

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, Oliverio Lew

Reporter's Name, Street, and Mailing Address

JGB Financial Holding Company

Legal Title of Bank Holding Company

8200 NW 33 Street, Suite 400

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

Miami FL 33122

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:

Daniel Cherta Controller

Name Title

305-418-6000

Area Code / Phone Number / Extension

305-418-6033

Area Code / FAX Number

dcherta@jgbbank.com

E-mail Address

Signature of Bank Holding Company Director and Official

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

Date of Signature

3/14/13

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

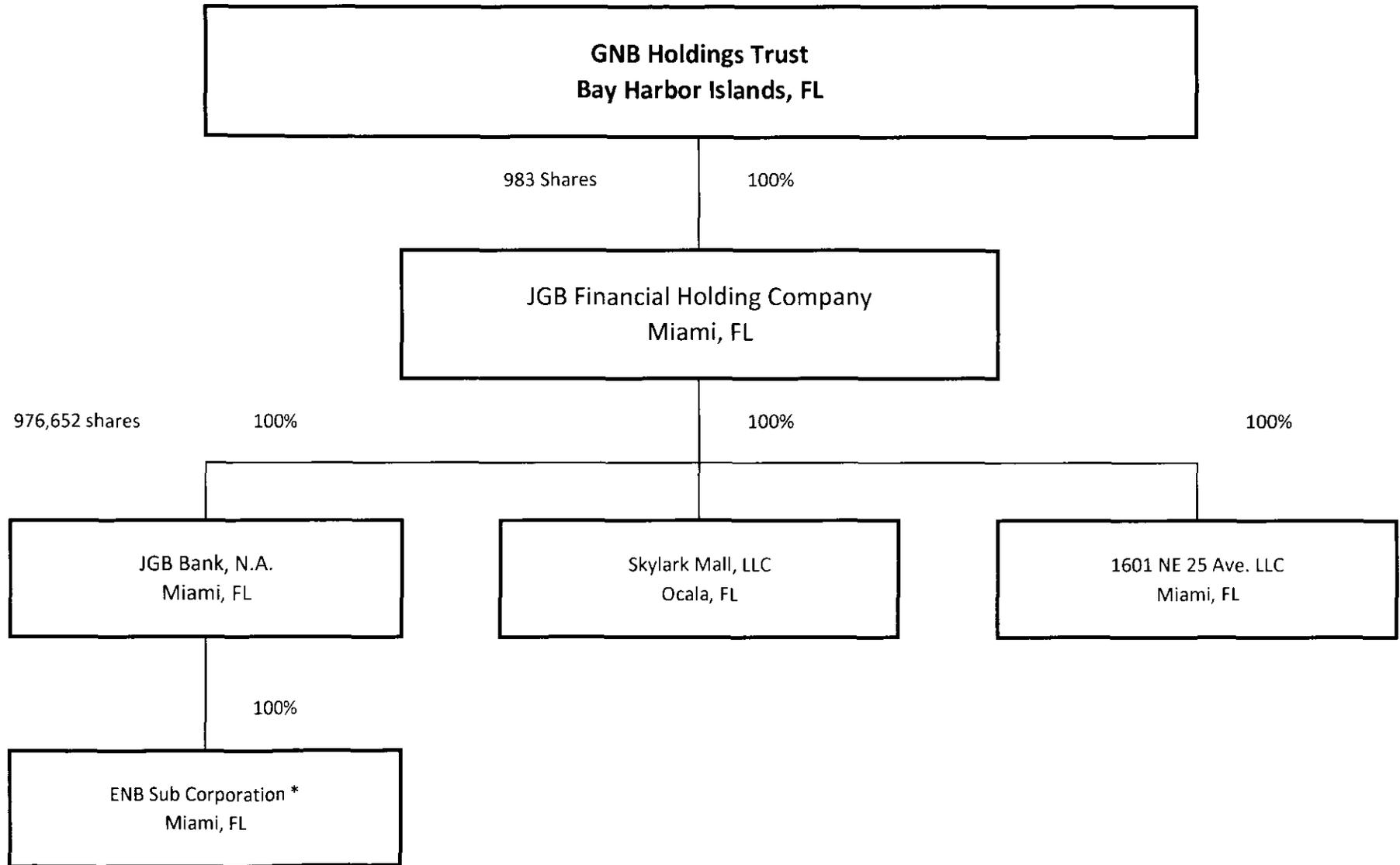
RSSD ID 1021879
C.I. _____

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



* Holds only OREO properties.

JGB Financial Holding Company

Effective December 31, 2012

Report Item 1.

The bank holding company is not registered with the SEC and does not prepare an annual report for its shareholder.

Report Item 3.

Name and Address (1a.)	Country of Citizenship (b.)	No. Shares Owned % Owned (c.)
GNB Holdings Trust Bay Harbor Islands, FL	United States	983 100%
Total Shares Outstanding		983

Report Item 3.

(2)

N/A

**Form FR Y-6
December 31, 2012**

Company Name: JGB Financial Holding Company

Report Item 4.

(1.) Name	(2.) Address	(3a.) Occupation	(3a.) Title-BHC	(3b.) Pos. in Sub	(3c.) Pos. Oth. Bus.	(4(a.) % BHC	(4b.) % Subs	(4c.) %>2 5%
GNB Holdings Trust	Bay Harbor Islands, FL	N/A	Shareholder	N/A	N/A	100%	N/A	N/A
Mr. Jaime Gilinski	London, United Kingdom	Investor	Chairman	N/A	N/A	0%	N/A	N/A
Mr. Joshua Gilinski	Miami, FL	Investor	Director	N/A	N/A	0%	N/A	N/A
Mr. Gabriel Gilinski	Miami, FL	Investor	Director	N/A	N/A	0%	N/A	N/A
Mr. Oliverio Lew	Miami, FL	N/A	Executive Vice President	N/A	N/A	0%	N/A	N/A
Ms. Carolina Mazuera	Miami, FL	N/A	Executive Vice President	N/A	N/A	0%	N/A	N/A

Rider 1
Attached

Rider 1

JGB Financial Holding Company

Director 0%

GNB Holdings Trust, Sole Shareholder of JGB Financial Holding Company