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APR 2 2012

FR Y-6  
OMB Number 7100-0297  
Approval expires December 31, 2014  
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Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

1084511

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, Robert L. Epling  
Name of the Bank Holding Company Director and Official  
President/CEO  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Community Bank of South Florida, Inc.  
Legal Title of Bank Holding Company  
28801 SW 157 Avenue  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Homestead FL 33033  
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:  
Amber Yunus SVP/CFO  
Name Title  
305-245-2211 334  
Area Code / Phone Number / Extension  
305-242-4626  
Area Code / FAX Number  
ayunus@communitybankfl.com  
E-mail Address

Signature of Bank Holding Company Director and Official  
[Signature]  
Date of Signature  
3-30-12

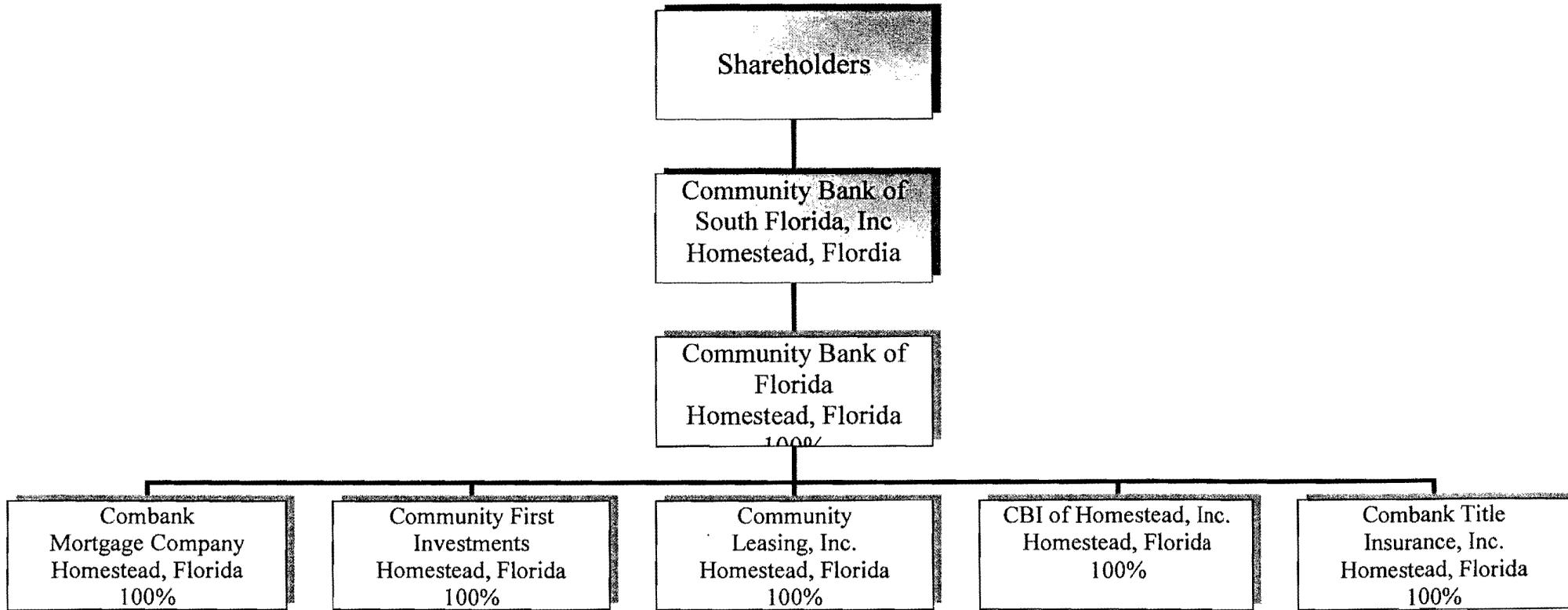
Address (URL) for the Bank Holding Company's web page

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:  
FRY-6 Item 4  
 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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C.I. \_\_\_\_\_

# *Financial Family Organizational Chart*



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Item 3.1

	<u>Shares</u>	<u>Percent</u>
George Eicher Homestead, FL. 33030, USA U.S. Citizen	530,869	12.18%
Robert L. Epling Homestead, FL. 33032, USA U.S. Citizen	288,843	6.63%
Rosario Strano Trust, Phyllis Ernest & Robert L. Epling, Trustees Florida City, FL. 33034 USA U.S. Citizen	390,220	8.95%
Vito Strano Florida City, FL. 33034, USA	273,120	6.26%

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**Report Item 3-2**

- NOT APPLICABLE.

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**Report Item 4**

Report item 4 information on eight directors is included in the confidential volume.