

Board of Governors of the Federal Reserve System



# 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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 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.

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, Timothy T. O'Dell  
 Name of the Holding Company Director and Official  
President, CEO and Director  
 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]  
 Signature of Holding Company Director and Official  
3/31/2023  
 Date of Signature

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

**Date of Report** (top-tier holding company's fiscal year-end):  
December 31, 2022  
 Month / Day / Year

**Reporter's Name, Street, and Mailing Address**

CF Bankshares Inc.  
 Legal Title of Holding Company  
4960 E. Dublin Granville Rd. Suite# 400  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Columbus OH 43081  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Kevin J. Beerman EVP & CFO  
 Name Title  
614-505-5770  
 Area Code / Phone Number / Extension  
614-334-7980  
 Area Code / FAX Number  
kevinbeerman@cfbankmail.com  
 E-mail Address  
cf.bank  
 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."

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

**Results:** A list of branches for your depository institution: **CFBANK NATIONAL ASSOCIATION (ID\_RSSD: 767974)**.  
This depository institution is held by **CF BANKSHARES INC. (3828577)** of **WORTHINGTON, OH**.  
The data are as of **12/31/2022**. Data reflects information that was received and processed through **01/10/2023**.

**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 this 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>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	767974	CFBANK NATIONAL ASSOCIATION	7000 NORTH HIGH STREET	WORTHINGTON	OH	43085	FRANKLIN	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5758632	INDIANAPOLIS	4729 EAST 82ND ST.	INDIANAPOLIS	IN	46250	MARION	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5377060	BLUE ASH BRANCH	10300 ALLIANCE ROAD, STE. #150	BLUE ASH	OH	45242	HAMILTON	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5808386	RED BANK	4770 RED BANK EXPRESSWAY	CINCINNATI	OH	45227	HAMILTON	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5807754	OHIO CITY	2715 DETROIT AVE.	CLEVELAND	OH	44113	CUYAHOGA	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5724712	POLARIS	1942 POLARIS PKWY	COLUMBUS	OH	43240	DELAWARE	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5050019	FAIRLAWN BRANCH	3009 SMITH ROAD	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	
OK		Full Service	5668487	ETON	28879 CHAGRIN BLVD	WOODMERE	OH	44122	CUYAHOGA	UNITED STATES	Not Required	Not Required	CFBANK NATIONAL ASSOCIATION	767974	

**Form FR Y-6**  
**CF Bankshares Inc.**  
**Fiscal Year Ending December 31, 2022**

**Reportable Item 3: Securities holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2022			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 12-31-2022		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(C) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(C) Number and Percentage of Each Class of Voting Securities
Edward W Cochran (1) Shaker Heights, OH USA	USA	341,424 6.52% common stock		None	
AllianceBernstein L.P. New York, NY USA	USA	514,184 9.82% common stock			
Castle Creek Capital Partners VII, LP Rancho Santa Fe, CA USA	USA	504,299 9.63% common stock			
Timothy T. O'Dell New Albany, OH USA	USA	268,346 5.12% common stock			

(1) Includes options to acquire 2,727 shares of common stock.

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**CF Bankshares Inc.**  
**Fiscal Year Ending December 31, 2022**

**Reportable Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(A) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) names of other companies (includes partnerships) if 25% or more of voting securities are held (List the names of companies and percentage of voting securities held)	List
Edward W Cochran Shaker Heights OH, USA	Attorney	Director	Director CFBank	Self-Employed	6.52%	N/A	CGF Partners, LLC (25%) Akron Dream Homes LLC (67%) Cleveland Plating LLC (50%) Eddiecom LLC (100%) ESK, LLC (33%) Reunion Investors, LLC (33%) 1530 East 40th Street, LLC (50%) Oz Millenia Fund LLC (99%) Oz Cochran Fund LLC (89%)	
Timothy T O'Dell New Albany OH, USA	N/A	Director, President & CEO	Director, CEO CFBank	N/A	5.12%	N/A	Chetwood Group, LLC (50%) BCP Investments (25%)	
Robert E Hoeweler Cincinnati OH, USA	CEO	Director & Chairman	Director & Chairman CFBank	CEO Hoeweler Holdings	1.11%	N/A	None	
James H Frauenberg II Park City UT, USA	Investor	Director	Director CFBank	Principal Addison Holdings, LLC	3.49%	N/A	Addison Holdings LLC (90%) Green Bear - Park City (100%) Green Bear of California (100%) Jupiter Business Funding (50%)	
Thomas P Ash Columbus OH, USA	N/A	Director	Director CFBank	Retired	0.68%	N/A	None	
David L Royer Columbus OH, USA	Executive	Director	Director CFBank	Executive Vice President Continental Real Estate	0.47%	N/A	Annlee Investment Company LLC (50%) Royboy, LLC (40%) KRG SWG LLC (27%) 3127 North High LLC (25%) 180 North High LLC (25%) 1828 West Fifth LLC (25%) Morrison Road Land Group LLC (25%)	

**Form FR Y-6**  
**CF Bankshares Inc.**  
**Fiscal Year Ending December 31, 2022**

**Reportable Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(A) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List the names of companies and percentage of voting securities held)
							Morrison Road Group (25%) Landmark Lofts LLC (25%) Hero Investments Inc. (50%) Columbus Hearing Center (30%)
Sundeep Rana Dallas TX, USA	Executive	Director	Director CFBank	Managing Principal Castle Creek Capital	0.05%	N/A	None
Kevin J Beerman Columbus OH, USA	N/A	EVP, Chief Financial Officer	EVP, Chief Financial Officer CFBank	N/A	0.15%	N/A	None