Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

RECEIVED
FEB 29 2016
By

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, 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.

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

2/23/16
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 1094511
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
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

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

305-242-4625
Area Code / FAX Number

ayunus@communitybankfl.com
E-mail Address

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

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

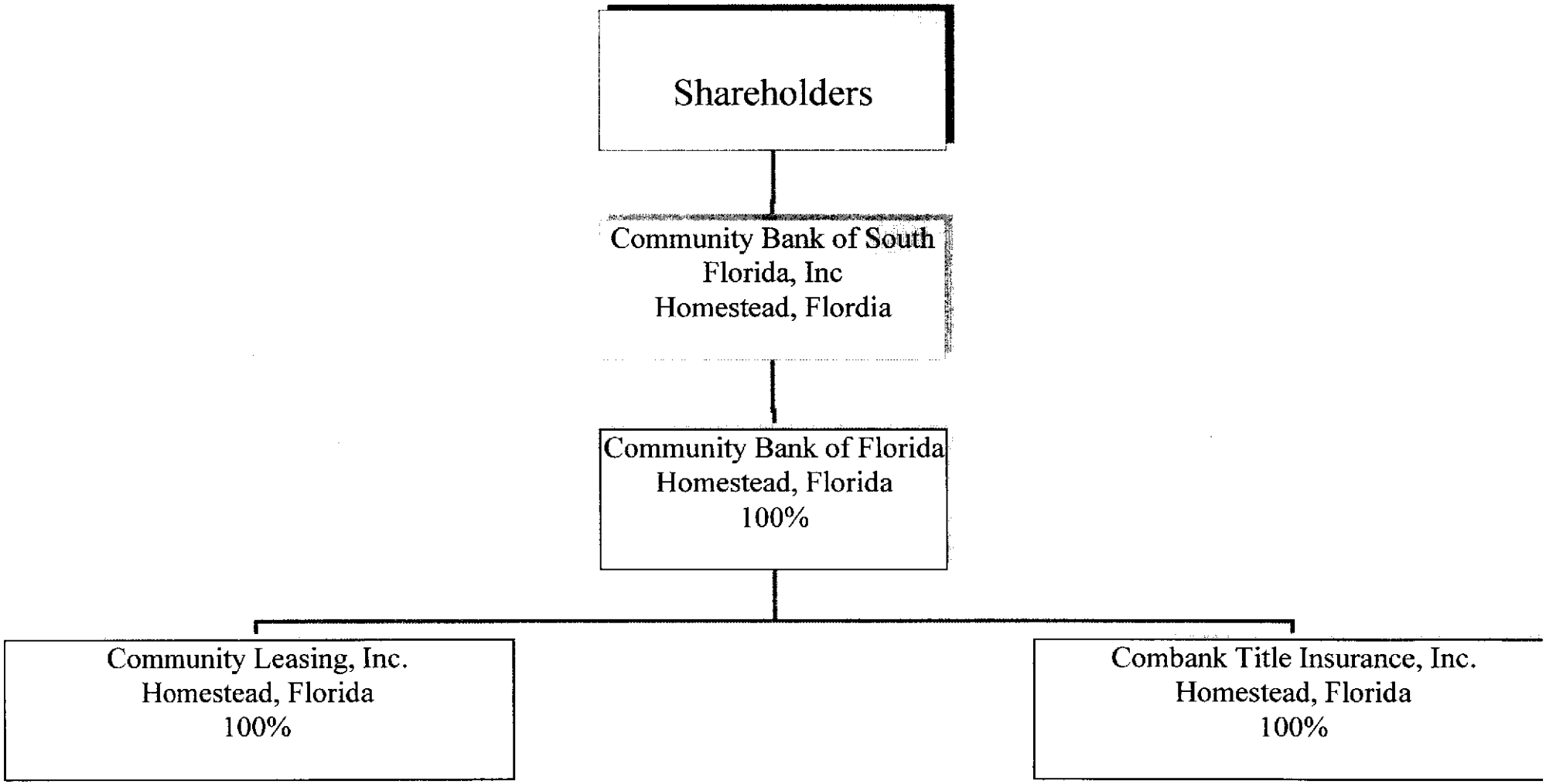
☒ Yes Please identify the report items to which this request applies:
FRY- 6 Item 4

- ☒ 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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Financial Family Organizational Chart



All Locations Incorporated in the State of Florida

Results: A list of branches for your depository institution: COMMUNITY BANK OF FLORIDA (ID_RSSD: 999430).
This depository institution is held by COMMUNITY BANK OF SOUTH FLORIDA, INC. (1084531) of HOMESTEAD, FL.
The data are as of 12/31/2010. Data reflects information that was received and processed through 01/05/2011.

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)	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	11	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	944131	CAMPBELL SQUARE OFFICE	809 NORTH FLAGLER AVENUE	HOMESTEAD	FL	33030	MIAMI-DADE	UNITED STATES	252541	1	COMMUNITY BANK OF FLORIDA	999430	
OK		Full Service	3740987	COMMUNITY CENTRE BRANCH	2804 NE 8TH STREET	HOMESTEAD	FL	33033	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	430026	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	73835	QUAIL 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, 2015
Item 3.1

	Shares	Percent
George Eicher Homestead, FL. 33030, USA U.S. Citizen	530,869	10.67%
Robert L. Epling Homestead, FL. 33032, USA U.S. Citizen	318,843	6.40%
Vito Strano Florida City, FL. 33034, USA	275,080	5.53%

Report Item 3-2

- NOT APPLICABLE.

REPORT ITEM 4

12/31/15

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:		

REPORT ITEM 4

12/31/15

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	

REPORT ITEM 4
12/31/15

NOT A DIRECTOR

A)	Name: Martina Borek	Address:	Miami, 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:	President, Steven Borek Farms Inc.	

REPORT ITEM 4

12/31/15

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

REPORT ITEM 4

12/31/15

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	

REPORT ITEM 4

12/31/15

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.	

REPORT ITEM 4

12/31/15

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

REPORT ITEM 4

12/31/15

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:

REPORT ITEM 4

12/31/15

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.,	