIAMI	FL	33187	MIAMI-DADE	UNITED STATES	252545	5	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	975238	PRINCETON BRANCH	24701 SOUTH DIXIE HIGHWAY	PRINCETON	FL	33032	MIAMI DADE	UNITED STATES	252544	4	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	2852463	TAVERNIER BRANCH	91390 OVERSEAS HIGHWAY	TAVERNIER	FL	33070	MONROE	UNITED STATES	252550	10	COMMUNITY BANK OF FLORIDA	999430	

**FR Y-6
December 31, 2014
Item 3.1**

	<u>Shares</u>	<u>Percent</u>
George Eicher Homestead, FL. 33030, USA U.S. Citizen	530,869	10.67%
Robert L. Epling Homestead, FL. 33032, USA U.S. Citizen	288,843	5.80%
Vito Strano Florida City, FL. 33034, USA	275,080	5.53%

Report Item 3-2

- NOT APPLICABLE.

REPORT ITEM 4

12/31/14

A) Name: Harold Arve, Jr. Address: Homestead, FL. USA

B) (1) Title or position with holding company: Director

(2) Title or position with subsidiary: Director – Community Bank of Florida

C) Title or position with other companies:

D) Principal occupation (if other than with bank holding company):

E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		N/A

REPORT ITEM 4

12/31/14

- A) Name: Dr. James Boilini Address: Key Largo, FL. USA
-
- B) (1) Title or position with holding company: Director
(2) Title or position with subsidiary: Director – Community Bank of Florida
- C) Title or position with other companies: None
- D) Principal occupation (if other than with bank holding company):
- E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		N/A

REPORT ITEM 4

12/31/14

A) Name: Robert L. Epling Address: Homestead, FL. USA

B) (1) Title or position with holding company: President/CEO and Director
Community Bank of South Florida, Inc.

(2) Title or position with subsidiary: President/CEO and Director
Community Bank of Florida

C) Title or position with other companies: Chairman - ComBank Mortgage Co.
Chairman - Community Leasing , Inc.
Chairman - ComBank Title, Inc.
Chairman - Int'l Hurricane Center
Director - Av-Med Health
Director - National Football Foundation

D) Principal occupation (if other than with bank holding company):

E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		N/A

REPORT ITEM 4

12/31/14

- A) Name: Michael Marcus Address: Homestead, FL. USA
-
- B) (1) Title or position with holding company: Director
(2) Title or position with subsidiary: Chairman of the Board - Community Bank of Florida
- C) Title or position with other companies: Manager/Member
- D) Principal occupation (if other than with bank holding company):

- E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		

Gateway Title & Closing Co.

H. S. Gateway Holdings
(Arresco Technologies Inc.
owned by H. S. Gateway Holdings)
(Century 21 Town & Country Real Estate Services Inc.
H. S. Gateway owns 100%)

Solarbeam Security LLC
(Manager/Member)
Solarbeam International Inc.
(President)

REPORT ITEM 4

12/31/14

- A) Name: Charles P. Munz Address: Homestead, FL. USA
-
- B) (1) Title or position with holding company: Director
(2) Title or position with subsidiary: Secretary of the Board – Community Bank of Florida
- C) Title or position with other companies: President - The Redland Co., Inc.
Partner & VP - Farmlife Tropical Foliage
President - Country-Flyin, Inc.
- D) Principal occupation (if other than with bank holding company):
- E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		N/A
<i>The Redland Co. Farmlife Tropical Foliage Country-Flyin, Inc.</i>		

REPORT ITEM 4

12/31/14

- A) Name: Rene Taylor Address: Homestead, FL. USA
-
- B) (1) Title or position with holding company: Director
(2) Title or position with subsidiary: Vice Chairman of the Board – Community Bank of Florida
- C) Title or position with other companies: President, MVRT
President - Cornerstone Farms
Vice President - C&R Milling & Paving
Managing Member - Levine Industrial Park, LLC
Managing Member - 260 LLC
Managing Member - Taylor Bros Holding, LLC
Managing Member - Taybro 1, LLC
Managing Member - Redland Professional Park LLC
Board of Directors - Baptist Hospital Foundation
Chairman - Homestead Hospital Foundation
Board of Directors - Homestead Hospital
- F) Principal occupation (if other than with bank holding company):
- G) Number of shares owned or controlled and percentages:
- | | <u>Number
Shares</u> | <u>%</u> |
|---|--------------------------|----------|
| (1) Bank Holding Company: | | |
| (2) Subsidiary of bank holding Company: | | |
| (3) Other company (over 25%): | | N/A |

REPORT ITEM 4

12/31/14

A) Name: George Eicher Address: Homestead, FL. USA

B) (1) Title or position with holding company: Director Emeritus

(2) Title or position with subsidiary:

C) Title or position with other companies:

D) Principal occupation (if other than with bank holding company):

E) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(2) Subsidiary of bank holding Company:	N/A	
(3) Other company (over 25%):	N/A	

REPORT ITEM 4

12/31/14

A) Name: Jose Cardenal, Jr. Address: Homestead, FL, USA

B) (1) Title or position with holding company: Director
(2) Title or position with subsidiary: Director – Community Bank of Florida

C) Title or position with other companies: Owner 100% - JIC Enterprises, Inc.
Owner 75% - Lamaco Enterprises, Inc.,

E) Principal occupation (if other than with bank holding company):

F) Number of shares owned or controlled and percentages:

	<u>Number Shares</u>	<u>%</u>
(1) Bank Holding Company:		
(3) Subsidiary of bank holding Company:		N/A
(3) Other company (over 25%):		N/A