

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

OMB APPROVAL

FORM 12B-25

OMB Number:3235-  
0058

SEC FILE NUMBER  
Expires:May 31,  
1997

CUSIP NUMBER  
Estimated

(Check One): Form 10-NOTIFICATION OF LATE FILING 10-Q Form N-SAR  
average burden  
hours per  
response ...2.50

For Period ended: September 30, 1996

- Transition Report on Form 10-K  
 Transition Report on Form 20-F  
 Transition Report on Form 11-K  
 Transition Report on Form 10-Q  
 Transition Report on Form N-SAR  
For the Transition Period Ended:

Read Instruction (on back page) Before Preparing Form. Please Print or Type.  
NOTHING IN THIS FORM SHALL BE CONSTRUED TO IMPLY THAT THE COMMISSION HAS  
VERIFIED ANY INFORMATION CONTAINED HEREIN.

If the notification relates to a portion of the filing checked above, identify  
the Item(s) to which the notification relates:

PART I REGISTRANT INFORMATION

Full Name of Registrant  
American Financial Holding, Inc.  
Former Name if Applicable  
225 South 200 West, No. 302

Address of Principal Executive Office (Street and Number)  
Farmington, Utah 84025-0683

City, State and Zip Code

PART II RULES 12B-25(B) AND (C)

If the subject report could not be filed without unreasonable effort or expense  
and the registrant seeks relief pursuant to Rule 12b-25(b), the following should  
be completed. (Check box if appropriate)

- (a) The reasons described in reasonable detail in Part III of this form  
could not be eliminated without unreasonable effort or expense;  
(b) The subject annual report, semi-annual report, transition report on  
X Form 10-K, Form 20-F, 11-K, Form N-SAR, or portion thereof, will be  
filed on or before the fifteenth calendar day following the  
prescribed due date; of the subject quarterly report of transition  
report on Form 10-Q, or portion thereof will be filed on or before  
the fifth calendar day following the prescribed due date; and  
(c) The accountant's statement or other exhibit required by Rule 12b-  
25(c) has been attached if applicable.

PART III / NARRATIVE

State below in reasonable detail the reasons why Forms 10-K, 11-K, 10-Q, N-SAR,  
or the transition report or portion thereof, could not be file within the  
prescribed time period.

The Company just completed its annual report on form 10-KSB and is now  
completing its quarterly reports on form 10-QSB for the quarters ended March 31

