

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 29 2015

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

N/A

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

Reporter's Name, Street, and Mailing Address

HCBF Holding Company, Inc.

Legal Title of Holding Company

200 South Indian River Drive, Suite 101

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

Fort Pierce	FL	34950
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Randall Ezell EVP, CFO

Name Title

772-409-2273

Area Code / Phone Number / Extension

772-489-9560

Area Code / FAX Number

randyezell@harborcb.com

E-mail Address

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

I, Michael J. Brown, Sr.

Name of the Holding Company Director and Official

Chairman and 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.

*Michael J. Brown*

Signature of Holding Company Director and Official

3-25-15

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 4251499  
 C.I. \_\_\_\_\_

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

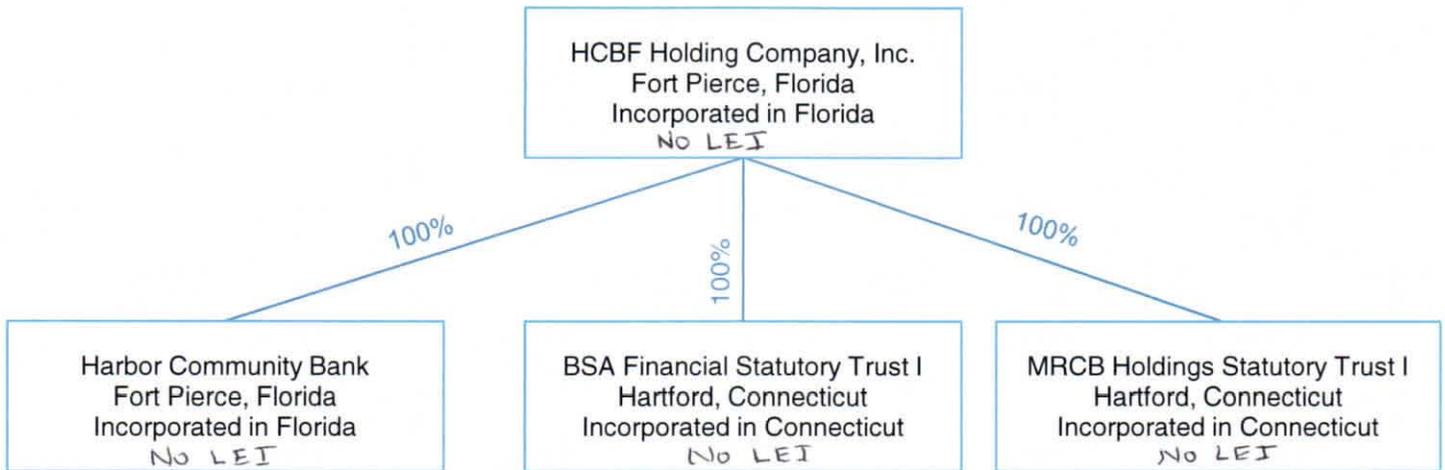
- Yes Please identify the report items to which this request applies:  
 Appendix A & B
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
- No

**Form FR Y-6**  
**HCBF Holding Company, Inc**  
**Fort Pierce, Florida**  
**Fiscal Year Ending December 31, 2015**

**Report Item**

- 1** The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, one copy is enclosed.

**2a Organizational Chart**



**Report Item 2b - Domestic Branch Listing**

**Results:** A list of branches for your depository institution: **HARBOR COMMUNITY BANK (ID\_RSSD: 883137)**.

This depository institution is held by **HCBF HOLDING COMPANY, INC. (4251499)** of **FORT PIERCE, 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)	883137	HARBOR COMMUNITY BANK	200 SOUTH INDIAN RIVER DRIVE	FORT PIERCE	FL	34950	ST. LUCIE	UNITED STATES	12070		0	HARBOR COMMUNITY BANK	883137	
		Full Service	2875752	ALTAMONTE SPRINGS BRANCH	420 EAST ALTAMONTE DRIVE	ALTAMONTE SPRINGS	FL	32701	SEMINOLE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2493213	AVON PARK BRANCH	400 US HIGHWAY 27 NORTH	AVON PARK	FL	33825	HIGHLANDS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3271007	BRADENTON OFFICE	2811 MANATEE AVENUE WEST	BRADENTON	FL	34205	MANATEE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3981883	ELLENTON BRANCH	7204 U.S. HIGHWAY 301 NORTH	ELLENTON	FL	34222	MANATEE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	4395955	FORT PIERCE OFFICE	4009 OKEECHOBEE ROAD	FORT PIERCE	FL	34947	ST. LUCIE	UNITED STATES	531697		10	HARBOR COMMUNITY BANK	883137	
		Full Service	2897549	34TH STREET BRANCH	3535 SW 34TH STREET	GAINESVILLE	FL	32608	ALACHUA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2920513	MILLHOPPER BRANCH	2810 N.W. 43RD STREET	GAINESVILLE	FL	32606	ALACHUA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2733348	NEWBERRY ROAD BRANCH	3919 WEST NEWBERRY ROAD	GAINESVILLE	FL	32607	ALACHUA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3607437	INDIANTOWN BRANCH	15588 SW WARFIELD BLVD	INDIANTOWN	FL	34956	MARTIN	UNITED STATES	462245		13	HARBOR COMMUNITY BANK	883137	
		Full Service	3732731	JUPITER OFFICE	6736 WEST INDIANTOWN ROAD	JUPITER	FL	33458	PALM BEACH	UNITED STATES	418491		11	HARBOR COMMUNITY BANK	883137	
		Full Service	2638470	BOGGY CREEK BRANCH	2591 BOGGY CREEK ROAD	KISSIMMEE	FL	34743	OSCEOLA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2718532	NORTH KISSIMMEE BRANCH	100 PARK PLACE BLVD.	KISSIMMEE	FL	34741	OSCEOLA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3723159	LAKE PLACID BRANCH	120 US HIGHWAY 27 SOUTH	LAKE PLACID	FL	33852	HIGHLANDS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3725667	MICANOPY BRANCH	106 U.S. 441	MICANOPY	FL	32667	ALACHUA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	4260633	HIGHWAY 200 OCALA BRANCH	8290 SW HIGHWAY 200	OCALA	FL	34481	MARION	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3725658	PINE AVENUE BRANCH	720 SOUTH PINE AVENUE	OCALA	FL	34474	MARION	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3725685	SILVER SPRINGS BRANCH	4201 EAST SILVER SPRINGS BLVD	OCALA	FL	34470	MARION	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2851907	OKEECHOBEE OFFICE	2550 US HIGHWAY 441 SOUTH	OKEECHOBEE	FL	34974	OKEECHOBEE	UNITED STATES	538514		16	HARBOR COMMUNITY BANK	883137	
		Full Service	3653573	DOWNTOWN ORLANDO BRANCH	2 S ORANGE AVE	ORLANDO	FL	32801	ORANGE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2596338	OAK RIDGE ROAD BRANCH	2300 OAK RIDGE RD	ORLANDO	FL	32809	ORANGE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2610627	ORANGE AVENUE BRANCH	2320 SOUTH ORANGE AVENUE	ORLANDO	FL	32806	ORANGE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	2656764	SEMORAN BRANCH	430 NORTH SEMORAN BOULEVARD	ORLANDO	FL	32807	ORANGE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
					11681 SOUTH ORANGE BLOSSOM TRAIL, SUITE 1	ORLANDO	FL	32837	ORANGE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3390560	OSPREY BRANCH	1307 SOUTH TAMiami TRAIL	OSPREY	FL	34229	SARASOTA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	4415385	PALATKA OFFICE	350 STATE ROAD 19 NORTH	PALATKA	FL	32177	PUTNAM	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	790936	PALM CITY OFFICE	2991 SW HIGH MEADOWS AVENUE	PALM CITY	FL	34990	MARTIN	UNITED STATES	244025		2	HARBOR COMMUNITY BANK	883137	
		Full Service	2751379	PALMETTO BRANCH	410 8TH AVENUE WEST	PALMETTO	FL	34221	MANATEE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	4462941	PORT ST. LUCIE BRANCH	7510 S.U.S. HIGHWAY 1	PORT SAINT LUCIE	FL	34952	ST. LUCIE	UNITED STATES	535563		15	HARBOR COMMUNITY BANK	883137	
		Full Service	3607419	SAINT LUCIE WEST OFFICE	1549 NW SAINT LUCIE WEST BLVD	PORT SAINT LUCIE	FL	34986	ST. LUCIE	UNITED STATES	451228		12	HARBOR COMMUNITY BANK	883137	
		Full Service	2597737	312 WEST OFFICE	120 STATE ROAD 312 WEST	SAINT AUGUSTINE	FL	32086	ST. JOHNS	UNITED STATES	57176		17	HARBOR COMMUNITY BANK	883137	
		Full Service	4172594	BEACH BRANCH	1975 A1A SOUTH	SAINT AUGUSTINE	FL	32080	ST. JOHNS	UNITED STATES	492549		19	HARBOR COMMUNITY BANK	883137	
		Full Service	2507099	NORTH SAINT AUGUSTINE OFFICE	2300 NORTH PONCE DE LEON BOULEVARD	SAINT AUGUSTINE	FL	32084	ST. JOHNS	UNITED STATES	261947		7	HARBOR COMMUNITY BANK	883137	
					SAINT AUGUSTINE DOWNTOWN BRANCH	81 KING STREET	SAINT AUGUSTINE	FL	32084	ST. JOHNS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137
		Full Service	4445449	SOUTH SAINT AUGUSTINE OFFICE	3275 US 1 SOUTH	SAINT AUGUSTINE	FL	32086	ST. JOHNS	UNITED STATES	362132		8	HARBOR COMMUNITY BANK	883137	
		Full Service	4172606	STATE ROAD 16 BRANCH	900 STATE ROAD 16	SAINT AUGUSTINE	FL	32084	ST. JOHNS	UNITED STATES	433553		18	HARBOR COMMUNITY BANK	883137	
		Full Service	1364969	SANFORD BRANCH	251 WEST FIRST ST.	SANFORD	FL	32771	SEMINOLE	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3743607	DOWNTOWN SARASOTA BRANCH	15 SOUTH PALM AVENUE	SARASOTA	FL	34236	SARASOTA	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3119181	DOWNTOWN SEBRING BRANCH	205 W CENTER AVENUE	SEBRING	FL	33870	HIGHLANDS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	659538	SEBRING MAIN BRANCH	2600 US HIGHWAY 27 NORTH	SEBRING	FL	33870	HIGHLANDS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3723140	SOUTH SEBRING BRANCH	3540 US HIGHWAY 27 SOUTH	SEBRING	FL	33870	HIGHLANDS	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	4399412	SOUTH STUART BRANCH	3250 SE FEDERAL HIGHWAY	STUART	FL	34997	MARTIN	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	
		Full Service	3924068	VERO BEACH BRANCH	3240 CARDINAL DRIVE	VERO BEACH	FL	32963	INDIAN RIVER	UNITED STATES	470823		14	HARBOR COMMUNITY BANK	883137	
		Full Service	4758680	WEST VERO BEACH BRANCH	3900 20TH STREET	VERO BEACH	FL	32960	INDIAN RIVER	UNITED STATES	Not Required	Not Required		HARBOR COMMUNITY BANK	883137	

**Form FR Y-6**  
**HCBF Holding Company, Inc**  
**Ft. Pierce, FL 34950**  
**Fiscal Year Ending December 31, 2015**

**Report Item 3: Securities holders**  
**(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 12-31-2015.						Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% of more with power to vote during the fiscal year ending 12-31-2015.					
(1)(a) Name City		State	Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage 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
Trident V Depository Holdings, L.P.	Conn	USA	USA	2,695,840	14% Common Stock	<b>NONE</b>					
Trident V Parallel Depository Holdings, L.P.	Conn	USA	USA	1,890,630	9% Common Stock						
Trident V PF Depository Holdings, LLC	Conn	USA	USA	118,280	< 1% Common Stock						
<b>Total Stone Point Capital LLC</b>	<b>Conn</b>	<b>USA</b>	<b>USA</b>	<b>4,704,750</b>	<b>24% Common Stock</b>						
Kelso Investment Associates VIII, L.P.	NY	USA	USA	3,804,960	20% Common Stock						
KEP VI, LLC	NY	USA	USA	899,790	4% Common Stock						
<b>Total KELSO &amp; Company</b>	<b>NY</b>	<b>USA</b>	<b>USA</b>	<b>4,704,750</b>	<b>24% Common Stock</b>						
HarbourVest Partners VIII – Buyout Fund LP	MA	USA	USA	532,490	2% Common Stock						
HarbourVest Partners 2007 Direct Fund LP	MA	USA	USA	1,331,220	7% Common Stock						
<b>Total HarbourVest Partners</b>	<b>MA</b>	<b>USA</b>	<b>USA</b>	<b>1,863,710</b>	<b>9% Common Stock</b>						
<b>State of Wisconsin Investment Board</b>	<b>Wisc</b>	<b>USA</b>	<b>USA</b>	<b>1,853,782</b>	<b>9% Common Stock</b>						
<b>Investure Evergreen Fund, LP – 2010 Special Term Tranche</b>	<b>VA</b>	<b>USA</b>	<b>USA</b>	<b>1,544,819</b>	<b>8% Common Stock</b>						
Tinicum Capital Partners II, L.P.	NY	USA	USA	944,929	5% Common Stock						
Tinicum Capital Partners II Parallel Fund, L.P.	NY	USA	USA	4,918	< 1% Common Stock						
Tinicum Capital Partners II Executive Fund, LLC	NY	USA	USA	2,823	< 1% Common Stock						
Tinicum Capital Partners II Add-On Fund, L.P.	NY	USA	USA	606,069	3% Common Stock						
Tinicum Capital Partners II Add-On Parallel Fund, L.P.	NY	USA	USA	3,012	< 1% Common Stock						
<b>Total Tinicum Incorporated</b>	<b>NY</b>	<b>USA</b>	<b>USA</b>	<b>1,561,751</b>	<b>8% Common Stock</b>						

**Form FR Y-6**  
**HCBF Holding Company, Inc**  
**Ft. Pierce, FL 34950**  
**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, Country	(2) Principal Occupation If other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include name of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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)
Michael J Brown, Sr. Fort Pierce, FL USA	Not Applicable	Chairman and CEO	Chairman and CEO Harbor Community Bank	Not Applicable	< 1%	None	Not Applicable
J Hal Roberts Jr Port St Lucie, FL USA	Not Applicable	Director, President and COO	Director, President and COO, Harbor Community Bank	Below  Member, J Bar Ranch LLC	< 1%  None	None  None	Below  J Bar Ranch LLC, 50%
Randall A Ezell Fort Pierce, FL USA	Not Applicable	EVP and CFO	EVP and CFO Harbor Community Bank	Not Applicable	< 1%	None	Not Applicable
Michael J Brown, Jr. Fort Pierce, FL USA	Not Applicable	EVP and CLO	EVP and CLO Harbor Community Bank	Not Applicable	< 1%	None	Not Applicable
Richard Lynch Fort Pierce, FL USA	CPA	Director	Director Harbor Community Bank	Below  Managing Member, Lynch, Johnson & Long, LLC President, Richard L. Lynch CPA PA Managing Member, Four R Realty LLC Sec/Treas, Bobby's Brass Rail, Inc	< 1%  None None None None	None  None None None	Below  Lynch, Johnson & Long, LLC 100% Richard L. Lynch CPA PA 100% Four R Realty LLC 50% Bobby's Brass Rail, Inc 40%
Frank Fee, III Fort Pierce, FL USA	Attorney	Vice-Chairman	Vice-Chairman Harbor Community Bank	Below  Chariman & CEO, Treasure Coast Abstract and Title Insurance Co Managing Member, Fee, DeRoss & Fee, P.L Managing Member, FDF Holdings LLC	< 1%  None None None	None  None None None	Below  Treasure Coast Abstract and Title Insurance Co 90% Fee, DeRoss & Fee, P.L 65% FDF Holdings LLC 65%
Raymond Gustini Washington, DC USA	Attorney	Director	Not Applicable	Below  Senior Counsel, Nixon Peabody LLP	< 1%  None	None  None	Below  None
Elwood Coley Winter Park, FL USA	Real Estate Consultant	Director	Not Applicable	Below  Managing Partner, Value? Partners LLC	< 1%  None	None  None	Below  Value? Partners LLC 100%



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**Ft. Pierce, FL 34950**  
**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, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include name of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in 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)
Christopher L Collins New York, NY USA	Managing Director KELSO and Company	Director	Not Applicable	Director, Augusta Sportswear, Inc Director, American Beacon Advisors, Inc. Director, Renfro Corporation Director, Third Point Reinsurance Ltd Director, RSC Insurance Brokerage, Inc.	None None None None	None None None None	None None None None
Kelso & Company, L.P. Kelso Investment Associates VIII, L.P. KEP VI, LLC	Not Applicable Not Applicable Not Applicable	Principal Securities Holder	Not Applicable Not Applicable Not Applicable	Appendix B Appendix B Appendix B	24% 20% 4%	None None None	Appendix B Appendix B Appendix B
David Bessette Fort Pierce, FL USA	Real Estate Property Manager	Not Applicable	Director Harbor Community Bank	Below President, Real Living All Florida Real Estate President, Florida Insurance Concepts, Inc President, All Florida Real Estate Schools President, All Florida Referral Network President, All Florida Property Management Trustee, Pinnacle Associates Management LLC	< 1% None None None None None	None None None None None None	Below Real Living All Florida Real Estate 100% Florida Insurance Concepts, Inc 100% All Florida Real Estate Schools 100% All Florida Referral Network 100% All Florida Property Management 52% Pinnacle Associates Management LLC 100%
Cynthia Angelos Port St Lucie, FL USA	Attorney	Not Applicable	Director Harbor Community Bank	Below Owner, Law Office of Cynthia G. Angelos PA	< 1% None	None None	Below Law Office of Cynthghia G. Angelos 100%
Jeffrey Leslie Tequesta, FL USA	CPA, Buisness Owner	Not Applicable	Director Harbor Community Bank	Below President/CEO, Postco, Inc President/CEO, ITS Fiber, LLC President/CEO, Indiantown Company, Inc President/CEO, ITS Telecommunications Systems Inc Managing Member, Indiantown Ventures, LLC	< 1% None None None None	None None None None None	Below Postco, Inc 100% ITS Fiber, LLC 100% Indiantown Company 100% ITS Telecommunication Systems Inc. 100% Indiantown Ventures, LLC 33.33%
Bobby Tucker Palm City, FL USA	Real Estate Broker	Not Applicable	Director Harbor Community Bank	Below Owner, B.H. Tucker Real Estate Inc Co-Owner, The Tucker Group, LLC President, BH Tucker PA President, Bobby H Tucker FLP President, Tucker Financial Management President, Tucker Land Holdings LLC	< 1% None None None None None None	None None None None None None	Below B.H. Tucker Real Estate Inc 100% The Tucker Group, LLC 50% B H Tucker PA 50% Bobby H Tucker FLP 51% Tucker Financial Management, 50% Tucker Land Holdings LLC 50% Lost River Venture LLC 25% G T Cove LLC 33.3%
Andrew Taylor Vero Beach, FL USA	CPA, Citus Agriculture	Not Applicable	Director Harbor Community Bank	Below SVP & CFO, Peace River Citrus Products	< 1% None	None None	Below None
John Lester Tallahassee, FL USA	self storage owner	Not Applicable	Director Harbor Community Bank	Below President /Director, John Lester Management Services President /Director, Cedars Development of St. Augustine Limited member, Eagles Net Storage, LLC	None None None	None None None	Below John Lester Management Services 100% Cedars Development of St. Augustine Beach. Inc 50% Eagles Nest Storage, LLC 41%