

MAY 09 RECD

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, 2015

Month / Day / Year

549300EG3HIQSTDIRQ72

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

I, **Anthony N. Leo**

Name of the Holding Company Director and Official

Chief Executive Officer

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

First Home Bancorp, Inc.

Legal Title of Holding Company

700 Central Avenue, Suite 102

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

St. Petersburg

FL

33701

City

State

Zip Code

Same

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Anthony N. Leo

Chief Executive Officer

Name

Title

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.

727-399-5600

Area Code / Phone Number / Extension

727-394-2267

Area Code / FAX Number

tony@firsthomebank.com

E-mail Address

Signature of Holding Company Director and Official

05/05/2016

Date of Signature

N/A

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:

N/A

- 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

For Federal Reserve Bank Use Only

RSSD ID **2881650**

C.I. _____

Form FR Y-6

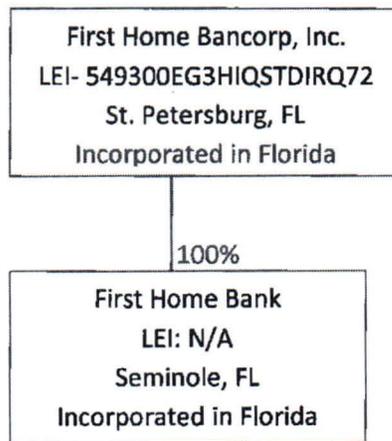


First Home Bancorp, Inc.
St. Petersburg, Florida
Fiscal Year Ending December 31, 2015

Report Item

1. First Home Bancorp, Inc.'s annual report for its shareholders is not yet available, and it will forward its annual report under separate cover as soon as practicable.

2a. Organization Chart



- 2b. Verified and Reconciled List of Branches – Submitted via email on 3/23/16.

Results: A list of branches for your depository institution: FIRST HOME BANK (ID_RSSD: 2771694).
 This depository institution is held by FIRST HOME BANCORP, INC. (2881650) of SEMINOLE, 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)	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	

Handwritten mark

Name	City	State	Country	Country of Citizenship or Incorporation	Shares 12/31/15	% Ownership 12/31/15
Apostolou, George & Calliope JTWROS	Tierra Verde	FL	USA	USA	27,272	5.62%
Apostolou, Panagiotis	St. Petersburg	FL	USA	USA	5,000	1.03%
Berset, Derek S.	St. Petersburg	FL	USA	USA	7,272	1.50%
Berset, Gary N. & Eileen L. JTWROS	Medway	MA	USA	USA	2,500	0.52%
Berset, Kristen M.	St. Petersburg	FL	USA	USA	7,272	1.50%
Berset, Mark S. & Linda C. JTWROS	St. Petersburg	FL	USA	USA	25,000	5.15%
Berset, Mark S. 2012 Irrevocable Trust U/A Dated 12/13/12	St. Petersburg	FL	USA	USA	5,000	1.03%
Cunningham, Larry C. & Mary S. JTWROS	Largo	FL	USA	USA	3,200	0.66%
DeLoach, Dennis R. Jr. Trustee u/t/d 3/18/99	Largo	FL	USA	USA	5,000	1.03%
DeLoach, Dennis R. Jr. & Faye M. TBTE	Largo	FL	USA	USA	2,930	0.60%
DeLoach, Dennis R. III	St. Petersburg	FL	USA	USA	3,750	0.77%
Felix Kamal Nematbakhsh Tr U/A 12/17/2008	St. Petersburg	FL	USA	USA	8,750	1.80%
Fiona Ann Nematbakhsh Tr U/A 12/17/2008	St. Petersburg	FL	USA	USA	8,750	1.80%
Forbes, Jeffory H. Revocable Living Trust dtd 6/29/04	St. Petersburg	FL	USA	USA	2,995	0.62%
Forbes, Sherry B. Revocable Living Trust dtd 6/29/04	St. Petersburg	FL	USA	USA	3,150	0.65%
Stowell, Shane R. & Nicole F. TBTE	St. Petersburg	FL	USA	USA	500	0.10%
Helal, Mohamed & Amira TBTE	Tampa	FL	USA	USA	5,000	1.03%
Helal, Nadine	Jacksonville	FL	USA	USA	3,500	0.72%
Helal, Tarek	Tampa	FL	USA	USA	4,000	0.82%
The Houvardas Family Revocable Trust UTA dated 11/12/12 (Paul & Simone)	Palm Harbor	FL	USA	USA	2,500	0.52%
K & M Insurance Investors, LLC/Trifon Houvardas, MGRM	Oldsmar	FL	USA	USA	5,000	1.03%
Lucas, Bruce & Sheba JTWROS	Palm Harbor	FL	USA	USA	17,500	3.61%
Vattamattam, Shaju & Miriam JTWROS	Tampa	FL	USA	USA	1,250	0.26%
Madhu, Alex	Tampa	FL	USA	USA	50	0.01%
Madhu, Andrew	Tampa	FL	USA	USA	50	0.01%
Universal Finance & Investments LC/Sanjay Madhu, Mgr	Tampa	FL	USA	USA	6,250	1.29%
Patel, Harish & Khyati JTWROS	St. Petersburg	FL	USA	USA	9,300	1.92%
Patel, Paresh & Neha JTWROS	Clearwater	FL	USA	USA	35,820	7.38%
Politis, Christos & Effie JTWROS	Safety Harbor	FL	USA	USA	13,200	2.72%
Politis, Gregory	Safety Harbor	FL	USA	USA	6,800	1.40%
Politis, Peter	Tampa	FL	USA	USA	2,500	0.52%
Saravanos, Anthony & Maria Z. JTWROS	Palm Harbor	FL	USA	USA	12,272	2.53%
Traber, Martin A.	Tampa	FL	USA	USA	2,500	0.52%
Winner, Harold J.	Seminole	FL	USA	USA	11,200	2.31%
TOTAL SHARES OWNED BY CONTROL GROUP					257,033	52.98%
TOTAL SHARES OUTSTANDING					485,448	

6.18%

Form FR Y-6
 First Home Bancorp, Inc.
 St. Petersburg, Florida
 Fiscal Year Ending December 31, 2015



Report Item 4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, and 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 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)
George Apostolou Tierra Verde, FL USA	Builder	Director	Director of First Home Bank	(1) President of George Apostolou Construction Company (2) Manager of Apostolou-Berset, LLC (3) President/Director of The Arc Group, Inc. (4) President of Global Ground Solutions	5.62% Common Stock	N/A	(1) George Apostolou Construction Company Percentage- 100% (2) Apostolou-Berset, LLC Percentage- 35% (3) Global Ground Solutions Percentage- 25% (4) Assessment Recovery Partners Percentage- 25%
Mark S. Berset St. Petersburg, FL USA	Insurance Broker	Director	N/A	(1) CEO of Comegys Insurance Agency, Inc. (2) CEO of Alpha Insurance Management Corporation (3) CEO of Satellite Agency Network of Tampa Bay, Inc. (4) Member of Association Insurance Specialists, LLC (5) Chairman of the Board of J-3 Technologies	6.18% Common Stock	N/A	(1) Comegys Insurance Agency, Inc. Percentage- 100% (2) Alpha Insurance Management Corporation Percentage- 100% (3) Satellite Agency Network of Tampa Bay, Inc. Percentage- 100% (4) Association Insurance Specialists, LLC Percentage- 94%

5/13/16

(1) Name, City, State, and 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 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)
Dennis R. DeLoach, Jr. Largo, FL USA	Attorney	Director	Director of First Home Bank	(1) President of DeLoach & Hofstra, PA (2) President of Del Vest Enterprises, Inc. (3) Secretary of Seminole Title Co. (4) Co-Trustee of DeLoach & Hofstra Investment Trust (5) Trustee of DeLoach & Hofstra Office Trust (6) Trustee of Dennis R. DeLoach, Jr. Trust UA dated 7/23/92, and as amended and restated 8/4/97 (7) Co-Trustee of E. J. Bickley Trust	1.63% Common Stock	N/A	(1) DeLoach & Hofstra, PA Percentage- 25% (2) Del Vest Enterprises, Inc. Percentage- 100% (3) Seminole Title Co. Percentage- 25% (4) DeLoach & Hofstra Investment Trust Percentage- 50% (5) DeLoach & Hofstra Office Trust Percentage- 25% (6) Dennis R. DeLoach, Jr. Trust UA dated 7/23/92, and as amended and restated 8/4/97 Percentage- 100% (7) Eagle Villa Development, LLC Percentage- 25% (8) DeLoach Properties, LLC Percentage- 100% (9) Jennings DeLoach Warehouse, LLC Percentage- 50% (10) Dennis R. DeLoach and Faye M. DeLoach Joint Trust Percentage- 100%

(1) Name, City, State, and 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 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)
Tarek Helal Tampa, FL USA	Asset Management	Director	Director of First Home Bank	CEO/CIO of Horus Asset Management, LP	0.82% Common Stock	N/A	Horus Asset Management, LP Percentage- 99%
Trifon Houvardas Trinity, FL USA	Real Estate Broker and Developer	Director	Director of First Home Bank	(1) MGRM of Foresight Property Services, LLC (2) Director of Foresight Holdings, Inc. (3) Director/President/Secretary of Fasco Investments, Inc. (4) MGRM of K & M Insurance Investors, LLC	1.03% Common Stock	N/A	(1) Foresight Property Services, LLC Percentage- 100% (2) Foresight Holdings, Inc. Percentage- 50% (3) Fasco Investments, Inc. Percentage- 100% (4) K & M Insurance Investors, LLC Percentage- 100%
Anthony N. Leo Sarasota, FL USA	N/A	Director/CEO	Director and CEO of First Home Bank	N/A	0.06% Common Stock	N/A	N/A
Matthew A. McDonald St. Petersburg, FL USA	N/A	COO/CFO	COO/CFO of First Home Bank	N/A	0.04% Common Stock	N/A	N/A
Ahmad Nematbakhsh St. Petersburg, FL USA	DO/ Orthopedic Surgeon	Director	N/A	VP of Pinellas Medical Associates, P.A.	3.60% Common Stock	N/A	Pinellas Medical Associates, P.A. Percentage- 33%

(1) Name, City, State, and 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 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 Saravanos Palm Harbor, FL USA	Real Estate Broker	Director/ Chairman	Director of First Home Bank	(1) Vice President of The Boardwalk Company of Pinellas (2) President of Anthony Saravanos, PA (3) Director/Secretary/Treasurer of Karystos Corporation (4) MGRM of Altaa, LLC (5) MGRM of Spring Hill Group, LLC (6) MGRM of Alico Venture, LLC (7) MGRM of Oxbridge Re Investment, LLC	2.53% Common Stock	N/A	1) The Boardwalk Company of Pinellas Percentage- 50% 2) Anthony Saravanos, PA Percentage- 50% 3) Karystos Corporation Percentage- 33.3% 4) Alico Venture, LLC Percentage- 25% 5) Oxbridge Re Investment, LLC Percentage- 50%
Harold J. Winner Seminole, FL USA	Retired	Director	Director/ Chairman of First Home Bank	N/A	2.31% Common Stock	N/A	N/A

 **REVISED**
5/13/16