Annual Report of 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)) 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.

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, Richard D. Wardell
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

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 260 6693
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013
Month / Day / Year

Reporter’s Name, Street, and Mailing Address
Iron Bancshares, Inc.
195 Main Street, P.O. Box 565
(Salisbury, CT 06068)

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Margaret Caiati VP & CFO
Name Title
860-435-2581 Area Code / Phone Number / Extension
860-435-9105 Area Code / FAX Number
mcaiati@ironbank.com E-mail Address
www.ironbank.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2012
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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Form FRY-6

Iron Bancshares, Inc.
195 Main Street
Salisbury, CT 06068
Fiscal Year Ending December 31, 2013

Report Item:

1. a. Iron Bancshares, Inc. is not required to prepare form 10K with the SEC.
   b. Iron Bancshares, Inc. does prepare an annual report for its shareholders.
      Enclosed are two copies of the annual report.

2. Organizational Chart:

Iron Bancshares, Inc.
195 Main Street
Salisbury, CT 06068
Incorporated in Connecticut

The National Iron Bank
195 Main Street
Salisbury, CT 06068
Incorporated in CT
100% Ownership
Report Item 2b: Domestic Branch Listing

National Iron Bank:

Norfolk Branch Office – 06/30/1966
12 John Curtiss Road
Norfolk
Litchfield County
Connecticut
United States
06058

Cornwall Bridge Branch Office – 07/01/1963
366 Furnace Brook Road
Cornwall Bridge
Litchfield County
Connecticut
United States
06754

Washington Depot Branch Office – 11/19/1984
6 Bee Brook Road
Washington Depot
Litchfield County
Connecticut
United States
06794

Salisbury Branch Office and Home Office – 07/01/1984
195-Main Street
Salisbury
Litchfield County
Connecticut
United States
06068
Iron Bancshares, Inc.
FORM FR Y-6
December 31, 2013

Report Item 3: Shareholders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship Or Incorporation</th>
<th>(1)(c) Number &amp; Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship Or Incorporation</th>
<th>(2)(c) Number &amp; Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul L. Cornell, Jr. Washington Depot, CT</td>
<td>USA</td>
<td>3,232 – 19.89% Common stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ralph W. Sandmeyer, Jr Cornwall Bridge, CT</td>
<td>USA</td>
<td>4,717 – 29.03% Common stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richard D. Wardell Salisbury, CT</td>
<td>USA</td>
<td>2,917 – 17.95% Common stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wardell Family Trust III Salisbury, CT</td>
<td>USA</td>
<td>1,180 – 7.26% Common stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Names &amp; Address (City, State, Country)</td>
<td>(2) Principal Occupation if other than with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Bank Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Bank Holding Company</td>
</tr>
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</tr>
<tr>
<td>Paul L. Cornell, Jr. Washington Depot, CT, USA</td>
<td>Retired</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board (National Iron Bank)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steven T. Cornell Washington Depot, CT, USA</td>
<td>Banking</td>
<td>Vice President, Secretary &amp; Treasurer</td>
<td>Executive Vice President and Security Officer (National Iron Bank)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kevin L. Dumas Roxbury, CT, USA</td>
<td>CPA</td>
<td>Director</td>
<td>Director (National Iron Bank)</td>
<td></td>
<td>Dumas Estate &amp; Tax Management Owner</td>
</tr>
<tr>
<td>Peter R. Houldin Washington Depot, CT, USA</td>
<td>Insurance</td>
<td>Director</td>
<td>Director (National Iron Bank)</td>
<td></td>
<td>Ericson Financial Services</td>
</tr>
<tr>
<td>Ralph W. Sandmeyer, Jr. Cornwall Bridge, CT, USA</td>
<td>Retired</td>
<td>Vice Chairman of the Board</td>
<td>Vice Chairman of the Board (National Iron Bank)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell Riva, Jr. Salisbury, CT, USA</td>
<td>Retail Lumber</td>
<td>Director</td>
<td>Director (National Iron Bank)</td>
<td></td>
<td>Owner (Lindell Fuels, Inc.)</td>
</tr>
<tr>
<td>Richard D. Wardell Salisbury, CT, USA</td>
<td>Banking</td>
<td>President &amp; Chief Executive Officer</td>
<td>President &amp; Chief Executive Officer (National Iron Bank)</td>
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