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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(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 Official
President/CEO
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
09/01/2022

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
R.S.S.D. ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2021
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 City, Ohio 45843
State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Nichole Burton
Name
VP/Cashier
Title
Area Code / Phone Number / Extension
419-273-2595

Area Code / FAX Number
419-273-2598

E-mail Address
nicholeburton@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

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.68 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
FORM FR Y – 6

COMMUNITY FIRST BANCSHARES, INC.
FISCAL YEAR ENDING DECEMBER 31, 2021

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 Reporting Central 01/25/2022
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 12/31/2021. Data reflects information that was received and processed through 12/31/2021.

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 UNNUM, 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.

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**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 UNINUM*</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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</tr>
</tbody>
</table>
## Form FR Y-6
Community First Bancshares, Inc.
Fiscal Year Ending December 31, 2021

### Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(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>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan F. Kin USA</td>
<td></td>
<td>7,683 13.62% Common Stock</td>
<td>None Applicable</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders

### Fiscal Year Ending December 31, 2021

<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 other businesses)</th>
<th>(3)(c) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (Includes partnerships) if 20% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniel G. Harris</td>
<td>Electrical Contractor</td>
<td>Director</td>
<td>OMXE Carl R. Harris Electrical Contractor, LLC</td>
<td>None</td>
<td>Carl R. Harris Electrical Contractor, LLC 90%</td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alan F. Kim</td>
<td>Retired Farmer</td>
<td>N/A</td>
<td>N/A</td>
<td>15.42%</td>
<td>None</td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary E. Fox</td>
<td>Attorney at Law</td>
<td>Director &amp; Chairman</td>
<td>President Fox Osborn Co., LLC</td>
<td>None</td>
<td>Fox Osborn Co., LPA 100%</td>
</tr>
<tr>
<td>Forest, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Douglas E. Waltz</td>
<td>Realtor and Auctioneer</td>
<td>Director</td>
<td>Community First Bank, N.A.</td>
<td>.1300%</td>
<td>None</td>
</tr>
<tr>
<td>Athens, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Michelle Butten</td>
<td>N/A</td>
<td>Vice President</td>
<td>N/A</td>
<td>.0000%</td>
<td>None</td>
</tr>
<tr>
<td>Carey, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Janice E. Kim</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Community First Bank, N.A.</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roger Crowe</td>
<td>County Commissioner</td>
<td>Director</td>
<td>Community First Bank, N.A.</td>
<td>.3204%</td>
<td>None</td>
</tr>
<tr>
<td>Nelson, OH WA</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>