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 510(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 9(b)(4) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3106(a)); sections 11(a)(1), 26, and 36A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611(a)); and sections 113, 155, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5561, 5335, 5412, 1850(a)(1), and 5488(b)(1)). 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 director or a senior official, the chairman of the board must sign the report. If the holding company is an ECOT/ESO, the chairman of the board must sign the report.

<table>
<thead>
<tr>
<th>Date of Report (top-tier holding company’s fiscal year-end)</th>
<th>December 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Day</td>
</tr>
</tbody>
</table>

CenterGroup Financial, Inc.

744 State Route 28

Milford, OH 45150

City: Milford

State: OH

Zip Code: 45150

Physical Location (if different from mailing address):

Telephone: 800-240-6809

Area Code / Phone Number / Extension: 800-240-6809

Fax Number: 513-968-8516

Email Address: steve@centerbank.com

CFO/Controller

Date of Signing: 3/20/2020

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

RUSD ID: C.I.
Organization Chart

Form FR Y-6 2a.

CenterGroup Financial, Inc.
Incorporated in Ohio
LEI is n/a
Located in Milford, Ohio

CenterBank
Incorporated in Ohio
(100%) LEI is 549300JICBJ5KEDP3217
Located in Milford, Ohio

Warm & Cozy Homes, LLC
Incorporated in Delaware
(100%) LEI is n/a
Located in Milford, Ohio
Item 3 (1)
Refer to Confidential Volume

Item 3 (2)
N/A

Item 4
Refer to Confidential Volume

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stewart M. Greenlee, Cincinnati, OH USA</td>
<td>President &amp; CEO/Director</td>
<td>President &amp; CEO, CenterBank; Manager, Warm and Cozy Homes</td>
</tr>
<tr>
<td>Lee E. Lyon, II, Milford, OH USA</td>
<td>Secretary</td>
<td>Executive Vice President, CenterBank; Manager, Warm and Cozy Homes</td>
</tr>
<tr>
<td>Stephen R. Church, Amelia, OH USA</td>
<td>Treasurer</td>
<td>Senior Vice President, CenterBank; Manager, Warm and Cozy Homes</td>
</tr>
<tr>
<td>David L. Brooks, Franklin, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>Title, CenterBank</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Joseph P. Hayden III, Cincinnati, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Paul Heldman, Cincinnati, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Dennis L. Hirt, Villa Hills, KY USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Dr. N.L. Patel, Cincinnati, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Daniel R. Rolfes, Loveland, OH USA</td>
<td>Chairman of the Board of Directors</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Carol Venn, Cincinnati, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
<tr>
<td>Lawrence H. Schumacher, West Chester, OH USA</td>
<td>Director</td>
<td>Director, CenterBank</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: CENTERBANK (ID_RSSD: 2887399),
This depository institution is held by CENTERGROUP FINANCIAL, INC. (4415869) of MILFORD, OH.
The data are as of 11/30/2013. Data reflects information that was received and processed through 09/05/2013.

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 the 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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Regular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>KINCNUMIN**</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>2887399</td>
<td>CENTERBANK</td>
<td>744 STATE ROUTE 28</td>
<td>MILFORD</td>
<td>OH</td>
<td>45150</td>
<td>CLERMONT</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CENTERBANK</td>
<td>2887399</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5420715</td>
<td>ANDERSON RANKING CENTER</td>
<td>13981 BEECHMONT AVENUE</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45230</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CENTERBANK</td>
<td>2887399</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5017691</td>
<td>MADERA BRANCH</td>
<td>8994 MIAMI AVENUE</td>
<td>MADERA</td>
<td>OH</td>
<td>45245</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CENTERBANK</td>
<td>2887399</td>
</tr>
</tbody>
</table>