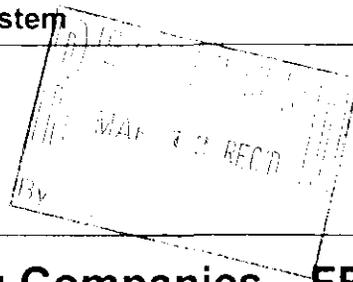


Board of Governors of the Federal Reserve System



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 CFR 211.13(c)), and Section 225.5(b) of Regulation Y (12 CFR 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 CFR 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, 2010

Month / Day / Year

Reporter's Name, Street, and Mailing Address

First Hardee Holding Corporation

Legal Title of Bank Holding Company

P O Box 966

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

Wauchula, FL 33873

City / State / Zip Code

406 N 6th Ave. Wauchula, FL 33873

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Debbie Wheeler, SR VP & COO

Name / Title

863-773-4136

Area Code / Phone Number

863-773-9503

FAX Number

dwheeler@fnbwauchula.com

E-mail Address

www.fnbwauchula.com

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

I, Richard, K. Justice, President
Name and Title of the Bank Holding Company Director and Official

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.

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 CFR Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

[Signature]
Signature of Bank Holding Company Director and Official

3/2/11
Date of Signature

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 Number 2376558

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

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company

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

City / State / Zip Code

Physical location (if different from mailing address)

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

City / State / Zip Code

Physical location (if different from mailing address)

First Hardee Holding Corporation
P O Box 966
Wauchula, Fl 33873
Fiscal year ending December 31, 2010

1a. The BHC is not required to prepare for 10K with the SEC.

1b. FHHC provides a copy of the consolidated complied f/s to each shareholder in advance of the annual meeting, with a cover letter summarizing the past year's performance and plans for the future. Two copies of these items are attached.

2. Organizational Chart: FHHC is a single bank holding company and owns 100% of First National Bank of Wauchula. It has no direct or indirect holding of any other companies.

2.1 First Hardee Holding Corporation 100% owner of
Wauchula, Fl 33873

2.2 First National Bank of Wauchula
Wauchula, Fl 33873

2.3 N/A

2.4 N/A

2.b. First National Bank of Wauchula, 1/1/1960, 406 N. 6th Ave. Wauchula, Hardee County, Fl. USA 33873, Full Service

3.1 (a) (b) (c) Current shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2010. There is one class of common stock.

F L Revell, Jr.	USA	6,663 shares or 80.01%
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Wauchula, Fl 33873

Oneita Revell	USA	600 shares or 7.19%
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Wauchula, Fl 33873

3.2 None

4. Insiders (see attached list.)

(1) Name & Addresses	(2) Principal Occupation Other than With BHC	(3)(a) Title & Position With BHC	(3)(b) Title & Position With Other Subsidiaries	(3)(c) Title & Position With Other <u>Businesses</u>	(4)(a) Percentage of Voting Shares <u>In BHC</u>	(4)(b) Percentage of Voting Shares <u>In Subsidiary</u>	(4)(d) Companies if 25% or More of voting securities <u>are held</u>
F L Revell, Jr Wauchula, FI	manufacturing	shareholder/director	director First National Bank of Wauchula	President President Owner Owner	80.01%	N/A	Florida Fence Post Co 100% F L Revell, Inc. 100% F L Revell Ranch & Groves 100% Brushy Creek Corp 100%
M E Wilkins Wauchula, FI	banker	Shareholder/director Vice President	VP /Director First National Bank of Wauchula	N/A	0.48%	N/A	no other outside interest
Kenneth B. Evers Wauchula, FI	attorney	shareholder/director	director 1st National Bk of Wauchula	owner	0.30%	N/A	Kenneth B. Evers PA 100%
Richard K Justice Wauchula, FI	banker	shareholder/director	President/Director First National Bank of Wauchula	N/A	0.30%	N/A	no other outside interest
Debbie Wheeler Wauchula, FI	banker	secretary	Sr. VP & COO First National Bank of Wauchula	N/A	none	N/A	no other outside interest
Michael D Manley Wauchula, FI	accountant	shareholder/director	director First National Bank of Wauchula	owner partner owner partner partner	0.30%	N/A	Michael D Manley Personal IDE Dirt hauling LLC 50% Manley & Associates 100% Grannies Produce 50% Liber Investments 10%
John R. Clemons Wauchula, FL	Banker	Director	Sr. VP First National Bank of Wauchula	N/A	0.30%	N/A	no other outside interest