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)); sections 6(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3106(b)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 502, and 611(a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1), and 5468(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 senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Jalene R. Kin
Name of the Holding Company Director and Officer
President/CEO
Title of the Holding Company Director and Officer

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 Officer
07/31/2020
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

RSS ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year
None

Reporter’s Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporter’s Name, Street, and Mailing Address

Community First Bancshares, Inc.
Legal Title of Holding Company
118 East Lima Street
(Mailing Address of the Holding Company) Street / P.O. Box
Forest OH 45843
City State Zip Code

118 East Lima Street
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Nichole Burton
VP/Cashier
Name Title
419-273-2595
Area Code / Phone Number / Extension
419-273-2595
Area Code / Fax Number
nicheleburton@com1stbank.com
E-mail Address
www.com1stbank.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report, □

2. a letter justifying this request has been provided separately □

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

12/2019
COMMUNITY FIRST BANCSHARES, INC.
118 EAST LIMA STREET
FOREST, OH 45843
FISCAL YEAR ENDING DECEMBER 31, 2019

REPORT ITEM:

1. The bank holding company does prepare an annual report for its shareholders.

2a. Organizational Chart

COMMUNITY FIRST BANCSHARES, INC.
FOREST, OHIO
Incorporated in Ohio
UNITED STATES OF AMERICA
LEI – None
|
|
|
|
|
COMMUNITY FIRST BANK, NATIONAL ASSOCIATION
FOREST, OHIO
Incorporated in Ohio
UNITED STATES OF AMERICA
100% OWNERSHIP
LEI – None

2b. Domestic Branch Listing – Submitted via email on March 18, 2020
Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(e)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>Securities holders 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 12-31-20XX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan F. Kin</td>
<td>USA</td>
<td>4,012 6.72 Common Stock</td>
<td></td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sharon Heilman</td>
<td>USA</td>
<td>3,284 5.50 Common Stock</td>
<td></td>
</tr>
<tr>
<td>Kenton, OH 43326 USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patricia Kin</td>
<td>USA</td>
<td>3,671 6.15 Common Stock</td>
<td></td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniel C. Harris, Upper Sandusky, Ohio 43351 USA</td>
<td>Electrical Contractor</td>
<td>Director</td>
<td>Owner</td>
<td>.2011 %</td>
<td>None</td>
<td>Carl R. Harris, Electrical Contractor, LLC. 50%</td>
<td></td>
</tr>
<tr>
<td>Jerry L. Huston, Wadsworth, Ohio 44281 USA</td>
<td>Retired Farmer</td>
<td>Director</td>
<td>N/A</td>
<td>1.59 %</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Mary R. Fox, Forest, Ohio 45443 USA</td>
<td>Attorney at Law</td>
<td>Director</td>
<td>President</td>
<td>.8866 %</td>
<td>None</td>
<td>Fox Osborn Co., EMA 100%</td>
<td></td>
</tr>
<tr>
<td>Douglas E. Walton, Sycamore, Ohio 44683 USA</td>
<td>Realtor and Auctioneer</td>
<td>Director</td>
<td>Broker</td>
<td>.1257 %</td>
<td>None</td>
<td>Walton Realty &amp; Auction Co. LLC 99%</td>
<td></td>
</tr>
<tr>
<td>Dr. W. Martin Miller, Kenton, Ohio 43326 USA</td>
<td>Retired Veterinarian</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>.2732 %</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Jaret E. Kin, Upper Sandusky, Ohio 43351 USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>N/A</td>
<td>.3352 %</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Roger Crowe, Kenton, Ohio 43326 USA</td>
<td>County Commissioner</td>
<td>Director</td>
<td>N/A</td>
<td>.19 %</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: COMMUNITY FIRST BANK, NATIONAL ASSOCIATION (ID_RSSD: 579319). This depository institution is held by COMMUNITY FIRST BANCSHARES, INC. (2293093) of FOREST, OH. The data are as of 12/31/2019. Data reflects information that was received and processed through 01/04/2020.

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
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
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

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal size.

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
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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>579319</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>578817</td>
<td>KENTON BRANCH</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3108699</td>
<td>UPPER SANDUSKY BRANCH</td>
</tr>
</tbody>
</table>
when this information first became valid in the Effective Date column.

or acquisition date in the Effective Date column.

Action of Change, Close, Delete, or Add.

<table>
<thead>
<tr>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
</tr>
</thead>
<tbody>
<tr>
<td>118 EAST LIMA ST.</td>
<td>FOREST</td>
<td>OH</td>
<td>45843</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
</tr>
<tr>
<td>438 SOUTH MAIN ST</td>
<td>KENTON</td>
<td>OH</td>
<td>43326</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
</tr>
<tr>
<td>101 NORTH SANDUSKY AVENUE</td>
<td>UPPER SANDUSKY</td>
<td>OH</td>
<td>43351</td>
<td>WYANDOT</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
</tr>
<tr>
<td>Head Office</td>
<td>Head Office ID_RSSD*</td>
<td>Comments</td>
<td></td>
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