

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK



Annual Report of Holding Companies—FR Y-6

2014 MAR 17 P 14:52
 STATISTICS & REPORTS
 DEPARTMENT

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

I, Jalene R. Kin

Reporter's Name, Street, and Mailing Address

Community First Bancshares, Inc.

Name of the Holding Company Director and Official
 President/CEO

Legal Title of Holding Company

Title of the Holding Company Director and Official

P. O. Box 30

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

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.

Forest OH 45843

City State Zip Code

118 East Lima Street, Forest, Ohio 45843

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:

Sharon Haymond

VP/Cashier

Name

Title

419-273-2595

Area Code / Phone Number / Extension

419-273-2598

Area Code / FAX Number

sharonhaymond@com1stbank.com

E-mail Address

www.com1stbank.com

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

Jalene R. Kin - Pres/CEO
 Signature of Holding Company Director and Official

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 2293093
 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 Holding Companies

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

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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City State Zip Code

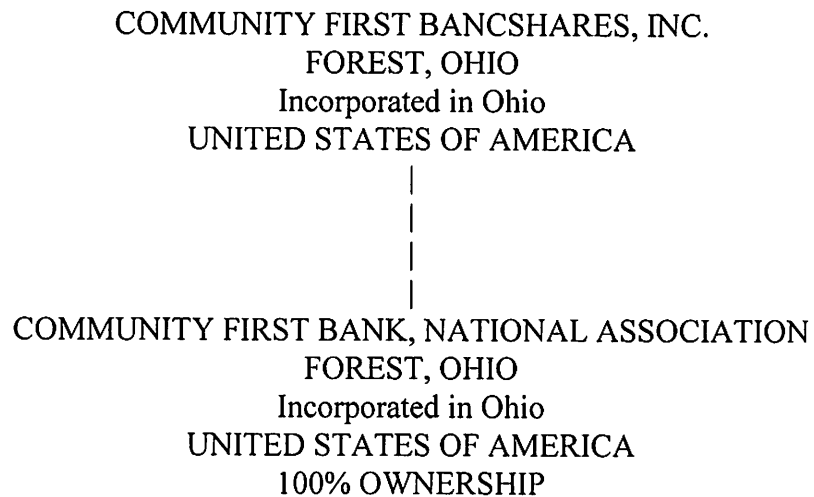
Physical location (if different from mailing address)

FORM FR Y-6

COMMUNITY FIRST BANCSHARES, INC.
118 EAST LIMA STREET
FOREST, OHIO 45843
FISCAL YEAR ENDING DECEMBER 31, 2013

REPORT ITEM:

1. The bank holding company does prepare an annual report for its shareholders.
- 2a Organizational Chart



- 2b Domestic Branch Listing - Submitted via email on March 11, 2014.

FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
FOREST, OHIO

REPORT ITEM 3: SECURITIES HOLDERS

current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-13

(1)(a) name & address city, state, country	(1)(b) country of citizenship or incorporation	(1)(c) number and percentage of each class of voting securities
Alan F. Kin Upper Sandusky, Ohio USA	USA	4,012 5.9726% Common Stock
Sheryl Haushalter Findlay, Ohio USA	USA	3,857 5.7417% Common Stock
Patricia Kin Upper Sandusky, Ohio USA	USA	3,371 5.0183% Common Stock

shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12-31-13

(2)(a) name & address (city, state, country)	(2)(b) country of citizenship Or incorporation	(2)(c) number and percentage of each class of voting securities
None	N/a	N/a

FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
DECEMBER 31, 2013

Report Item 4: Insiders

(1) Daniel C. Harris
Upper Sandusky, OH █████ USA

(2) electrical contractor

(3)(a) Director (4)(a) .1786
(3)(b) Director (4)(b) None
Community First Bank, N. A.
(3)(c) Owner (4)(c) N/A
Carl R. Harris Electrical Contractor, LLC

(1) Mary E. Fox
Forest, Oh █████ USA

(2) Attorney at Law

(3)(a) Director (4)(a) .5210%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) President
Fox Ruhlen Co. LPA

(1) Alan F. Kin
Upper Sandusky, Oh █████ USA

(2) Retired Farmer

(3)(a) Director (4)(a) 5.9726%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) N/A

(1) Jerry L. Huston
Wharton, Oh █████ USA

(2) Retired Farmer

(3)(a) Director (4)(a) 1.1938%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) N/A

(1)	Dr. W. Martin Miller Kenton, Oh [REDACTED] USA	(2)	Hardware store owner
(3)(a)	Director & Chairman	(4)(a)	.1607%
(3)(b)	Director & Chairman Community First Bank, N. A.	(4)(b)	None
(3)(c)	N/A	(4)(c)	N/A

(1)	Sheryl A. Haushalter Findlay, OH [REDACTED] USA	(2)	manufacturing business officer
(3)(a)	Director	(4)(a)	.5061%
(3)(b)	Director Community First Bank, N. A.	(4)(b)	None
(3)(c)	Robinson Fin Machines, VP		

(1)	Jalene R. Kin Upper Sandusky, OH [REDACTED] USA	(2)	N/A
(3)(a)	Director & President	(4)(a)	.2977%
(3)(b)	Director & President/CEO Community First Bank, N. A.	(4)(b)	None
(3)(c)	N/A	(4)(c)	N/A

(1)	Sharon Haymond Forest, Oh [REDACTED] USA	(2)	N/A
(3)(a)	Secretary	(4)(a)	.0148%
(3)(b)	Vice President/Cashier Community First Bank, N. A.	(4)(b)	None
(3)(c)	N/A	(4)(c)	N/A
