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.

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 of Holding Company Director and Official

Date of Signature

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

Reporters’ 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
Name
EVP & CFO
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

For Federal Reserve Bank Use Only

RSSD ID
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.
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.

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.*

<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>
<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>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
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<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>767974</td>
<td>CFBANK NATIONAL ASSOCIATION</td>
<td>WORTHINGTON</td>
<td>OH</td>
<td>432085</td>
<td>FRANKLIN</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>CFBANK NATIONAL ASSOCIATION</td>
<td>767974</td>
<td>OK Full Service (Head Office)</td>
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<tr>
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<td>Full Service</td>
<td>575632</td>
<td>INDIANAPOLIS</td>
<td>Indiana</td>
<td>IN</td>
<td>462250</td>
<td>MARION</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>CFBANK NATIONAL ASSOCIATION</td>
<td>767974</td>
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<td>5177000</td>
<td>BLUE ASH BRANCH</td>
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<td>OH</td>
<td>45242</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
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<td>CFBANK NATIONAL ASSOCIATION</td>
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<tr>
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<td>5866388</td>
<td>RED BANK</td>
<td>CINCINNAT</td>
<td>OH</td>
<td>45227</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>5807794</td>
<td>OHIO CITY</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>44113</td>
<td>CUYAHOGA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CFBANK NATIONAL ASSOCIATION</td>
<td>767974</td>
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<td>5727712</td>
<td>POLKINS</td>
<td>COLUMBUS</td>
<td>OH</td>
<td>43240</td>
<td>DELAWARE</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>CFBANK NATIONAL ASSOCIATION</td>
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<td>5690009</td>
<td>FAIRLAWN BRANCH</td>
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<td>44433</td>
<td>SUMMIT</td>
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<td>OK</td>
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<td>5668487</td>
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<td>WOODEMEIER</td>
<td>OH</td>
<td>44122</td>
<td>CUYAHOGA</td>
<td>UNITED STATES</td>
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<td>CFBANK NATIONAL ASSOCIATION</td>
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<td>OK Full Service (Head Office)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Reportable Item 3: Securities holders

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

<table>
<thead>
<tr>
<th>Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2022</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 12-31-2022</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(1)(a)</strong> Name, City, State, Country</td>
<td><strong>(1)(b)</strong> Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Edward W Cochran (1) Shaker Heights, OH USA</td>
<td>USA</td>
</tr>
<tr>
<td>Alliance Bernstein L.P. New York, NY USA</td>
<td>USA</td>
</tr>
<tr>
<td>Castle Creek Capital Partners VII, LP Rancho Santa Fe, CA USA</td>
<td>USA</td>
</tr>
<tr>
<td>Timothy T. O’Dell New Albany, OH USA</td>
<td>USA</td>
</tr>
</tbody>
</table>

(1) Includes options to acquire 2,727 shares of common stock.
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edward W Cochran, Shaker Heights, OH, USA</td>
<td>Attorney, Director</td>
<td>Director, Director CFBank</td>
<td>Self-Employed</td>
<td>6.52%</td>
<td>N/A</td>
<td>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%)</td>
</tr>
<tr>
<td>Timothy T O’Dell, New Albany, OH, USA</td>
<td>N/A, Director, President &amp; CEO</td>
<td>Director, Director, CEO CFBank</td>
<td>N/A</td>
<td>5.12%</td>
<td>N/A</td>
<td>Chetwood Group, LLC (50%) BCP Investments (25%)</td>
</tr>
<tr>
<td>Robert E Hoeweler, Cincinnati, OH, USA</td>
<td>CEO</td>
<td>Director &amp; Chairman, Director &amp; Chairman CFBank</td>
<td>CEO, Hoeweler Holdings</td>
<td>1.11%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>James H Frauenberg II, Park City, UT, USA</td>
<td>Investor</td>
<td>Director, Director CFBank</td>
<td>Principal, Addison Holdings, LLC</td>
<td>3.49%</td>
<td>N/A</td>
<td>Addison Holdings LLC (90%) Green Bear - Park City (100%) Green Bear of California (100%) Jupiter Business Funding (50%)</td>
</tr>
<tr>
<td>Thomas P Ash, Columbus, OH, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Retired</td>
<td>0.68%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>David L Royer, Columbus, OH, USA</td>
<td>Executive</td>
<td>Director</td>
<td>Executive, Vice President, CFBank Continental Real Estate</td>
<td>0.47%</td>
<td>N/A</td>
<td>Anlle 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%)</td>
</tr>
</tbody>
</table>
Reportable 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 the names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundeep Rana Dallas TX, USA</td>
<td>Executive</td>
<td>Director</td>
<td>Director CFBank</td>
<td>Managing Principal Castle Creek Capital</td>
<td>0.05%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Kevin J Beerman Columbus OH, USA</td>
<td>N/A</td>
<td>EVP, Chief Financial Officer</td>
<td>EVP, Chief Financial Officer CFBank</td>
<td>N/A</td>
<td>0.15%</td>
<td>N/A</td>
<td>None</td>
</tr>
</tbody>
</table>

Morrison Road Group (25%)
Landmark Lofts LLC (25%)
Hero Investments Inc. (50%)
Columbus Hearing Center (30%)