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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3108(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 682, 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.

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.

I, William G. Huddle
Name of the Holding Company Director and Official
Chairman & 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
07/21/2015

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 RSSD ID 3960208
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year

NA

Reportor's Legal Entity Identifier (LEI) (20-Character LEI Code)

Columbus First Bancorp, Inc.

Legal Title of Holding Company

6877 N. High St.
(Mailing Address of the Holding Company) Street / P.O. Box
Worthington OH 43085
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robyn L. Penn CFR & COO
Name Title

Area Code / Phone Number / Extension
614-310-7225

Area Code / FAX Number
614-310-7275

robynl@columbusfirstbank.com
E-mail Address

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

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."
Organizational Chart

Columbus First Bancorp, Inc.
Top-Tier Bank Holding Company
Worthington, OH
Incorporated in Ohio

100%

Columbus First Bank
Bank Subsidiary
Worthington, OH
Incorporated in Ohio

rev. 04/01/2010
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 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>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>762504B</td>
<td>COLUMBUS FIRST BANK</td>
<td>6877 NORTH HIGH STREET</td>
<td>WORTHINGTON</td>
<td>OH</td>
<td>43085</td>
<td>FRANKLIN</td>
<td>UNITED STATES</td>
<td>451903</td>
<td>5 COLUMBUS-FIRST BANK</td>
<td>762504B</td>
<td>364504B</td>
<td></td>
</tr>
</tbody>
</table>
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 12/31/2014.

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Country of Citizenship or Incorporation</th>
<th># of Shares Common Stock</th>
<th>% Owned of Common Stock</th>
<th># of Options on Common Stock</th>
<th>Combined % Beneficial Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>William G. Huddle</td>
<td>Dublin</td>
<td>OH</td>
<td>USA</td>
<td>80,000</td>
<td>5.72%</td>
<td>50,460</td>
<td>9.00%</td>
</tr>
<tr>
<td>J. Lawrence Hutta</td>
<td>Westerville</td>
<td>OH</td>
<td>USA</td>
<td>71,300</td>
<td>5.09%</td>
<td>16,210</td>
<td>6.18%</td>
</tr>
<tr>
<td>Michael Johrendt</td>
<td>Columbus</td>
<td>OH</td>
<td>USA</td>
<td>58,000</td>
<td>4.14%</td>
<td>16,210</td>
<td>5.24%</td>
</tr>
</tbody>
</table>

Preferred Stock

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Country of Citizenship or Incorporation</th>
<th># of Shares Preferred Stock</th>
<th>% Owned of Preferred Stock</th>
<th># of Options on Preferred Stock</th>
<th>Combined % Beneficial Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States Treasury (SBLF)</td>
<td>USA</td>
<td></td>
<td>USA</td>
<td>6,150</td>
<td>100%</td>
<td>n/a</td>
<td>100%</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Country of Citizenship or Incorporation</th>
<th># of Shares Common Stock</th>
<th>% Owned of Common Stock</th>
<th># of Options on Common Stock</th>
<th>Combined Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>City</td>
<td>State</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (Include names of other businesses)</td>
<td>Percentage of Voting Shares in Bank Holding Company</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------</td>
<td>-------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>William G Huddell</td>
<td>Dublin</td>
<td>OH</td>
<td>n/a</td>
<td>Chairman &amp; CEO</td>
<td>Chairman &amp; CEO, Columbus First Bank</td>
<td>Managing General Partner - Huddell Buehler FBC Partnership</td>
<td>9.00% n/a</td>
</tr>
<tr>
<td>John F Smiley</td>
<td>Dublin</td>
<td>OH</td>
<td>n/a</td>
<td>President</td>
<td>President &amp; CIO, Columbus First Bank</td>
<td></td>
<td>4.81% n/a</td>
</tr>
<tr>
<td>Robyn L Penn</td>
<td>Powell</td>
<td>OH</td>
<td>n/a</td>
<td>CFO, CIO</td>
<td>CFO, COO, Treasurer &amp; Secretary, Columbus First Bank</td>
<td></td>
<td>2.10% n/a</td>
</tr>
<tr>
<td>Marcy H Niemand</td>
<td>Ashley</td>
<td>OH</td>
<td>n/a</td>
<td>CCO</td>
<td>CCO, Columbus First Bank</td>
<td></td>
<td>0.21% n/a</td>
</tr>
<tr>
<td>Nelson F Penn</td>
<td>Powell</td>
<td>OH</td>
<td>n/a</td>
<td>CEO</td>
<td>CEO, Columbus First Bank</td>
<td>Owner - Helpful IT Solutions</td>
<td>0.68% n/a</td>
</tr>
<tr>
<td>Teresa P Strait</td>
<td>New Albany</td>
<td>OH</td>
<td>n/a</td>
<td>SVP</td>
<td>SVP, Columbus First Bank</td>
<td></td>
<td>0.05% n/a</td>
</tr>
<tr>
<td>Antonio T Benton</td>
<td>Dublin</td>
<td>OH</td>
<td>n/a</td>
<td>SVP</td>
<td>SVP, Columbus First Bank</td>
<td>Owner - Mid-American Mortgage Solutions</td>
<td>0.14% n/a</td>
</tr>
<tr>
<td>David G Ahnmark</td>
<td>Columbus</td>
<td>OH</td>
<td>n/a</td>
<td>Director of Human Resources, Columbus First Bank</td>
<td></td>
<td></td>
<td>0.00% n/a</td>
</tr>
<tr>
<td>Leman G Beall, III</td>
<td>Granville</td>
<td>OH</td>
<td>n/a</td>
<td>Director &amp; Vice Chairman</td>
<td>Director &amp; Vice Chairman, Columbus First Bank</td>
<td>CEO, Rea &amp; Associates Managing Member, Rea Real Estate LLC</td>
<td>3.50% n/a</td>
</tr>
<tr>
<td>James F Boltz</td>
<td>Blacklick</td>
<td>OH</td>
<td>n/a</td>
<td>Director</td>
<td>Director, Columbus First Bank</td>
<td>Limited Liability Member - Dental Management Partners, LLC</td>
<td>2.49% n/a</td>
</tr>
<tr>
<td>Name</td>
<td>City</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Shares in Bank Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------</td>
<td>-------------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>J. Lawrence Hutta</td>
<td>Westerville</td>
<td>Orthodontist - J. Lawrence Hutta DDS</td>
<td>Director</td>
<td>Director, Columbus First Bank</td>
<td>Owner - J. Lawrence Hutta DDS Inc&lt;br&gt;Owner - 5152 Blazer Parkway&lt;br&gt;Owner - LTT Enterprises LTD Inc&lt;br&gt;Owner - Northwest Orthodontic Specialists</td>
<td>6.18% n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Michael J Johrendt</td>
<td>Columbus</td>
<td>Attorney - Johrendt &amp; Holford</td>
<td>Director</td>
<td>Director, Columbus First Bank</td>
<td>President &amp; Director - Sherwood Investment Company&lt;br&gt;President - Johrendt &amp; Holford&lt;br&gt;Member - Ashton Crossing, LLC&lt;br&gt;Treasurer - Strickland for Senator</td>
<td>5.24% n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Juan Jose Perez</td>
<td>Westerville</td>
<td>Attorney - Perez &amp; Morris</td>
<td>Director</td>
<td>Director, Columbus First Bank</td>
<td>Member - Perez &amp; Morris, LLC&lt;br&gt;Member - Aztech Global Services, Ltd&lt;br&gt;Shareholder - PM Investments, Inc&lt;br&gt;Member - Ravines Edge Holdings, Ltd&lt;br&gt;Shareholder - Titan Electrical Construction, LLC</td>
<td>3.48% n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Timothy A Rabold</td>
<td>Worthington</td>
<td>Owner - Thompson-Cunningham Agency, Inc</td>
<td>Director</td>
<td>Director, Columbus First Bank</td>
<td>Owner - Thompson-Cunningham Agency, Inc&lt;br&gt;Owner - Rabold Investment, LLC</td>
<td>2.56% n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>