



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, Anthony N. Leo

Name of the Holding Company Director and Official

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.*

Signature of Holding Company Director and Official

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 2881650  
C.I. \_\_\_\_\_

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

December 31, 2014

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

First Home Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 4900

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

Seminole FL 33775  
City State Zip Code

9190 Seminole Boulevard, Seminole, FL 33772

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Anthony N. Leo Chief Executive Officer

Name Title

727-399-5600

Area Code / Phone Number / Extension

727-394-2267

Area Code / FAX Number

tony@firsthomebank.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

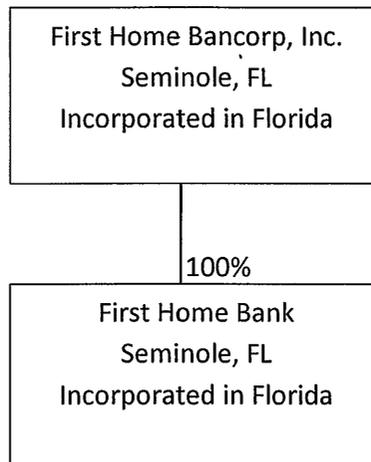
Form FR Y-6

First Home Bancorp, Inc.  
Seminole, Florida  
Fiscal Year Ending December 31, 2014

Report Item

1. The bank holding company does not prepare an annual report for its securities holders.

2a. Organization Chart



- 2b. Verified and Reconciled List of Branches – Submitted via email on 3/24/2015.

Results: A list of branches for your holding company: FIRST HOME BANCORP, INC. (2881650) of SEMINOLE, FL.  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

**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)	2771694	FIRST HOME BANK	9190 SEMINOLE BLVD.	SEMINOLE	FL	33772	PINELLAS	UNITED STATES	73819		0 FIRST HOME BANK	2771694	
OK		Full Service	3418165	PINELLAS PARK OFFICE	5250 PARK BOULEVARD	PINELLAS PARK	FL	33781	PINELLAS	UNITED STATES	444036		1 FIRST HOME BANK	2771694	

FIRST HOME BANCORP INC  
 REPORT ITEM 3: SECURITIES HOLDERS  
 AS OF DECEMBER 31, 2014

/----- Report Item 3 (1) (a) -----/	Report Item 3 (1) (b)			/----- Report Item 3 (1) (c) -----/	
Name	City	State	Country of Citizenship or Incorporation	Shares	% Ownership

**BELOW ARE MEMBERS OF CONTROL GROUP ESTABLISHED PER FRB LETTER DATED MARCH 29, 2013**

Apostolou, George & Calliope JTWR0S	Tierra Verde	FL	USA	25,000	5.26%
Apostolou, Panagiotis	St. Petersburg	FL	USA	5,000	1.05%
<b>Total Apostolou Family</b>				<b>30,000</b>	<b>6.32%</b>
Berset, Derek S.	St. Petersburg	FL	USA	5,000	1.05%
Berset, Gary N. & Eileen L. JTWR0S	Medway	MA	USA	2,500	0.53%
Berset, Kristen M.	St. Petersburg	FL	USA	5,000	1.05%
Berset, Mark S. & Linda C. JTWR0S	St. Petersburg	FL	USA	25,000	5.26%
Berset, Mark S. 2012 Irrevocable Trust U/A Dated 12/13/12	St. Petersburg	FL	USA	5,000	1.05%
<b>Total Berset Family</b>				<b>42,500</b>	<b>8.95%</b>
Cunningham, Larry C. & Mary S. JTWR0S	Largo	FL	USA	3,200	0.67%
DeLoach, Dennis R. Jr. Trustee u/t/d 3/18/99	Largo	FL	USA	5,000	1.05%
DeLoach, Dennis R. Jr. & Faye M. TBTE	Largo	FL	USA	2,930	0.62%
DeLoach, Dennis R. III	St. Petersburg	FL	USA	3,750	0.79%
<b>Total DeLoach Family</b>				<b>11,680</b>	<b>2.46%</b>
Felix Kamal Nematbakhsh Tr U/A 12/17/2008	St. Petersburg	FL	USA	8,750	1.84%
Fiona Ann Nematbakhsh Tr U/A 12/17/2008	St. Petersburg	FL	USA	8,750	1.84%
<b>Total Nematbakhsh Family</b>				<b>17,500</b>	<b>3.69%</b>
Forbes, Jeffory H. Revocable Living Trust dtd 6/29/04	St. Petersburg	FL	USA	2,995	0.63%
Forbes, Sherry B. Revocable Living Trust dtd 6/29/04	St. Petersburg	FL	USA	3,150	0.66%
Stowell, Shane R. & Nicole F. TBTE	St. Petersburg	FL	USA	500	0.11%
<b>Total Forbes Family</b>				<b>6,645</b>	<b>1.40%</b>
Helal, Mohamed & Amira TBTE	Tampa	FL	USA	5,000	1.05%
Helal, Nadine	Jacksonville	FL	USA	3,500	0.74%
Helal, Tarek	Tampa	FL	USA	4,000	0.84%
<b>Total Helal Family</b>				<b>12,500</b>	<b>2.63%</b>

6.32%

FIRST HOME BANCORP INC  
REPORT ITEM 3: SECURITIES HOLDERS  
AS OF DECEMBER 31, 2014

Name	City	State	Country of Citizenship or Incorporation	Shares	% Ownership
The Houvardas Family Revocable Trust UTA dated 11/12/12 (Paul & Simone)	Palm Harbor	FL	USA	2,500	0.53%
K & M Insurance Investors, LLC/Trifon Houvardas, MGRM	Oldsmar	FL	USA	5,000	1.05%
<b>Total Houvardas Family</b>				7,500	1.58%
Lucas, Bruce & Sheba JTWROS	Palm Harbor	FL	USA	17,500	3.69%
Vattamattam, Shaju & Miriam JTWROS	Tampa	FL	USA	1,250	0.26%
<b>Total Lucas Family</b>				18,750	3.95%
Madhu, Alex	Tampa	FL	USA	50	0.01%
Madhu, Andrew	Tampa	FL	USA	50	0.01%
Universal Finance & Investments LC/Sanjay Madhu, Mgr	Tampa	FL	USA	6,250	1.32%
<b>Total Madhu Family</b>				6,350	1.34%
Patel, Harish & Khyati JTWROS	St. Petersburg	FL	USA	9,300	1.96%
Patel, Paresh & Neha JTWROS	Clearwater	FL	USA	35,820	7.54%
Politis, Christos & Effie JTWROS	Safety Harbor	FL	USA	13,200	2.78%
Politis, Gregory	Safety Harbor	FL	USA	6,800	1.43%
Politis, Peter	Tampa	FL	USA	2,500	0.53%
<b>Total Politis Family</b>				22,500	4.74%
Traber, Martin A.	Tampa	FL	USA	2,500	0.53%
Winner, Harold J.	Largo	FL	USA	10,000	2.11%
<b>TOTAL FOR CONTROL GROUP ESTABLISHED PER FRB LETTER DATED MARCH 29, 2013</b>				<b>236,745</b>	<b>49.85%</b>

FIRST HOME BANCORP INC  
REPORT ITEM 3: SECURITIES HOLDERS  
AS OF DECEMBER 31, 2014

Securities holders not listed in section 3(1) that owned or controlled 5 percent or more of any class of voting securities in the holding company during the fiscal year ending 12/31/14

/----- Report Item 3 (2) (a) -----/	Item 3 (2) (b)			/----- Item 3 (2) (c) -----/			
Name	City	State	Country of Citizenship	Shares	Warrants #	% Ownership	% Ownership if Warrants Exercised @
Horbal, Jonathan Michael	Midland	MI	USA	2,500	2,500	0.67%	1.34%
Horbal, Richard John	Midland	MI	USA	3,750	3,750	1.01%	2.00%
Horbal, Timothy Richard	Midland	MI	USA	3,750	3,750	1.01%	2.00%
<b>Total Horbal Family</b>				10,000	10,000	2.70%	5.26%
Castles, Julie M. Revocable Trust UTA dated 8/10/98	Arlington	VA	USA	1,650	500	0.45%	0.58%
Castles, Robert G. & Lorena P. TBTE	Seminole	FL	USA	9,450	3,750	2.55%	3.53%
Castles, Robert G. Jr. Revocable Trust dated 8/10/98	Clearwater	FL	USA	1,000	0	0.27%	0.27%
Castles, Robert G. Jr. & Jamie JTWROS	Clearwater	FL	USA	750	750	0.20%	0.40%
Castles, Sandra M. Revocable Trust Dated 10/31/94	Seminole	FL	USA	1,000	0	0.27%	0.27%
<b>Total Castles Family</b>				13,850	5,000	3.74%	5.02%

# All warrants expired 3/31/14

@ Percentage of voting shares assumes wararnts are exercised by individual only and total outstanding shsres of the company's common stock increase by same number of shares

Form FR Y-6  
 First Home Bancorp, Inc.  
 Seminole, Florida  
 Fiscal Year Ending December 31, 2014

**Report Item 4: Insiders**

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

(1) Name, City, State, County	(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)
Mark S. Berset St. Petersburg, FL, USA	Insurance Broker	Director	N/A	(1) CEO Comegys Insurance Agency Inc. (2) CEO Alpha Insurance Management (3) CEO Satellite Agency Network of Tampa Bay (4) Member Association of Insurance Specialists, LLC	6.32% Common Stock	N/A	(1) Comegys Insurance 100% (2) Alpha Insurance Mgmt 100% (3) SAN of Tampa Bay 100% (4) Assoc of Ins Specialists 94%
Dennis R. DeLoach, Jr. Largo, FL, USA	Attorney	Director	Director First Home Bank	(1) President DeLoach & Hofstra PA (2) President Del Vest Enterprises  (3) Secretary Seminole Title Co (4) Co-Tste DeLoach & Hofstra Investment Trust (5) Tste DeLoach & Hofstra Office Trust (6) Co-Tste E. J. Bickley Trust (7) Member Eagle Development LLC (8) CFO Whispering Pines Statesboro, LLC	1.67% Common Stock	N/A	(1) DeLoach & Hofstra PA 60% (2) Del Vest Enterprises Inc. 100% (3) Seminole Title Co 60% (4) DeLoach & Hofstra Investment Trust 50% (5) DeLoach & Hofstra Office Trust 33.5% (6) E. J. Bickley Trust 50% (7) Eagle Development LLC 25% (8) Whispering Pines Statesboro, LLC 50%

(1) Name, City, State, County	(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)
Anthony N. Leo Sarasota, FL, USA	N/A	Director/ CEO	Director/ CEO First Home Bank	N/A	0.04% Common Stock	N/A	N/A
Ahmad Nematbakhsh St. Petersburg, FL, USA	DO/ Orthopaedic Surgeon	Director	N/A	VP Pinellas Medical Associates, P.A.	N/A	N/A	Pinellas Medical Associates 50%
Paresh Patel	Investor	Director/ Chairman	N/A	(1) Chairman/CEO Homeowners Choice Insurance (2) Member SAI Properties LLC  (3) Managing Member Dharma Partners, LLC	7.54% Common Stock	N/A	(2) SAI Properties LLC 33% (3) Dharma Partners, LLC 50%
Harold J. Winner Largo, FL, USA	Retired	Director/ President	Director/ Chairman First Home Bank	N/A	2.11% Common Stock	N/A	N/A