Board of Governors of the Federal Reserve System

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By

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, 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

5/13/2015
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 3468478
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year

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

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

N/A
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Javier Espido	Senior Vice President
Name	Title

813-549-4210
Area Code / Phone Number / Extension

813-929-4427
Area Code / FAX Number

jespido@centralbankfl.com
E-mail Address

N/A
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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

Central Bank
Legal Title of Subsidiary Holding Company

20701 Bruce B. Downs Blvd
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Tampa | FL | 33647
City | State | Zip Code

Physical Location (if different from mailing address)

N/A
Legal Title of Subsidiary Holding Company

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City | State | Zip Code

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City | State | Zip Code

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Legal Title of Subsidiary Holding Company

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

City | State | Zip Code

Physical Location (if different from mailing address)

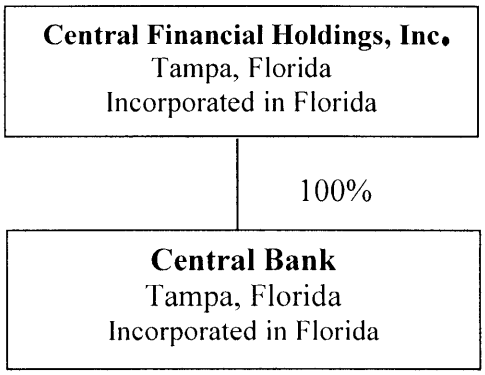
Form FR Y - 6
Central Financial Holdings, Inc
Tampa, Florida
Fiscal Year Ending December 31, 2014

Report Item:

1. - Annual report to shareholders

The Audited Consolidated Financial Statements for Fiscal Year 2014 prepared by Hacker, Johnson & Smith PA are enclosed.

2a - Organizational Chart:



2b. - Domestic Branch Listing:

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
Full Service (Head Office)	3468450	CENTRAL BANK	20701 BRUCE B DOWNS BLVD.	TAMPA	FL	33647	HILLSBORO

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**	**5.42%**

4. - Insiders:
See attached table

Results: A list of branches for your depository institution: CENTRAL BANK (ID_RSSD: 3468450).
This depository institution is held by CENTRAL FINANCIAL HOLDINGS, INC. (3468478) of TAMPA, FL.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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	12/31/2014	Full Service (Head Office)	3468450	CENTRAL BANK	20701 BRUCE B DOWNS BOULEVARD	TAMPA	FL	33647	HILLSBOROUGH	UNITED STATES	448948	0	CENTRAL BANK	3468450	

ok SPR.

Form FR Y - 6
Central Financial Holdings, Inc
Tampa, Florida
Fiscal Year Ending December 31, 2014

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)
John Thompson	Bank Officer	Executive Vice President	President/COO (Central Bank)	See Attached	NONE	NONE	See Attached
Arvind C. Patel Tampa, FL USA	Hotel Owner & Operator	Director	Director (Central Bank)	See Attached	1.35%	NONE	See Attached
Jayesh K. Patel Bensalem, PA USA	Project Engineer-St. of NJ	Director	Director (Central Bank)	See Attached	4.74%	NONE	See Attached
Nileshkumar C. Patel Tampa, FL USA	Financial Analyst/CFA	Director/Vice Chairman/Secretary & CFO	Director/Vice Chairman/Secretary/Risk Manager/ISO (Central Bank)	See Attached	4.74%	NONE	See Attached
Jayesh D. Patel Tampa, FL USA	Hotel Owner & Operator	Director	Director (Central Bank)	See Attached	0.81%	NONE	See Attached
Dinubhai Patel Branford, CT USA	Motel Owner & Operator	Director	Director (Central Bank)	See Attached	2.03%	NONE	See Attached
Jiten Patel Bradenton, FL USA	Business	Director	Director (Central Bank)	See Attached	1.69%	NONE	See Attached
Mahendra Patel Lake City, FL USA	Commercial Real Estate Developer & Hotel Owner	Director	Director (Central Bank)	See Attached	2.03%	NONE	See Attached
Rajeshkumar C. Patel Lake City, FL USA	Real Estate Investor & Operator	Director/Chairman/ President & CEO	Director/Chairman (Central Bank)	See Attached	4.74%	NONE	See Attached
Dr. Vijay Patel Tampa, FL USA	Medical Doctor	Director	Director (Central Bank)	See Attached	5.42%	NONE	See Attached
Shilen Patel Tampa, FL USA	President Medical Software Company	Director	Director (Central Bank)	See Attached	4.74%	NONE	See Attached
Scott Kohler Land O' Lakes, FL USA	N/A	N/A	SVP/Senior Lending Officer	N/A	NONE	NONE	NONE
Nancy Pepper Tampa, FL USA	N/A	N/A	SVP/Chief Credit Officer	N/A	NONE	NONE	NONE
Javier Espido Tampa, FL USA	Bank Officer	SVP/Controller	EVP/Chief Financial Officer	N/A	NONE	NONE	NONE

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Central Financial Holdings, Inc

Report Item 4: Insiders

John Thompson

Name of Corporation, Company or Partnership	Address (City/State)	Title/Position in Entity	Amount of Ownership
Troup Ventures, LLC	St Augustine FL	Managing Member	100.0%
Timucuan Vilano, LLC	St Augustine FL	Managing Member	100%

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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
Nobel Hospitality	ampa, Fl	President	35%
Jiba Family Partnership		Partner	30%
A & J Partnership Howard Johnson	Vero Beach, FL	Partner	10%
Rams Hospitality,LLC	Tampa	Partner	10%
Bramas Inc	Tampa, FL	Patner	10%
Central Holding	Danville	Partner	1%
Rocky Point Investment I	Rockypoint , Tampa	Partner	5%
Rocky Point Investment II	Rockypoint , Tampa	Partner	5%
Krushi Associates,LLC Days Inn-Forsyth	Forsyth. GA	Partner	9%

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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.	Philadelphia , Pa	President	100.00%
KRISHNA TREATS, LLC	Bensalem, Pa	Manager	42.50%
Tampa Financial Solutions, LLC	Tampa, FL	Manager	33.00%
Sunshine Donuts, LLC	Bensalem, PA	Member	33.30%

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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	Lake City, FL	Member	19%
Tampa Financial Solutions, LLC.	Tampa, FL	Member	7%
Heta Riya, LLC	Tampa FL	Managing Member	50%
DTS Development, LLC	Zephyrhills, FL	Member	25%
M & A Food Beverage, LLC	Lake City, FL	Member	25%
Insurance Holding Ventures, LLC	Tampa FL	Managing Member	4%

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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	Vero Beach, FL	Gen. Partner	75%
JDRK Associates Inc. Days Inn - Milledgeville	Milledgeville, GA	Officer	15%
Prasad Inc Of Tampa Howard Johnson Express Inn	Tampa, FL	Officer	15%
Jairamki LLC La Quints Inn	Tampa, FL	Gen. Partner	12.5%
Mraj Hospitality Quality Inn	Williamsport PA	Officer	10%
Dev Krupa Inc	Tampa, FL	Gen. Partner	15%
Tejas Associates LLC Howard Johnson Hotel	Tampa, Florida	Gen. Partner	70%
Dhaval LLC Super 8	Clearwater, Florida	Gen. Partner	10%
Kruti Hotels	Tarpon Springs, FL	Gen. Partner	25%
VINAY INC Best Western	St Petersburg, Florida	Officer	5%
Naidip Lavonia, LLC Sleep Inn - Lavonia	Lavonia, Georgia	Gen. Partner	15%
Krushi Associates, LLC Days Inn - Forsyth	Forsyth, Georgia	Gen. Partner	10%

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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%

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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	Manager	40%
Shiv, LLC	Bradenton, FL	Manager	50%
Ohm Teerth Investment & Consulting, LLC	Bradenton, FL	Manager	50%
Ohm Teerth, Inc.	Bradenton, FL	President	100%
Ohm Teerth II, Inc.	Bradenton, FL	President	50%

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	91%
Kamla, LLC	Lake City, FL	Managing Member	26.80%
ERA Investments, LLC	Lake City, FL	Managing Member	45%
Merks, LLC	Lake City, FL	Managing Member	50%
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%
Morpheus Management, Inc.	Lake City, FL	President	50%
Nutel Inc.	Asheville, NC	Shareholder	5.80%
Butel, Inc	Asheville, NC	Shareholder	10.64%
Latel, Inc.	Asheville, NC	Shareholder	3.52%
Zytel, Inc.	Asheville, NC	Shareholder	10.63%
Wickham Hotels, LLC	Melbourne, FL	Member	24.38%
Lake Park Developers LLC	Lake Park, GA	Managing Member	50.00%
Insurance Holding Ventures LLC	Tampa, FL	Member	4.00%

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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	Tampa FL	Member	50%
Shraddha Shyam, LLC	Lake City, FL	Managing member	81%
Insurance Holding Ventures, LLC	Tampa FL	Member	4%
DTS Development, LLC	Zephyrhills, FL	Managing member	25%
M&A Food Beverage, LLC	Lake City, FL	Managing Member	25%

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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%
PRMC	Wesley Chapel, FL	MAC Member	1.8%

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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	Tampa, FL	Principal	100%
Renew Medical Supplies, LLC	Tampa, FL	CEO	100%
HealthAxis Group, LLC	Tampa, FL	Chairman	100%
Doctor Dial	Tampa, FL	CEO	100%