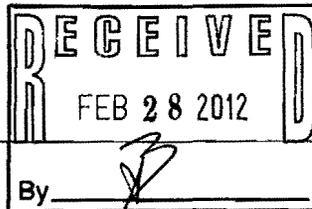


Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

I, Rudolf P. Guenzel

Name of the Bank Holding Company Director and Official

Chief Executive Officer

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Southwest Florida Community Bancorp, Inc.

Legal Title of Bank Holding Company

1565 Red Cedar Drive

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

Fort Myers

FL

33907

City

State

Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Julie K. Longabach

Acting SVP & CFO

Name

Title

239-939-4100

Area Code / Phone Number / Extension

239-939-4123

Area Code / FAX Number

jlongabach@swfcb.com

E-mail Address

Signature of Bank Holding Company Director and Official

Date of Signature

For bank 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 3073779
 C.I. _____

Address (URL) for the Bank 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 Bank Holding Companies

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

<p>Legal Title of Subsidiary Bank Holding Company</p> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Bank Holding Company</p> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>
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Form FR Y-6

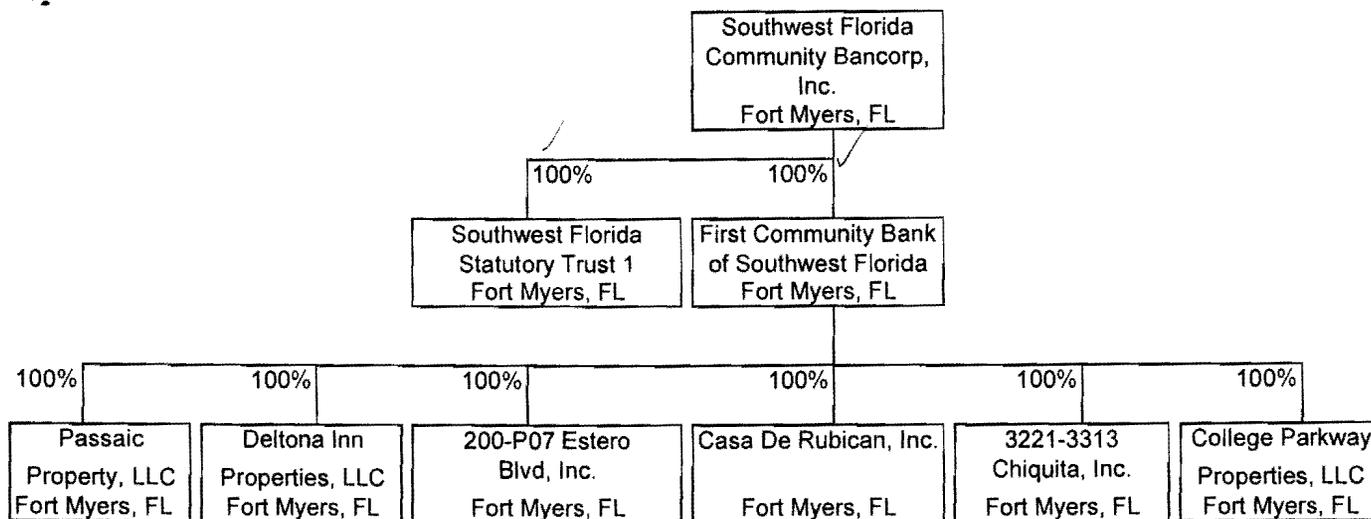
Southwest Florida Community Bancorp, Inc.
Fort Myers, Florida

Fiscal Year Ending December 31, 2011

Report Item:

- 1: a. Southwest Florida Community Bancorp, Inc. (the "Holding Company") is not required to prepare a Form 10-K with the Securities and Exchange Commission.
- 1: b. The Holding Company's audited consolidated financial statements are not yet available for the fiscal year-ending December 31, 2011.

2: Organization Chart



Southwest Florida Statutory Trust 1 formed on July 30, 2004.
 Passaic Property, LLC formed on August 17, 2011 (other real estate owned subsidiary).
 Deltona Inn Properties, LLC formed on November 30, 2011 (other real estate owned subsidiary).
 200-P07 Estero Blvd, Inc. formed on May 7, 2010 (other real estate owned subsidiary).
 Casa De Rubican, Inc. formed on March 12, 2010 (other real estate owned subsidiary).
 3221-3313 Chiquita, Inc. formed on March 12, 2010 (other real estate owned subsidiary).
 College Parkway Properties, LLC formed on December 1, 2011 (other real estate owned subsidiary).
 First Community Bank of Southwest Florida ("FCB")

Form FR Y-6

Southwest Florida Community Bancorp, Inc.
Fort Myers, Florida

Fiscal Year Ending December 31, 2011

Report Item:

3: **Shareholders**

1. Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2011.

(1) (a) Name and Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1) (c) Number and Percentage of Each Class of Voting Securities
Cheryle Webb, Executor of the William Branch Estate Fort Myers, Florida, USA	USA	100,300, or 5.12%, of the Holding Company common stock

2. Shareholders 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 December 31, 2011.

(2) (a) Name and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2) (c) Number and Percentage of Each Class of Voting Securities
None		

Form FR Y-6

Southwest Florida Community Bancorp, Inc.
Fort Myers, Florida
Fiscal Year Ending December 31, 2011

Report Item:

4. Insiders

(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Names and Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title and Position with Bank Holding Company	Title and Position with Subsidiaries (include names of subsidiaries)	Title and Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Rudolf P. Guenzel North Fort Myers, Florida	N/A	Chief Executive Officer	Chairman of the Board, President, and Chief Executive Officer of FCB	Director of All Culture, Inc. Chairman and Director of Gunner Investments, LLC	None	None	Not Applicable.
Suzanne H. Edwards Fort Myers, Florida	Wife, Mother, Community Volunteer	Director	Director of FCB	Chairman and Trustee of the Thomas Edison and Henry Ford Winter Estates, Inc.	0.77%	None	Not Applicable.
Robert D. Knight, Jr. Cape Coral, Florida	Vice President of Paul Homes of Florida, LLC	Director	Director of FCB	Vice President of Paul Homes of Florida, LLC President of Paul Realty, Inc. Member of BG Cape, LLC	0.28%	None	50% of Paul Homes of Florida, LLC 50% of Paul Realty, Inc. 50% of BG Cape, LLC
Randall P. Henderson, Jr. Fort Myers, Florida	Real Estate Brokerage Consulting	Director	Director of FCB	Mayor of Fort Myers, Florida - November 2009 President/CEO of Corbin Henderson Company, Investment Real Estate Director of T3 Communications, Inc. - CLEC (small phone company) Managing Member of RP Henderson Property Co., LLC (R.E. Holding Company) Co-TTEE to Yeatter Henderson Brooks Road Trust (R.E. Holding Co.) Co-TTEE to Yeatter Henderson Trust 41 (R.E. Holding Company) President's Council of Hodges University Advisory Board of Uncommon Friends Advisory Board of Salvation Army	0.05%	None	50% of Corbin Henderson Company (real estate brokerage company) 50% of RP Henderson Property Co., LLC
Wayne R. Kirkwood Cape Coral, Florida	Electrical Contractor	Director	Director of FCB	Owner of Kirkwood Electric, Inc. Owner of Kirkwood Enterprises	0.14%	None	94% of Kirkwood Electric, Inc. 100% of Kirkwood Enterprises
Paul E. Malbon Fort Myers, Florida	Hotel / Resort Operator	Director	Director of FCB	General Manager of FMB Associates	1.27%	None	Not Applicable.
Gerard A. McHale, Jr. Fort Myers Beach, FL	Certified Public Accountant	Chairman of the Board	Director of FCB	Owner of Gerard McHale, P.A., President of McHale Properties Co. of Southwest Florida, Vice President of McHale, Caruso, Scullion & Co., and Hodges University Director	3.06%	None	100% of Gerard McHale, P.A. and McHale Properties Co. of Southwest Florida, and 33.5% of McHale, Caruso, Scullion & Co.
Gene R. Solomon Fort Myers, Florida	Certified Public Accountant	Director	Director of FCB	Owner of Gene R. Solomon, CPA, General Partner in AFD Partners.	2.00%	None	100% owner of Gene R. Solomon, CPA and 50% owner with AFD Partners
James B. McMenamy Fort Myers, Florida	Commercial Real Estate Broker	Director	Director of FCB	Not Applicable.	0.39%	None	Not Applicable.

Results: A list of branches for your depository institution: FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA (ID_RSSD: 2783660).
 This depository institution is held by SOUTHWEST FLORIDA COMMUNITY BANCORP, INC. (3073779) of FORT MYERS, FL.
 The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

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.

	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*
OK	Full Service (Head Office)	2783660	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	1565 RED CEDAR DRIVE	FORT MYERS	FL	33907	LEE	UNITED STATES	62117		FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3832510	BONITA SPRINGS BRANCH	28235 SOUTH TAMiami TR	BONITA SPRINGS	FL	34134	LEE	UNITED STATES	481689	4	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3743719	47TH TERRACE BRANCH	1645 SE 47TH TERRACE	CAPE CORAL	FL	33904	LEE	UNITED STATES	446237	7	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3743728	GULF COAST CARE BRANCH	1333 SANTA BARBARA BOULEVARD	CAPE CORAL	FL	33904	LEE	UNITED STATES	465225	8	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3254185	HANCOCK BRANCH	61 HANCOCK BRIDGE PARKWAY WEST	CAPE CORAL	FL	33991	LEE	UNITED STATES	425188	6	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3640881	DANIELS PARKWAY BRANCH	5200 DANIELS PARKWAY	FORT MYERS	FL	33912	LEE	UNITED STATES	451807	3	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660
OK	Full Service	3832529	FORUM BRANCH	3414 FORUM BOULEVARD	FORT MYERS	FL	33905	LEE	UNITED STATES	482981	5	FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	2783660