

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 30 2015

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, H. J. Hughes

Name of the Holding Company Director and Official

President

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

03/24/2015

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 1084052

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

First Hartford Bancshares, Inc.

Legal Title of Holding Company

101 Third Avenue / P O Box 129

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

Hartford

AL

36344

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marcia Solomon

VP - Deposit Operations

Name

Title

3345882211

Area Code / Phone Number / Extension

3345882279

Area Code / FAX Number

marciasolomon@fnbhartford.com

E-mail Address

www.fnbhartford.com

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

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.

<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> City State Zip Code <hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> City State Zip Code <hr/> Physical Location (if different from mailing address) <hr/>
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Form FR Y-6
Annual Report of Holding Companies
First Hartford Bancshares, Inc.
Hartford, Alabama
Fiscal Year Ending December 31, 2014

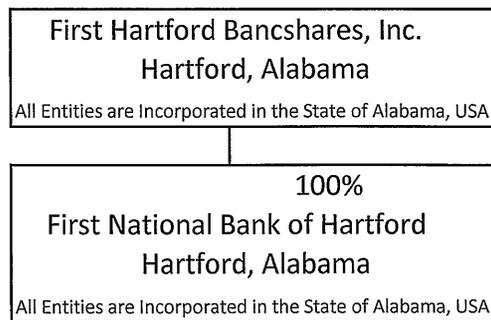
Report Item 1(a): Form 10-k filed with the Securities and Exchange Commission

First Hartford Bancshares, Inc. is not required to prepare from 10K with the SEC.

Report Item 1(b): Annual reports to shareholders

First Hartford Bancshares, Inc. does prepare an annual report for its shareholders. Enclosed are two copies of the annual report.

Report Item 2: Organizational Chart



Report Item 2(b): Domestic Branch Listing

NONE.

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF HARTFORD (ID_RSSD: 112332).
 This depository institution is held by FIRST HARTFORD BANCSHARES, INC. (1084052) of HARTFORD, AL.
 The data are as of 03/31/2015. Data reflects information that was received and processed through 04/06/2015.

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		Full Service (Head Office)	112332	FIRST NATIONAL BANK OF HARTFORD	101 SOUTH THIRD AVENUE	HARTFORD	AL	36344	GENEVA	UNITED STATES	1830	0	FIRST NATIONAL BANK OF HARTFORD	112332	

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Report Item 3: Shareholders (1)(a)(b)(c) and (2)(a)(b)(c)					
Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2014			Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership control or or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2014		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country or Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country and Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
John A. Hughes, Jr. Hartford, AL, USA	USA	553 13.23% Common Stock	None	None	None
Amy J. Hughes Birmingham, AL, USA	USA	463 11.07% Common Stock			
Henry J. Hughes Hartford, AL, USA	USA	423 10.12% Common Stock			
Mary H. Wesley Credit Shelter Trust Hartford, AL, USA H. J. Hughes Trustee	USA	314 7.52% Common Stock			
Bill C. Hughes Hartford, AL, USA	USA	243 5.81% Common Stock			
Ann Avery Pearson Fairhope, AL, USA	USA	237 5.67% Common Stock			
Jack Houston Avery Dothan, AL, USA	USA	236 5.64%			

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Report Item 4: Directors and Officers (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)							
(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (First National Bank of Hartford All Entities are Incorporated in the State of Alabama, USA)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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 A. Hughes, Jr Hartford, AL, USA	N/A	Chairman	Chairman Director	N/A	13.23%	None	N/A
Henry J. Hughes Hartford, AL, USA	N/A	President	President	N/A	10.12%	None	N/A
Bill C. Hughes Hartford, AL, USA	Insurance Agent	Director	Director	Sole Proprietor First Insurance Agency	5.81%	None	First Insurance Agency 100%
Frances N. Borland Birmingham, AL, USA	Homemaker	Director	Director	N/A	0.38%	None	N/A
William A. Hughes Tuscaloosa, AL, USA	Administration	Director	Director	Administrator University of Alabama	1.77%	None	N/A
Amy J. Hughes Birmingham, AL, USA	Implementation Manager	Director	Director	Implementation Manager Command Alkon, Inc.	11.07%	None	N/A
Patricia B. Guilford Hartford, AL, USA	Homemaker	Director	Director	N/A	4.78%	None	N/A
John Jackson Hughes Hartford, AL, USA	Banking	Director	Director	President Hughes & Associates, LLC dba Ameriprise Financial	0.86%	None	AMSA Holdings, LLC 100%

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Mark A. Payne Enterprise, AL, USA	Banking	N/A	Chief Executive Officer	N/A	0.10%	None	N/A
Jeffrey A. Sorrells Hartford, AL, USA	Banking	N/A	VP/Loan Officer	N/A	None	None	N/A
Mike Kinman Hartford, AL, USA	Banking	N/A	VP -Information Technology	N/A	None	None	N/A
Marcia A. Solomon Hartford, AL, USA	Banking	Secretary	Cashier VP - Operations Human Resources	N/A	None	None	N/A
Michael Clardy Hartford, AL, USA	Banking	N/A	Loan Officer	N/A	None	None	N/A
Mary H. Wesley Family Trust Hartford, AL, USA	N/A	N/A	N/A	N/A	7.52%	None	N/A
Susan K. Hughes Hartford, AL, USA	Banking	N/A	VP - CD/IRAs	N/A	0.86%	None	N/A

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Robert Guilford Hartford, AL, USA	Banking	N/A	VP - Loan Officer Investment Officer	N/A	0.12%	None	N/A
Amy Coleman Hartford, AL, USA	Banking	N/A	Compliance Officer BSA Officer Security Officer Internal Audit Manager	N/A	None	None	N/A
Mary Langford Hartford, AL, USA	Banking	N/A	Head Teller Physical Security Officer	N/A	None	None	N/A
Rhoda Tomlinson Enterprise, AL, USA	Banking	N/A	Head Bookkeeper	N/A	None	None	N/A
David Thompson Ozark, AL, USA	Banking	N/A	Controller	N/A	None	None	N/A