

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK
 CLEVELAND
 2014 MAR 31 A 10:47
 STATISTICS & ADMINISTRATION
 DEPARTMENT

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

I, **William G. Huddle**

Reporter's Name, Street, and Mailing Address

Columbus First Bancorp, Inc.

Name of the Holding Company Director and Official

Chairman & CEO

Legal Title of Holding Company

6877 N. High Street

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

Worthington OH 43085

City State Zip Code

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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Robyn L. Penn CFO & COO

Name Title

614-310-7225

Area Code / Phone Number / Extension

614-310-7275

Area Code / FAX Number

robyn@columbusfirstbank.com

E-mail Address

n/a

William G. Huddle
 Signature of Holding Company Director and Official

Address (URL) for the Holding Company's web page

03/28/2014

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

RSSD ID **3960208**
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

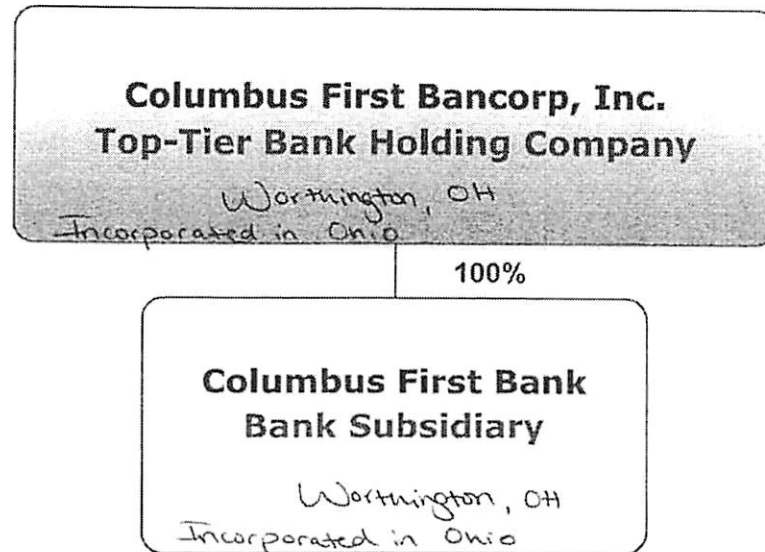
City State Zip Code

Physical location (if different from mailing address)

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Report Item 2a

Organizational Chart



Results: A list of branches for your holding company: COLUMBUS FIRST BANCORP, INC. (3960208) of WORTHINGTON, OH. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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)	3625048	COLUMBUS FIRST BANK	6877 NORTH HIGH STREET	WORTHINGTON	OH	43085	FRANKLIN	UNITED STATES	451902	0	COLUMBUS FIRST BANK	3625048	

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Columbus First Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report 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 12/31/2013.

(1) (a)			(1)(b)	(1)(c) - Number and Percentage of Each Class of Voting Securities			
Name	City	State	Country of Citizenship or Incorporation	# of Shares Common Stock	% Owned of Common Stock	# of Options on Common Stock	Combined % Beneficial Ownership
William G. Huddle	Dublin	OH	USA	80,000	5.72%	44,250	8.61%
J. Lawrence Hutta	Westerville	OH	USA	71,300	5.09%	14,000	6.03%
Michael J. Johrendt	Columbus	OH	USA	58,000	4.14%	14,000	5.09%

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 12/31/2013.

(1) (a)			(1)(b)	(1)(c) - Number and Percentage of Each Class of Voting Securities			
Name	City	State	Country of Citizenship or Incorporation	# of Shares Common Stock	% Owned of Common Stock	# of Options on Common Stock	Combined Ownership
None							

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Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)		
Name	City	State	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	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)
William G Huddle	Dublin	OH	n/a	Chairman & CEO	Chairman & CEO, Columbus First Bank	Managing General Partner - Huddle Buehler FBC Partnership	8.61%	n/a	Huddle Buehler FBC Partnership - 51%
John F Smiley	Dublin	OH	n/a	President	President & CLO, Columbus First Bank	n/a	4.52%	n/a	none
Robyn L Penn	Powell	OH	n/a	CFO, COO, Treasurer & Secretary	CFO, COO, Treasurer & Secretary, Columbus First Bank	n/a	1.92%	n/a	none
Marcy H Niendam	Ashley	OH	n/a	n/a	CCO, Columbus First Bank	n/a	0.09%	n/a	none
Nelson F Penn	Powell	OH	n/a	n/a	CIO, Columbus First Bank	Owner - Helpful IT Solutions	0.65%	n/a	Helpful IT Solutions - 100%
Teresa P Strait	New Albany	OH	n/a	n/a	SVP, Columbus First Bank	n/a	0.04%	n/a	none
Antonio T Benton	Dublin	OH	n/a	n/a	SVP, Columbus First Bank	Owner - Mid-American Mortgage Solutions	0.00%	n/a	Mid-American Mortgage Solutions - 100%
David G Ahnmark	Columbus	OH	n/a	n/a	Director of Human Resources, Columbus First Bank	n/a	0.00%	n/a	none
Leman G Beall, III	Granville	OH	Accountant - Rea & Associates	Director & Vice Chairman	Director & Vice Chairman, Columbus First Bank	CEO, Rea & Associates Managing Member, Rea Real Estate LLC	3.35%	n/a	none
James F Boltz	Blacklick	OH	Accountant - Zimmerman, Boltz & Company	Director	Director, Columbus First Bank	Limited Liability Member - Dental Management Partners, LLC Limited Liability Member - Just Smile, LLC Limited Liability Member - Three Ute, LLC Limited Liability Member - Two Elk, LLC Shareholder/President - Good Nursing Care, Inc. Shareholder/President - Management Media, Inc dba Zimmerman, Boltz & Company Shareholder/Secretary - First Intercontinental Realty, Inc	2.33%	n/a	Dental Management Partners - 25% Just Smile- 50% Three Ute - 43% Two Elk- 33% Good Nursing Care - 16.5% Management Media - 100% First Intercontinental Realty - 6.25%
J. Lawrence Hutta	Westerville	OH	Orthodontist - J. Lawrence Hutta DDS	Director	Director, Columbus First Bank	Owner - J. Lawrence Hutta DDS Inc Owner - 5152 Blazer Parkway	6.03%	n/a	J. Lawrence Hutta DDS -55% 5152 Blazer Parkway - 50%

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Columbus First Bancorp, Inc.
Fiscal Year Ending December 31, 2013

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

(1) Name	(2) City	(3)(a) State	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(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)
						Owner - LTT Enterprises LTD Inc Owner - Northwest Orthodontic Specialists			LTT Enterprises LTD Inc - 100% Northwest Orthodontic - 55%
Michael J Johrendt	Columbus	OH	Attorney - Johrendt & Holford	Director	Director, Columbus First Bank	President & Director - Sherwood Investment Company President - Johrendt & Holford Sole Member - Downtown Realty, LLC Managing Member- Lafayette Parking, LLC Managing Member - Gay & High, LLC Managing Member - Long Street Associates Member - Ashton Crossing, LLC	5.09%	n/a	Sherwood Investment Company - 100% Johrendt & Holford - 100% Downtown Realty - 100% Lafayette Parking - 100% Gay & High - 100% Long Street Associates - 50% Ashton Crossing - 50%
Juan Jose Perez	Westerville	OH	Attorney - Perez & Morris	Director	Director, Columbus First Bank	Member - Perez & Morris, LLC Member - Aztech Global Services, Ltd Shareholder - PM Investments, Inc Member - Ravines Edge Holdings, Ltd	3.33%	n/a	Perez & Morris - 70% Aztech Global Services - 70% PM Investments, Inc - 70% Ravines Edge Holdings, Ltd - 70%
Timothy A Rabold	Worthington	OH	Owner - Thompson- Cunningham Agency, Inc	Director	Director, Columbus First Bank	Owner - Thompson-Cunningham Agency, Inc Owner - Rabold Investment, LLC	2.41%	n/a	Thompson-Cunningham - 47% Rabold Investment - 50%