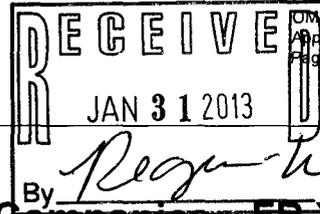


Board of Governors of the Federal Reserve System



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, 2012
 Month / Day / Year

I, **WILLIAM T. TAYLOR**
 Name of the Bank Holding Company Director and Official
CEO
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
CBOS BANKSHARES, INC.
 Legal Title of Bank Holding Company
277 N SYKES CREEK PARKWAY
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
MERRITT ISLAND FL 32953
 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:
JOHN AGEE CFO
 Name Title
321-452-0420
 Area Code / Phone Number / Extension
321-452-9826
 Area Code / FAX Number
JAGEE@CBOSDIRECT.COM
 E-mail Address
WWW.CBOSDIRECT.COM
 Address (URL) for the Bank Holding Company's web page

[Signature]
 Signature of Bank Holding Company Director and Official
 Date of Signature **Jan. 25, 2013**

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

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

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 RSSD ID **3450530**
 C.I. _____

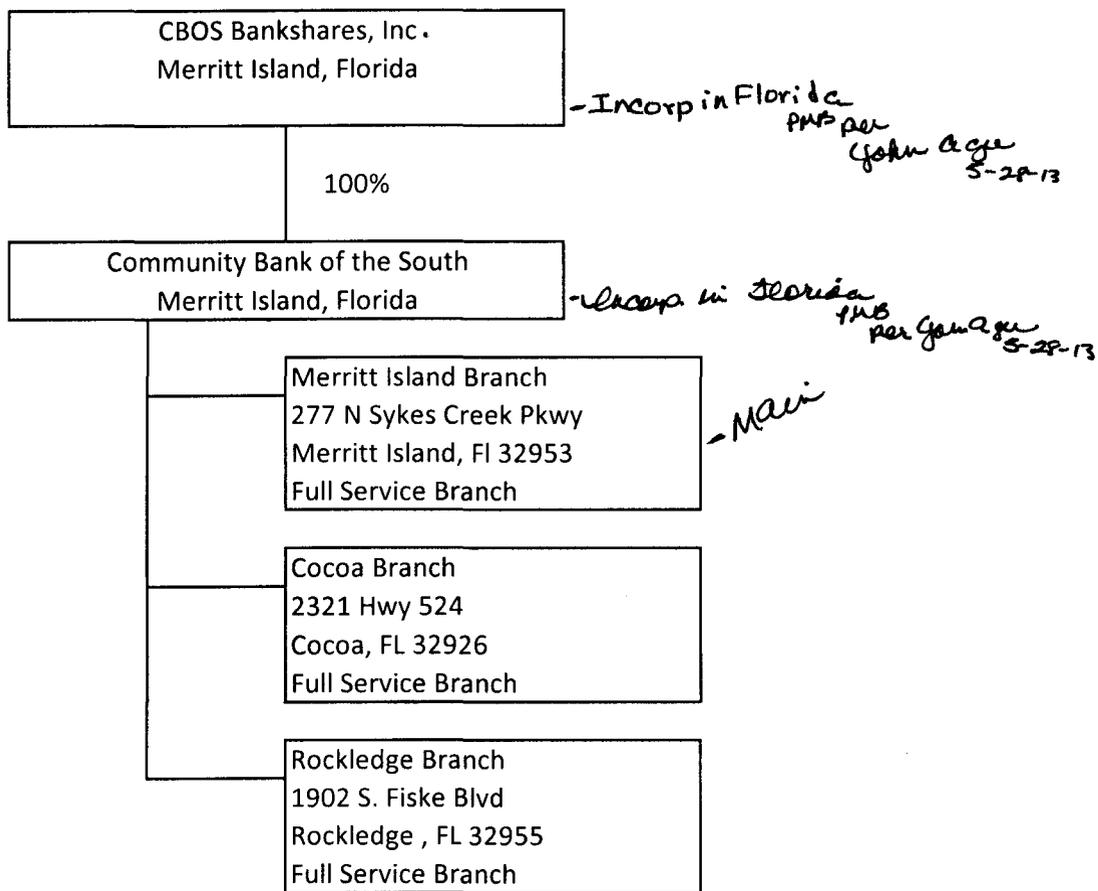
Form FR Y-6

CBOS Bankshares, Inc
Merritt Island, Florida
Fiscal Year Ending December 31, 2012

Report Item

1: The Bank Holding Company does not prepare an annual report to stockholders.

2a & 2b: Organization Chart and list of Domestic Branches



Form FR Y-6

CBOS Bankshares, Inc.

Fiscal Year Ending December 31, 2012

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 12-31-2010			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 12-31-2010		
(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 Securities
William T. Taylor Merritt Island, FL USA	USA	34,241 - 5.32% Common Stock	N/A		

Form FR Y-6
CBOS Bankshares, Inc.
Fiscal Year Ending December 31, 2011

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 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)
William T. Taylor Merritt Island, FL USA	NA	Director & CEO	Director & CEO CBOS	NA	5.32%	NA	NA
Harold T. Bistline Indian Harbor Beach, FL USA	Attorney	Director	Director CBOS	President	3.73%	NA	Harold T. Bistline, PA 100%
L Alexander Vance Dechard, TN USA	Retired Attorney	Director & Chairman	Director CBOS & Chairman CBOS	NA	2.66%	NA	NA
Christina L. Buffkin Merritt Island, FL USA	Business Owner	Director	Director CBOS	Director, Sect/Treas	3.73%	NA	Buffkin Ceramic Tile, Inc 50%
Gary Dover Merritt Island, FL USA	CPA	Director	Director CBOS	President	0.64%	NA	Gary Dover CPA 100%
Stanley Golovac Merritt Island, FL USA	Doctor	Director	Director CBOS	Partner	3.27%	NA	The Pain Institute 50%
Charles W. Johnson Rockledge, FL USA	Investor	Director	Director CBOS	NA	2.38%	NA	NA
Maxwell King Rockledge, FL USA	Retired College Pres	Director	Director CBOS	NA	3.73%	NA	NA
Thomas E. Wasdin Cocoa, FL USA	Developer	Director	Director CBOS	President	3.73%	NA	Wasdin Associates, Inc 50%
Douglas C. Wilson Cocoa Beach, FL USA	Building Contractor	Director	Director CBOS	President	3.27%	NA	Doug Wilson Enterprises, Inc 100%