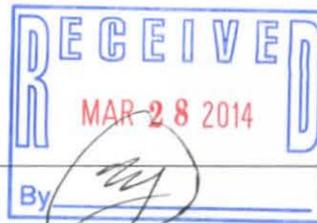


Board of Governors of the Federal Reserve System



# 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, Jerry M. Kyle

Name of the Holding Company Director and Official  
President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

*Jerry M. Kyle*  
Signature of Holding Company Director and Official

*March 29, 2014*  
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 4337348  
C.I. \_\_\_\_\_

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

**December 31, 2013**

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Platinum Bank Holding Company

Legal Title of Holding Company

802 W. Lumsden Road

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

Brandon FL 33511  
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Pamela J. Stross CFO & Secretary

Name Title

813-655-1234

Area Code / Phone Number / Extension

813-651-9434

Area Code / FAX Number

pstross@platinumbank.com

E-mail Address

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

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

Yes Please identify the report items to which this request applies:

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

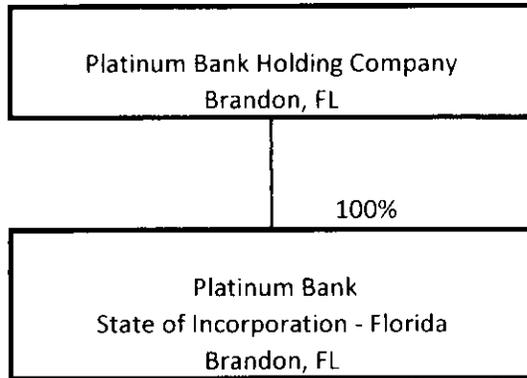
## For Use By Tiered Holding Companies

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

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

Revised

Platinum Bank Holding Company  
Brandon, FL 33511  
State of Incorporation - Florida  
Fiscal Year Ending December 31, 2013  
RSSD #4337348  
FR-Y6 - Item 2a - Organization Chart



Results: A list of branches for your depository institution: PLATINUM BANK (ID\_RSSD: 2631314).  
 This depository institution is held by PLATINUM BANK HOLDING COMPANY (4337348) of BRANDON, FL.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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)	2631314	PLATINUM BANK	802 WEST LUMSDEN ROAD	BRANDON	FL	33511	HILLSBOROUGH	UNITED STATES	60843	0	PLATINUM BANK	2631314	
OK		Full Service	4435011	DOWNTOWN LAKELAND OFFICE	724 SOUTH FLORIDA AVENUE	LAKELAND	FL	33801	POLK	UNITED STATES	425158	3	PLATINUM BANK	2631314	
OK		Full Service	2748669	SOUTH LAKELAND OFFICE	5404 SOUTH FLORIDA AVENUE	LAKELAND	FL	33813	POLK	UNITED STATES	290752	1	PLATINUM BANK	2631314	
OK		Full Service	4435020	PLANT CITY OFFICE	1804 JAMES L REDMAN PKWY	PLANT CITY	FL	33563	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	PLATINUM BANK	2631314	
OK		Full Service	4434993	TAMPA OFFICE	408 SOUTH MACDILL AVENUE	TAMPA	FL	33609	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	PLATINUM BANK	2631314	
OK		Full Service	4435039	WINTER HAVEN OFFICE	1285 FIRST STREET SOUTH	WINTER HAVEN	FL	33880	POLK	UNITED STATES	Not Required	Not Required	PLATINUM BANK	2631314	

Revised

FORM FR-Y6  
 Platinum Bank Holding Company  
 Fiscal Year Ending December 31, 2013

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 12/31/2013			Current 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 12/31/2013		
(1) (a.) Name, City, State, Country	(1) (b.) Country of Citizenship	(1)(c.) Number and Percentage of Each Class of Voting Securities	(1) (a.) Name, City, State, Country	(1) (b.) Country of Citizenship	(1)(c.) Number and Percentage of Each Class of Voting Securities
Lawrence & Jacqueline Heard Valrico, FL, USA	USA	65,504 - 6.03% common stock	None		
Jerry & Deborah Kyle Valrico, FL, USA	USA	61,809 - 5.69% common stock			
Mark Steven Sembler Tampa, FL USA	USA	58,270 - 5.36% common stock			
Thomas J. Shannon, Jr. Tampa, FL USA	USA	65,371 - 6.02% common stock			
Jack D. Suarez Tampa, FL USA	USA	65,371 - 6.02% common stock			

FORM FR-Y6  
Platinum Bank Holding Company  
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(1) (a.) 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 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))
Jerry M. Kyle Valrico, FL, USA	N/A	Director/President/CEO	Director/President/CEO - (Platinum Bank)	M & M Properties LLP- Member	5.69%	None	M & M Properties LLP - 25%
Amy Carey Lee Brandon, FL, USA	Investor	Director	Director - (Platinum Bank)	None	0.66%	None	None
Joseph Williams Tampa, FL, USA	Contracting Executive	Director	Director - (Platinum Bank)	Manager- (Thuzi, LLC); Secretary/Treasurer- (JFI Investments, Inc); Manager - (Hereford Holdings LLC); Manager - (Hereford Investments LLC); Manager- (Oaktrail Apartments LLC)- Manager- (Thuzi Investment I, LLC); Secretary/Treasurer (Kimmins Corp)	4.66%	None	Thuzi LLC - 25%; JFI Investments, Inc. - 50%; Hereford Holdings LLC- 50%; Hereford Investments LLC -50%; Oak Trail Apartments LLC - 25%; Thuzi Investments 1, LLC- 25%
Kenneth D. Ely Lakeland, FL, USA	N/A	Director	Director/Polk County Region President - (Platinum Bank)	Managing Member- 10 EC Joke LLC	1.69%	None	10 EC Joke LLC- 25%
Ross S. Elsberry Ruskin, FL, USA	Retired Agricultural Executive	Director	Director- (Platinum Bank)	None	0.46%	None	None
Dr. W. Edward Gonzalez, Jr. Valrico, FL, USA	Pediatric Dentist	Director	Director - (Platinum Bank)	Sole Owner- Pediatric Dental Center	2.47%	None	Pediatric Dental Centers - 100%
Lawrence M. Heard Valrico, FL USA	Real Estate Executive	Director/Chairman of the Board	Director/Chairman of the Board - (Platinum Bank)	President - (M & M Properties, LLP); President - (Gandy Partners LLC); President (LaViva Associates LLP); President - (Ariana Associates LLC); President - (Heard Investments LLC); President - (Parkview Investments LLC); Partner- (3020 Azeele, Inc.); President - (Red Fish Investments LLC); President - (Anchor I Investments LLC); Dore Properties LLC.	6.03%	None	M & M Properties, LLP - 75%; Gandy Partners LLC - 50%; LaViva Associates LLP - 50%; Ariana Associates LLC - 50%; Heard Investments LLC- 30%; Parkview Investments LLC - 50%; 3020 Azeele, Inc. - 33.3%; Red Fish Investments LLC - 50%; Anchor I Investments LLC - 30%; Dore Properties 30%.
Henry Gonzalez Tampa, FL, USA	n/a	Director	Director/Tampa Bay Region President (Platinum Bank)	None	None	None	None
Richard Straughn Winter Haven, FL, USA	Attorney at Law	Director	Director- (Platinum Bank)	President - (Straughn & Turner, PA); President - (Magnolia Properties)	0.77%	None	Straughn & Turner PA- 51%; Magnolia Properties 50%