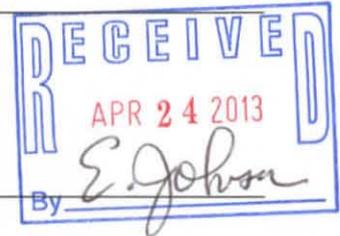


Board of Governors of the Federal Reserve System



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.

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, Nileshkumar C. Patel

Name of the Holding Company Director and Official

Vice Chairman, Secretary

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.



Signature of Holding Company Director and Official

4/18/13

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 3768478
 C.I. _____

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.

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

December 31, 2012

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Central Financial Holdings, Inc.

Legal Title of Holding Company

20701 Bruce B. Downs Blvd

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

Tampa FL 33647

City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Javier Espido Senior Vice President

Name Title

813-929-4477

Area Code / Phone Number / Extension

813-929-4427

Area Code / FAX Number

jespido@centralbankfl.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

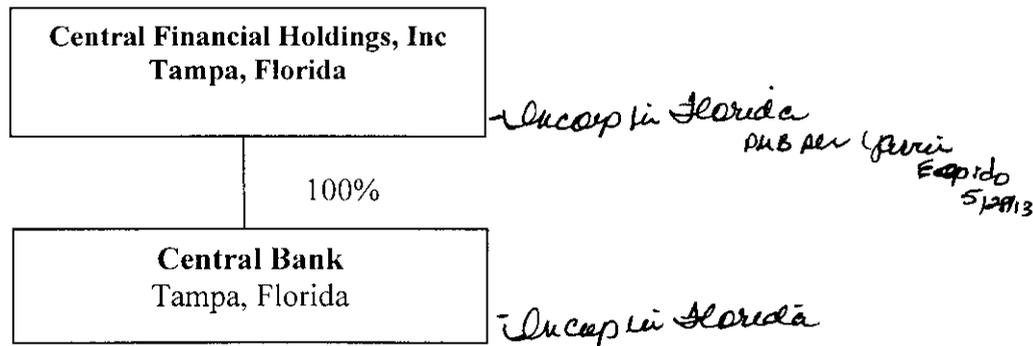
Form FR Y - 6
 Central Financial Holdings, Inc
 Tampa, Florida
 Fiscal Year Ending December 31, 2012

Report Item:

1. - Annual report to shareholders

The Audited Consolidated Financial Statements prepared by Hacker, Johnson & Smith PA are ready as of 04/16/2013. Central Financial Holdings will send the final reports once they are ready.

2a - Organizational Chart:



2b. - Domestic Branch Listing:

Main Office – 20701 Bruce B. Downs Blvd, Tampa, Florida 33647

3. - Security Holders:

Name	City, State, Country	Country of citizenship	Number of securities	Percentage
Vijay M. Patel and Tejal V. Patel	Tampa, FL, USA	USA	100,000	5.416%

3.2 NA

4. - Insiders:

See attached table

Form FR Y - 6
 Central Financial Holdings, Inc
 Tampa, Florida
 Fiscal Year Ending December 31, 2012

Report Item 4: Insiders

Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include name of subsidiaries)	Title & 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)
David Paetzold [REDACTED] Tarpon Spring, FL 34688	Bank Officer	Executive Vice President	President/CEO (Central Bank)	See Attached	NONE	NONE	See Attached
Arvind C. Patel [REDACTED] Tampa, FL 33625	Hotel Owner & Operator	Director	Director (Central Bank)	See Attached	1.35%	NONE	See Attached
Jayesh K. Patel [REDACTED] Bensalem, PA 19020	Project Engineer-St. of NJ	Director	Director (Central Bank)	See Attached	4.74%	NONE	See Attached
Nileshkumar C. Patel [REDACTED] Tampa, FL 33647	Financial Analyst/CFA	Director/Vice Chairman/Secretary & CFO	Director/Vice Chairman/Secretary/Risk Manager (Central Bank)	See Attached	4.74%	NONE	See Attached
Jayesh D. Patel [REDACTED] Tampa, FL 33634	Hotel Owner & Operator	Director	Director (Central Bank)	See Attached	0.81%	NONE	See Attached
Dinubhai Patel [REDACTED] Branford, CT 06405	Motel Owner & Operator	Director	Director (Central Bank)	See Attached	2.03%	NONE	See Attached
Jiten Patel [REDACTED] Bradenton, FL 34212	Business	Director	Director (Central Bank)	See Attached	1.69%	NONE	See Attached
Mahendra Patel [REDACTED] Lake City, FL 32055	Commercial Real Estate Developer & Hotel Owner	Director	Director (Central Bank)	See Attached	2.03%	NONE	See Attached
Rajeshkumar C. Patel [REDACTED] Lake City, FL 32055	Motel Owner & Operator	Director/Chairman/President & CEO	Director/Chairman (Central Bank)	See Attached	4.74%	NONE	See Attached
Dr. Vijay Patel [REDACTED] Tampa, FL 33647	Medical Doctor	Director	Director (Central Bank)	See Attached	5.42%	NONE	See Attached
Shilen Patel [REDACTED] Tampa, FL 33624	President Medical Software Company	Director	Director (Central Bank)	See Attached	4.74%	NONE	See Attached
Gerald Wales [REDACTED] Palm Harbor, FL 34683	N/A	N/A	EVP/Chief Lending Officer	N/A	NONE	NONE	NONE
Javier Espido [REDACTED] Tampa, FL 33647	Bank Officer	SVP/Controller	EVP/Chief Financial Officer	N/A	NONE	NONE	NONE

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

David Pactzold

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Arvind Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
AGMT LLC Travelodge	11736 U S highway 19 N Port Richey, Fl 34668	President	55%
Nobel Hospitality	8121 Benjamin rd Tampa, FL 33609	President	30%
Aum Hospitality LLC Laquinta	St. Augustin, FL	Partner	28%
Shree Krishna LLC Confort Suites	1571 N. US Hwy 1 Ormond Beach, FL 32174	Partner	28%
DK Hospitality LLC Holiday Inn Canal	3207 N boulevard Richmond, Va 23230	Partner	10%
A & J Partnership Howard Johnson	1985 90th Ave. Vero Beach, FL 32966	Partner	25%
MRAJ Inc. Days Inn-Danville	50 Sheraton Road Danville, PA 17621	Partner	8%
Central Holding	60 Sheraton Road Danville 17821	Partner	1%
Tigar Town Motel LLC	Bit Foxrun Parkway Oplika, AL 36801	Partner	10%
Tejash Associates, LLC Howard Johnson	2055 N.Dale Mabry Tampa, Fl 33607	Partner	9%
Krushi Associates, LLC Days Inn-Forsyth	343 North Lee Street Forsyth. GA 31029	Partner	9%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Jayesh K. Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
JALARAM INC.	330 W.Oregon Ave. Philadelphia , Pa 19148	President	100.00%
KRISHNA TREATS, LLC	2901 Hulmeville Road Bensalem, Pa 19020	Manager	42.50%
Tampa Financial Solutions, LLC	20020 Nob Oak Ave., Tampa, FL 33647	Manager	33.00%
Sunshine Donuts, LLC	3401 Street Road Bensalem, PA 19020	Member	33.30%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Nileshkumar Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Shaddha Shyam, LLC	3993 N.W Wisteria Dr., Lake City, FL 32055	Member	19%
Tampa Financial Solutions, LLC.	20020 Nob Oak Ave., Tampa, FL 33647	Member	30%
Heta Riya, LLC	20020 Nob Oak Ave. Tampa FL 33647	Managing Member	50%
M & A Food Beverage, LLC	3993 N.W Wisteria Dr., Lake City, FL 32055	Member	25%
Insurance Holding Ventures, LLC	20020 Nob Oak Ave. Tampa FL 33647	Managing Member	4%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Jayesh D Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
A & J Partnership Howard Johnson Express Inn	1985 90th Ave. Vero Beach, FL 32966	Gen. Partner	75%
JDRK Associates Inc. Days Inn - Milledgeville	2651 N. Columbia St, Milledgeville, GA 31061	Officer	25%
Prasad Inc Of Tampa Howard Johnson Express Inn	2520 N Both Street Tampa, FL 33619	Officer	15%
Jairamki LLC La Quints Inn	4620 Gandy Blvd Tampa, FL 33611	Gen. Partner	12.5%
Mraj Hospitality Quality Inn	234 Montgomery Pike Williamsport PA 17702	Officer	10%
Balram Assoc. Inc Holiday Inn Express	I-275 & 54th Ave North St Petersburg, FL	Officer	15%
Tejas Associates LLC Howard Johnson Hotel	2055 North Dale Mabry Hwy Tampa, Florida 33607	Gen. Partner	19%
Dhaval LLC Super 8	22950 U. S. Hwy 19 North Clearwater, Florida 33765	Gen. Partner	10%
Mraj Inc Days Inn - Danville	50 Sheraton Road Danville, PA 1782	Officer	7%
VINAY INC Best Western	6838 North 4th Street St Petersburg, Florida 33711	Officer	5%
BELLA LLC Howard Johnson	2801 E. NewYork Ave Deland, Florida 32724	Gen. Partner	15%
SHYAM ASSOC. INC	8050 U.S. Hwy 19 North St.Petersburg, FL	Officer	7.5%
Naidip Lavonia, LLC Sleep Inn - Lavonia	890 Ross Place Lavonia, Georgia 30553	Gen. Partner	25%
Krush Associates, LLC Days Inn - Forsyth	343 North Lee Street Forsyth, Georgia 31029	Gen. Partner	10%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Dinubhai Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Dinu & Leela LLC	Branford, CT	Managing Partner	50%
Ellis Corporation MD	Silver Spring	Partner	9%
Meridan Hospitality Partnership LLC	Meridan, CT	Shareholder	10%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Jiten Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Vinayak Properties, LLC	Bradenton, FL	Managing Member	35%
Shiv, LLC	Bradenton, FL	Managing Member	50%
Ohm Harshmeeka, LLC	Bradenton, FL	Managing Member	9%
Ohm Teerth Investment & Consulting, LLC	Bradenton, FL	Managing Member	50%
Ohm Teerth, Inc.	Bradenton, FL	President	100%
Ohm Teerth II, Inc.	Bradenton, FL	President	50%
Ohm Management I, LLC.	Bradenton, FL	Managing Member	100%
Ohm Opportunity Fund I, LLC.	Bradenton, FL	Managing Member	100%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Mahendra G Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Aurum, LLC	Lake City, FL	Managing Member	97%
Kamla, LLC	Lake City, FL	Managing Member	26.80%
ERA Investments, LLC	Lake City, FL	Managing Member	45%
MGM Resorts, LLC	Lake City, FL	Managing Member	25%
Merks, LLC	Lake City, FL	Managing Member	70%
Pedldock Properties, LLC	Lake City, FL	Managing Member	26.80%
Shri Laxmi, LLC	Lake City, FL	Managing Member	25%
Ria, LLC.	Lake City, FL	Managing Member	45%
MGM Lake Park Properties, LLC	Lake City, FL	Managing Member	45%
Morpheus Management, Inc.	Lake City, FL	President	100%
Nutel Inc.	Asheville, NC	Shareholder	5.80%
Butel, Inc	Asheville, NC	Shareholder	12.50%
Yutel, Inc. A/	Asheville, NC	Shareholder	5%
Latel, Inc.	Asheville, NC	Shareholder	5%
Haven Trust Bancorp	Duluth, GA	Shareholder	2.12%
H. Financials, Inc.	Jacksonville, FL	Shareholder	3.20%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Rajeshkumar C. Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Heta Riya LLC	20020 Nob Oak Ave. Tampa FL 33647	Member	50%
Shraddha Shyam, LLC	3993 NW Wisteria Drive Lake City, FL 32055	Managing member	81%
Insurance Holding Ventures, LLC	20020 Nob Oak Ave. Tampa FL 33647	Member	4%
M&A Food Beverage, LLC	3993 NW Wisteria Dr, Lake City, FL 32055	Managing Member	25%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Vijay Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Florida Med. Clinic	Zephyrhills, FL	Shareholder/Physician	20%
Summer Gate Nephrology LLC	Wesley Chapel, FL	Vice president	50%
Pasco Regional Med Ctr	Wesley Chapel, FL	MAC Member	1.8%

Form FR Y - 6
Central Financial Holdings, Inc

Report Item 4: Insiders

Shilen Patel

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Cover2 Ventures	5600 Mariner St. Suite 200 Tampa, FL 33609	Principal	100%
Renew Medical Supplies, LLC	5600 Mariner St. Suite 215 Tampa, FL 33609	CEO	100%
HealthAxis Group, LLC	5600 Mariner St. Suite 200 Tampa, FL 33609	Chairman	100%
Doctor Dial	5600 Mariner St. Suite 215 Tampa, FL 33609	CEO	75%