

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 01 REC'D

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

None

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

I, **Karen M. Sharp**

Name of the Holding Company Director and Official

Director, President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

First State Bank of the Florida Keys Holding Company

Legal Title of Holding Company

P.O. Box 1579

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

Key West

FL

33040

City

State

Zip Code

1201 Simonton St., Key West, FL 33040

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:

Karen M. Sharp

Director, President

Name

Title

305-293-7101

Area Code / Phone Number / Extension

305-296-8611

Area Code / FAX Number

karens@keysbank.com

E-mail Address

Not Applicable

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

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 **3897519**

C.I. _____

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

- Yes Please identify the report items to which this request applies:
3(1)(c), 4(2), 4(9), 4(b), 4(c)
- 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 Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

None

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

None

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

Physical Location (if different from mailing address)

FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY

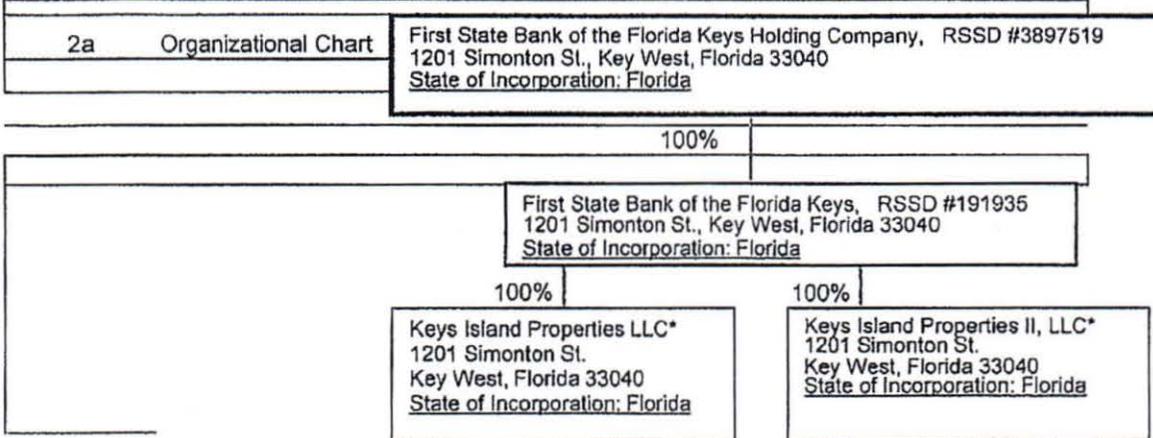
**Form FR Y-6
First State Bank of the Florida Keys Holding Company
Key West, Florida
RSSD ID# 3897519
Fiscal Year Ending December 31, 2015**

**PUBLIC
VOLUME**

Form FR Y-6
First State Bank of the Florida Keys Holding Company
 Key West, Florida
 RSSD ID# 3897519
 Fiscal Year Ending December 31, 2015

Report Item

- 1 The Holding Company does not prepare an annual report for its shareholders.
 Two copies of the consolidated audited financial statements will be sent under separate cover.



*Keys Island Properties, LLC and Keys Island Properties II, LLC are reportable on the FR Y-6 but not on the FR Y-10 due to the type of business. They are solely used to hold and sell OREO properties.
 ** None of the entities listed in the organizational chart has a LEI number assigned.

- 2b First State Bank of the Florida Keys Holding Company does not have any branches and utilizes the office space of its subsidiary, First State Bank of the Florida Keys. The subsidiary, First State Bank of the Florida Keys, has the following full service branches. A full listing containing detailed information is attached as a separate document.

| Popular Name | Street Address, City, State, Zip (all branches are in the U.S.) | Date Opened |
|-------------------------------|---|-------------|
| Main Office / Simonton Branch | 1201 Simonton St, Key West, FL 33040 | 10/29/1955 |
| Big Pine Branch | 30515 Overseas Highway, Big Pine, FL 33043 | 04/10/1996 |
| Islamorada Branch | 81621 Old State Highway, Islamorada, FL 33036 | 02/25/2002 |
| Key Largo Branch | 97670 Overseas Highway, Key Largo, FL 33037 | 02/19/1977 |
| Tradewinds Branch | 101433 Overseas Highway, Key Largo, FL, 33037 | 10/01/1997 |
| Boulevard Branch | 3406 N. Roosevelt Blvd, Key West, FL 33040 | 12/02/1991 |
| Old Town Branch | 444 Whitehead St, Key West, FL 33040 | 08/28/2000 |
| Winn Dixie Branch | 2778 N. Roosevelt Blvd, Key West, FL 33040 | 03/21/1991 |
| Marathon Branch | 6900 Overseas Highway, Marathon, FL 33050 | 07/24/2000 |
| Stock Island Branch | 5450 MacDonald Ave, Stock Island, FL 33040 | 04/11/2002 |
| Summerland Key Branch | 24794 Overseas Highway, Summerland Key, FL, 33042 | 07/31/1995 |

Responsive data for the following items are located in the confidential volume of this report.

- 3(1) Securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/15.

The listing is included as a separate document in the confidential volume.
 Confidential treatment is being sought for all information provided in this response.

- 3(2) Securities holders not listed in 3(1) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/15.

No additional securities holders meet this criteria.

- 4 Insiders

The listing is included as a separate document in the confidential volume.
 Confidential treatment is being sought for all information provided in this response.

Results: A list of branches for your holding company: FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY (3897519) of KEY WEST, FL.
The data are as of 12/31/2015.

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) | 191935 | FIRST STATE BANK OF THE FLORIDA KEYS | 1201 SIMONTON STREET | KEY WEST | FL | 33040 | MONROE | UNITED STATES | 11489 | 0 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 4106469 | BIG PINE BRANCH | 30515 OVERSEAS HIGHWAY | BIG PINE KEY | FL | 33043 | MONROE | UNITED STATES | 492696 | 14 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| CHANGE | | Full Service | 3118978 | ISLAMORADA BRANCH | 81621 OLD STATE HIGHWAY (REMOVE: "81") | ISLAMORADA | FL | 33036 | MONROE | UNITED STATES | 363340 | 12 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 4106478 | KEY LARGO BRANCH | 97670 OVERSEAS HIGHWAY | KEY LARGO | FL | 33037 | MONROE | UNITED STATES | 241905 | 2 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 192035 | TRADEWINDS BRANCH | 101433 OVERSEAS HWY | KEY LARGO | FL | 33037 | MONROE | UNITED STATES | 241911 | 8 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 868938 | BOULEVARD BRANCH | 3406 N ROOSEVELT BLVD | KEY WEST | FL | 33040 | MONROE | UNITED STATES | 241906 | 3 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 4106496 | OLD TOWN BRANCH | 444 WHITEHEAD STREET | KEY WEST | FL | 33040 | MONROE | UNITED STATES | 358849 | 9 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 1868186 | WINN DIXIE BRANCH | 2778 N. ROOSEVELT BLVD | KEY WEST | FL | 33040 | MONROE | UNITED STATES | 241907 | 4 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 4106487 | MARATHON BRANCH | 6900 OVERSEAS HIGHWAY | MARATHON | FL | 33050 | MONROE | UNITED STATES | 360597 | 10 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 3118988 | STOCK ISLAND BRANCH | 5450 MACDONALD AVE | STOCK ISLAND | FL | 33040 | MONROE | UNITED STATES | 363089 | 11 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |
| OK | | Full Service | 2420899 | SUMMERLAND KEY BRANCH | 24794 OVERSEAS HIGHWAY | SUMMERLAND KEY | FL | 33042 | MONROE | UNITED STATES | 241908 | 5 | FIRST STATE BANK OF THE FLORIDA KEYS | 191935 | |

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Form FR Y-6
 First State Bank of the Florida Keys Holding Company
 RSSD ID# 3897519
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders *CONTINUED*
 (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 12/31/15. | | | 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 12/31/15 | | |
|--|---|--|--|---|---|
| (1)(a) Name, City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) <u>Number and Percentage</u> of Each Class of Voting Securities | (2)(a) Name, City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| <i>Spottswood Family:</i> | | | <i>None</i> | | |
| JMS Dynasty Trust (John Spottswood, Trustee) Key West, FL, U.S. | U.S.A. | CONFIDENTIAL | | | |
| RAS Dynasty Trust (Robert A. Spottswood, Trustee) Key West, FL, US | U.S.A. | CONFIDENTIAL | | | |
| WBS Dynasty Trust (William B. Spottswood, Trustee) Key West, FL, US | U.S.A. | CONFIDENTIAL | | | |
| J.M. & T.M. Spottswood (John and Terri Spottswood) Irrevocable Property Trust II Key West, FL, U.S. | U.S.A. | CONFIDENTIAL | | | |
| Lande A. Spottswood Houston, TX, U.S. | U.S.A. | CONFIDENTIAL | | | |
| Robert A. Spottswood, Jr. Phillip G. Spottswood Elaine M. Spottswood Mary Anne Spottswood JTWROS Key West, FL, US | U.S.A. | CONFIDENTIAL | | | |
| William B. Spottswood, Jr. Key West, FL, U.S. | U.S.A. | CONFIDENTIAL | | | |
| Charles C. Spottswood Aventura, FL, U.S. | U.S.A. | CONFIDENTIAL | | | |

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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 direct and indirect Subsidiaries (include names of subsidiaries) | (3)(b) Title & Position with direct and indirect Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4a) Percentage of Voting Shares in Bank Holding Company | (4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4c) 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) |
|---|--|--|---|---|---|--|--|--|
| Principal Securities Holders: | | | | | | | | |
| Luis Cobo and Ana A. Cobo; Key West, FL, U.S. | CONFIDENTIAL | Director (Luis), Shareholders | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| T. Mark Jones and April J. Jones; Key West, FL, U.S. | CONFIDENTIAL | Director (T. Mark), Shareholders | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Paola M. Luptak, Trustee Paola M. Luptak Special Asset Trust Boca Raton, FL, U.S. | CONFIDENTIAL | Shareholder | N/A | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Spottswood family: | | | | | | | | |
| JMS Dynasty Trust (John M. Spottswood, Jr. Trustee) | CONFIDENTIAL | Chairman, CEO Board of Directors | Chairman, Board of Directors | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| RAS Dynasty Trust (Robert A. Spottswood, Trustee) | CONFIDENTIAL | Director, Shareholder | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| WBS Dynasty Trust (William B. Spottswood, Trustee) | CONFIDENTIAL | Director, Shareholder | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| J.M. & T.M. Spottswood Irrevocable Property Trust II (John M. Spottswood, Jr. and Terri M. Spottswood, Trustees) | CONFIDENTIAL | Director (John), Shareholder (Terri) | Director (John) NA (Terri) | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Lande A. Spottswood | CONFIDENTIAL | Shareholder | N/A | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Robert A. Spottswood, Jr. Phillip G. Spottswood Elaine M. Spottswood Mary Anne Spottswood JTWROS | CONFIDENTIAL | Shareholder Shareholder Shareholder Shareholder | N/A | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| William B. Spottswood, Jr. Charles C. Spottswood | CONFIDENTIAL | Shareholder Shareholder | N/A N/A | N/A N/A | See attachment A See attachment A | CONFIDENTIAL CONFIDENTIAL | CONFIDENTIAL CONFIDENTIAL | CONFIDENTIAL CONFIDENTIAL |

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 RSSD ID# 3897519
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Report Item 4: Insiders *CONTINUED*
 (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 direct and indirect Subsidiaries (include names of subsidiaries) | (3)(b) Title & Position with direct and indirect Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4a) Percentage of Voting Shares in Bank Holding Company | (4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4c) 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) |
|--|--|--|---|---|---|--|--|--|
| Directors: | | | | | | | | |
| John Spottswood Jr., Key West, FL, U.S. | CONFIDENTIAL | Chairman, CEO Board of Directors | Chairman, Board of Directors | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Dr. Frank Bernaldi, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Dennis Bishop, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | N/A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Luis Cobo, Key West, FL, U.S. | CONFIDENTIAL | Director, Shareholder | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Jay Hershoff, Islamorada, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | N/A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Markus Jakobson, Boca Raton, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| T. Mark Jones, Key West, FL, U.S. | CONFIDENTIAL | Director, Shareholder | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| William Kemp, Key West, FL, U.S. | CONFIDENTIAL | Vice Chairman, Board of Directors | Vice Chairman, Board of Directors | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Dr. Michael Kitenick, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Randy Moore, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Michael Morrow, San Antonio, TX | CONFIDENTIAL | Director, Vice President | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Karen Sharp, Summerland Key, FL, U.S. | | President, Director | President & CEO, Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Robert Spottswood, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| William Spottswood, Key West, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Carl Zwemer, Coral Gables, FL, U.S. | CONFIDENTIAL | Director | Director | N/A | See attachment A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Executive Officers: | | | | | | | | |
| John Spottswood Jr. (listed under Directors) | | | | | | | | |
| Karen Sharp (listed under Directors) | | | | | | | | |
| Michael Morrow (listed under Directors) | | | | | | | | |
| David Kolhagen, Key West, FL, U.S. | | Vice President & Treasurer | EVP, CFO | N/A | N/A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |
| Doria Goodrich, Key West, FL, U.S. | | Corporate Secretary | EVP, Corporate Secretary, Personal Banking Executive | N/A | N/A | CONFIDENTIAL | CONFIDENTIAL | CONFIDENTIAL |

*No Directors or Executive Officers of the Holding Company hold positions in these entities and no shares of stock have been issued for these companies

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 First State Bank of the Florida Keys Holding Company
 RSSD ID# 3897519

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders - ATTACHMENT A

| Directors: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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) |
|---|--|---|
| Dr. Frank Bervaldi | President Island Tranquility Inc | CONFIDENTIAL |
| Markus Jakobson | Member MAPA, LLC | CONFIDENTIAL |
| William Kemp | Mnging Member Kemp Family Investment LLC | CONFIDENTIAL |
| | Owner, Pres Key Haven Galors | |
| | Owner, Pres Pinewood Consulting Inc | |
| | Owner, Pres Pinewood Materials Corp | |
| | Owner, Pres Blue Marlin Motel Inc. | |
| | Owner, Pres Hibiscus Motel, Inc. | |
| | Owner, Mng Member 600 Simonton LLC | |
| | Mnging Member Basin Development Co LLC | |
| | Owner, Pres L'Eagle Air II, Inc. | |
| | Owner William O. Kemp & Brian Botsford Construction | |
| President Truman Hotel, Inc. | | |
| Dr. Michael Kitenick | Surgeon Larrauri, Kitenick, & Smith | CONFIDENTIAL |
| | President Surgery Center of KW LLC | |
| Randy Moore | Partner Moore & Spottswood | CONFIDENTIAL |
| | Member Key Cove Landings LLC | |
| | Member Key Rye West Ranch LLC | |
| | Senior VP/CFO Spottswood Companies Inc. | |
| | Senior VP/CFO Spottswood Companies Inc. Key Star Inc. | |
| | Senior VP Spottswood Companies Inc. Spottswood Hotels Inc. | |
| | Senior VP Spottswood Companies Inc. Manager of Simonton Center | |
| | Senior VP Spottswood Companies Inc. DBA Key West Marriott Beachside | |
| | Senior VP SH/NVA 1 LLC DBA Tavern N Town | |
| | Senior VP Spottswood Companies Inc. Spottswood Management Inc. | |
| Senior VP Spottswood Management Inc. 401K | | |
| Senior VP SH Marathon LTD dba Tarpon Creek Bar and Grill | | |
| Senior VP Spottswood Management Inc. for Building One KW LLC | | |
| Senior VP SMI Air LLC | | |
| Michael Morrow | President Mike Morrow Company | CONFIDENTIAL |
| Carl Zwerner | Director International Glass Specialists | CONFIDENTIAL |

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 First State Bank of the Florida Keys Holding Company
 RSSD ID# 3897619

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders - ATTACHMENT A -- CONTINUED

| Directors and Principal Shareholders: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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) |
|---------------------------------------|--|---|
| Luis Cobo | Vice President | Ven-A-Care of the Florida Keys |
| | Member | Eywair LLC |
| | Member | JLC Duval LLC |
| | Member | Cobo Jones Beachside LLC |
| | Member | Cobo Jones Santa Maria LLC |
| | Mgr Member | Cobo Driftwood, LLC |
| | Mngr/Member | Cobo Seaside LLC |
| | Mngr/Member | L&A Cobo Real Estate LLC |
| | Mngr/Member | Cobo FMC, LLC |
| | Trustee | Luis E. Cobo Trustee UTA DTD 7/21/2000 |
| | Member | Cobo LLC |
| | Mgr Member | Cobo Guernsey Street LLC |
| | Member | Cobo Faro Blanco, LLC |
| T. Mark Jones | President | Ven-A-Care of the Florida Keys |
| | Member | Eywair LLC |
| | Member | JLC Duval LLC |
| | Member | Cobo Jones Beachside LLC |
| | Member | Cobo Jones Santa Maria LLC |
| | Member | 1106 White St. LLC |
| | Trustee | Terri M. Jones, Trustee UTA DTA 7/21/2000 |
| | Member | Jones LLC |


REVISED
 7/20/16

Form FR Y-6
 First State Bank of the Florida Keys Holding Company
 RSSD ID# 3897519

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders - ATTACHMENT A - - CONTINUED

| Directors and Principal Shareholders: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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) |
|---------------------------------------|--|---|
| John M. Spottswood Jr. | | |
| | Trustee | JMS Dynasty Trust u/a/d Oct. 12, 2012* |
| | | CONFIDENTIAL |
| | VP/Director | Spottswood Companies, Inc. and its Affiliates (owned by trust noted above) |
| | | Subsidiaries: |
| | VP/Secretary | Key West Vacation Company (KWVC) |
| | | SBX Real Estate LLC (KWVC is the Managing Member) |
| | VP/Sec/Dir | Spottswood Hotels Inc |
| | VP | SH Beachside, LLC (subsidiary of Spottswood Hotels) |
| | VP/Sec/Dir | Spottswood Management Inc |
| | VP/Sec/Dir | SMI Air LLC (Spottswood Management Inc is the Managing Member) |
| | VP/Treas/Dir | FL Keys Boat Center Inc |
| | VP/Treas/Dir | Keystar Inc |
| | VP/Sec/Dir | SH Marathon Inc |
| | VP/Sec/Dir | SH3 Inc |
| | VP/Sec/Dir | SH5 Inc |
| | Grantor | John M. Spottswood, Jr. Dynasty Trust u/a/d Dec. 28, 2009** |
| | Lmt'd Partner | Spottswood Partners LTD (owned by trust noted above) |
| | | (SPI is the General Partner) |
| | Lmt'd Partner | Spottswood Partners II LTD (owned by trust noted above) |
| | | (SPI is the General Partner) |
| | Senior Partner | Spottswood, Spottswood & Spottswood |
| | Pres/Dir | Spottswood Partners Inc ("SPI") |
| | | Subsidiaries: |
| | Pres/Sec/Dir | Banyan Grove Development Corp |
| | VP/ Sec | Banyan Grove Residential Development Inc |
| | Member | Banyan Grove Residences GP LLC |
| | Pres/Sec/Dir | Coconut Beach Development Corp |
| | VP/Director | Coconut Beach Management Co |
| | Pres/Sec/Dir: | SK Land Company |
| | VP/Sec/Dir | SK II Inc |
| | Partner | Bluefin Investments |
| | Stockholder | Physicians Imaging, LLC |
| | Member | Gulfstream Apartments of Key West, LLC |
| | Member | Cracker Bone Ranch, LLC |
| | Member/Mngr | Key Rye West Ranch LLC |
| | Member/Mngr | Cedar Grove Hunting Lease, LLC |
| | (none held) | SH Marathon, Ltd (SH-Marathon, Inc. is the General Partner) |
| | (none held) | SH3, Ltd. (SH3 is the General Partner) |
| | (none held) | SH5, Ltd. (SH5 is the General Partner) (SH5, Inc. owns 1% and SKII owns 99%) |
| | (none held) | Mary's Backyard, LLC (whole owned by John. M. Spottswood Dynasty Trust u/a/d 12/28/09) |
| | Pres/Director | KWIA-Hangar Corp. |

* Terri M. Spottswood is the Grantor of the JMS Dynasty Trust u/a/d Oct. 12, 2012.

**Terri M. Spottswood is the Trustee of the John M. Spottswood, Jr. Dynasty Trust u/a/d Dec. 28, 2009.

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Report Item 4: Insiders - ATTACHMENT A -- CONTINUED

| Directors and Principal Shareholders: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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 Spottswood | | |
| | Trustee | RAS Dynasty Trust u/a/d July 30, 2012 |
| | | CONFIDENTIAL |
| | Pres/Director | Spottswood Companies, Inc. and its Affiliates (owned by trust noted above) |
| | | Subsidiaries: |
| | Pres/Director | Key West Vacation Co (KWVC) |
| | President | SBX Real Estate LLC (KWVC is the Managing Member) |
| | Pres/Director | Spottswood Hotels Inc |
| | President | SH Beachside, LLC (subsidiary of Spottswood Hotels) |
| | Pres/Director | Spottswood Management Inc |
| | VP/Director | Florida Keys Boat Center Inc |
| | VP/Director | Keystar Inc |
| | Pres/Director | SMI Air LLC (Spottswood Management, Inc. is the Managing Member) |
| | Pres/Director | SH Marathon Inc |
| | Pres/Director | SH3 Inc |
| | Pres/Director | SH5 Inc |
| | Grantor | Robert A. and Elena G. Spottswood Dynasty Trust u/a/d Sept. 30, 2009 |
| | Lmt'd Partner | Spottswood Partners LTD (owned by trust noted above) |
| | | (SPI is the General Partner) |
| | Lmt'd Partner | Spottswood Partners II LTD *see above |
| | | (SPI is the General Partner) |
| | Of Counsel | Spottswood, Spottswood & Spottswood |
| | VP/Director | Spottswood Partners Inc ("SPI") |
| | | Subsidiaries: |
| | VP/Dir | Banyan Grove Development Corp |
| | Pres/Director | Banyan Grove Residential Development Inc |
| | Mng Member | Banyan Grove Residences GP LLC (as Managing Co-General Partner of Banyan Grove Residences, Ltd.) |
| | VP/Director | Coconut Beach Development Corp |
| | Pres/Director | Coconut Beach Management Co |
| | VP/Director | SK Land Company |
| | Pres/Dir | SK II Inc |
| | (none held) | SH Marathon, Ltd (SH-Marathon, Inc. is the General Partner) |
| | (none held) | SH3, Ltd. (SH3 Inc is the General Partner) |
| | (none held) | SH5, Ltd. (SH5 Inc is the General Partner) (SH5, Inc. owns 1% and SKII owns 99%) |
| | Partner | Blue Fin Investments |
| | Stockholder | Physicians Imaging, LLC |
| | Director | Vacatia, Inc. |
| | Sole Member | RS Consulting & Management Services, LLC |
| * Elena G. Spottswood is the Grantor of the RAS Dynasty Trust u/a/d July 30, 2012. | | |
| **Elena G. Spottswood is the Trustee of the Robert A. and Elena G. Spottswood Dynasty Trust u/a/d Sept. 30, 2009. | | |

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Report Item 4: Insiders - ATTACHMENT A -- CONTINUED

| Directors and Principal Shareholders: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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) |
|---|--|---|
| William Spottswood | | |
| | Trustee | WBS Dynasty Trust w/a/d Oct. 17, 2012 |
| | | CONFIDENTIAL |
| | VP/Director | Spottswood Companies, Inc. and its Affiliates (owned by trusts noted above) |
| | | Subsidiaries: |
| | VP/Dir/Treas | Key West Vacation Company (KWVC) |
| | VP | SBX Real Estate LLC (KWVC is the Managing Member) |
| | VP/Treas/Dir | Spottswood Hotels Inc |
| | VP | SH Beachside, LLC (subsidiary of Spottswood Hotels) |
| | VP/Treas/Dir | Spottswood Management Inc |
| | VP/Treas/Dir | SMI Air LLC (Spottswood Management, Inc. is the Managing Member) |
| | Pres/Sec/Dir | FL Keys Boat Center Inc |
| | Pres/Sec/Dir | Keystar Inc |
| | VP/Treas/Dir | SH Marathon Inc |
| | VP/Treas/Dir | SH3 Inc |
| | VP/Treas/Dir | SH5 Inc |
| | Grantor | William B. Spottswood Dynasty Trust w/a/d Dec. 29, 2009 |
| | Limited Partner | Spottswood Partners LTD *see above |
| | | (SPI is the General Partner) |
| | Limited Partner | Spottswood Partners II LTD *see above |
| | | (SPI is the General Partner) |
| | Partner | Spottswood, Spottswood & Spottswood |
| | VP/Director | Spottswood Partners Inc ("SPI") |
| | | Subsidiaries: |
| | VP/Treas/Dir | Banyan Grove Development Corp |
| | VP/Treasurer | Banyan Grove Residential Development Inc |
| | Member | Banyan Grove Residences GP LLC |
| | | (as Managing Co-General Partner of Banyan Grove Residences, Ltd.) |
| | VP/Sec/Dir | Coconut Beach Development Corp |
| | VP/Director | Coconut Beach Management Co |
| | VP/Treas/Dir | SK Land Company |
| | VP/Treas/Dir | SK II Inc |
| | (none held) | SH Marathon, Ltd (SH-Marathon, Inc. is the General Partner) |
| | (none held) | SH3, Ltd. (SH3 Inc is the General Partner) |
| | (none held) | SH5, Ltd. (SH5 Inc is the General Partner) (SH5, Inc. owns 1% and SKI owns 99%) |
| | Partner | Bluefin Investment Company |
| | Stockholder | Physicians Imaging, LLC |
| * Andrea A. Spottswood is the Grantor of the WBS Dynasty Trust w/a/d Oct. 17, 2012. | | |
| **Andrea A. Spottswood is the Trustee of the William B. Spottswood Dynasty Trust w/a/d Dec. 29, 2009. | | |

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Report Item 4: Insiders - ATTACHMENT A -- CONTINUED

| Other Principal Shareholders: | (3c) Title & Position with Other Businesses (Include names of other businesses) | (4c) 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) |
|---|--|---|
| Terri M. Spottswood | Member/Mngr | Gulfstream Apartments of Key West, LLC |
| | Member/Mngr | 351 Swallow Drive, LLC |
| | Pres/Principal | Truman & Company, Inc. |
| | Trustee | Elouise B. McNamara Family Trust, u/a dated 12/12/12 |
| | Trustee | McNamara Martin Downs, LLC |
| Robert A. Jr., Phillip G., Elaine M. and Mary Anne Spottswood | Trustees/Beneficiaries | RAS Dynesty Trust u/a/d July 30, 2012 |
| | | Spottswood Companies, Inc. and its Affiliates (owned by trust noted above) |
| | | Subsidiaries: |
| | | Key West Vacation Co (KWVC) |
| | | SBX Real Estate LLC (KWVC is the Managing Member) |
| | | Spottswood Hotels Inc |
| | | SH Beachside, LLC (subsidiary of Spottswood Hotels) |
| | | Spottswood Management Inc |
| | | Florida Keys Boat Center Inc |
| | | Keystar Inc |
| | | SMI Air LLC (Spottswood Management, Inc. is the Managing Member) |
| | | SH Marathon Inc |
| | | SH3 Inc |
| | | SH5 Inc |
| | Trustees/Beneficiaries | Robert A. and Elena G. Spottswood Dynasty Trust u/a/d Sept. 30, 2009 |
| | Spottswood Partners LTD (owned by trust noted above) | |
| | (SPI is the General Partner) | |
| | Spottswood Partners II LTD | |
| | (SPI is the General Partner) | |
| Lande Spottswood | Mngr/Member | 7G Spottswood, LLC |
| William Spottswood Jr. | Mngr/Member | Spottswood, Spottswood & Spottswood |
| | Mngr/Member | BSBS, LLC |
| | Mngr/Member | 7G Spottswood, LLC |
| Charles Spottswood | Vice Pres | Keystar, Inc. |
| | Asst. Project Mngr | Coastal Construction |
| | Mngr/Member | BSBS, LLC |
| | Mngr/Member | 7G Spottswood, LLC |


REVISED
 7/20/16

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Report Item 4: Insiders - ATTACHMENT A - - CONTINUED

| Other Principal Shareholders: | (3c) Title & Position with Other Businesses (include names of other businesses) | (4c) 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) | |
|--|--|---|--------------|
| Lande A. William B. Jr. and Charles C. Spottswood | <i>Trustees/ Beneficiaries</i> | WBS Dynasty Trust u/a/d Oct. 17, 2012 | CONFIDENTIAL |
| | | Spottswood Companies, Inc. and its Affiliates (owned by trusts noted above) | |
| | | Subsidiaries: | |
| | | Key West Vacation Company (KWVC) | |
| | | SBX Real Estate LLC (KWVC is the Managing Member) | |
| | | Spottswood Hotels Inc | |
| | | SH Beachside, LLC (subsidiary of Spottswood Hotels) | |
| | | Spottswood Management Inc | |
| | | SMI Air LLC (Spottswood Management, Inc. is the Managing Member) | |
| | | FL Keys Boat Center Inc | |
| | | Keystar Inc | |
| | | SH Marathon Inc | |
| | | SH3 Inc | |
| | | SH5 Inc | |
| | <i>Trustees/ Beneficiaries</i> | William B. Spottswood Dynasty Trust u/a/d Dec. 29, 2009 | |
| | Spottswood Partners LTD *see above | | |
| | (SPI is the General Partner) | | |
| | Spottswood Partners II LTD *see above | | |
| | (SPI is the General Partner) | | |
| Ana A. Cobo | <i>Trustee</i> | Ana A. Cobo Trustee UTA DTD 7/21/2000 | CONFIDENTIAL |
| | | Cobo LLC | |
| | | Cobo Guernsey Street LLC | |
| | | Cobo Faro Blanco, LLC | |
| | <i>Mngr/Member</i> | Cobo Driftwood, LLC | |
| | <i>Mngr/Member</i> | Cobo Seaside LLC | |
| | <i>Mngr/Member</i> | L&A Cobo Real Estate LLC | |
| | <i>Mngr/Member</i> | Cobo FMC, LLC | |
| April J. Jones | <i>Trustee</i> | April J Jones, Trustee UTA DTA 7/21/2000 | CONFIDENTIAL |
| | | Jones LLC | |


REVISED
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Attachment A – Paola M. Luptak

Paola Luptak Revocable Trust (Paola serves as trustee)

Barn Rat LLC

Canada Verde LLC

Canada Verde Management, LLC

Carrefour Corporation

EMP LLC

Horseshoe Associates LLC

Management Accounting Services, LLC

MAPA, LLC

Maximillian, LLC

Mayfair Associates LLC

EMP Associates LLC

Associates General, Inc.

Beztak Industrial Property

Beztak Land Company

Canada Verde Construction Company

Copperfield General Inc.

Executive General, Inc.

Grand River General Inc.

Monogram Homes, Inc.

Muirwood Square Mgmt.Comp

Novi General, Inc.

Oakland Management Corp.

Palmer General, Inc.

South Florida Homes, Inc