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(e)(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.

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.

1. Tim O'Dell
   Name of the Holding Company Director and Official
   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
   03/30/2016
   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: 3828577

   Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.

   Date of Report (top-tier holding company's fiscal year-end):
   December 31, 2015
   Month / Day / Year
   NONE
   Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
   Reporter's Name, Street, and Mailing Address
   Central Federal Corporation
   Legal Title of Holding Company
   7000 N. High Street
   (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:
   John Helmsdoerfer
   Name/Title
   614-318-4661
   Area Code / Phone Number / Extension
   614-334-7980
   Area Code / FAX Number
   johnhelmsdoerfer@cfbankmail.com
   E-mail Address
   www.cfbankonline.com
   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."
   [X] No
Form FR Y-6
Central Federal Corporation (1)
Worthington, Ohio
Fiscal Year Ending December 31, 2015

Report Item:

1) Not Applicable - Reporter is registered with the SEC

2a) Organizational Chart

Central Federal Corporation
Worthington, Ohio, USA
Delaware

100% Central Federal Capital Trust I
Fairlawn, Ohio, USA
Delaware

100% CF Bank
Fairlawn, Ohio, USA
Ohio

2b) Domestic Branch listing provided to the Federal Reserve Bank electronically.
A copy of the submission is included at the end of this report.

(1) LEI is N/A unless noted.
Reportable Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>(1)(C) Number and Percentage of Each Class of Voting Securities</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 12-31-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edward W Cochran (1)</td>
<td>USA</td>
<td>1,639,667</td>
<td></td>
</tr>
<tr>
<td>Shaker Heights</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OH, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elizabeth Park Capital</td>
<td>Ohio</td>
<td>1,415,949</td>
<td>N/A</td>
</tr>
<tr>
<td>Pepper Pike</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OH, USA</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>MacNealy Hoover</td>
<td>Ohio</td>
<td>1,332,772</td>
<td></td>
</tr>
<tr>
<td>Investment Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company, Inc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canton, OH, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellington Management</td>
<td>Massachusetts</td>
<td>1,079,660</td>
<td></td>
</tr>
<tr>
<td>Company, LLP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boston, MA, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alliance Bernstein L.P.</td>
<td>Delaware</td>
<td>953,936</td>
<td></td>
</tr>
<tr>
<td>New York, NY, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Edward W Cochran, Shaker Heights, OH, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director CFBank</td>
</tr>
<tr>
<td>James H Frauenberg II, Park City, UT, USA</td>
<td>Investor</td>
<td>Director</td>
<td>Director CFBank</td>
</tr>
<tr>
<td>Timothy T O’Dell, New Albany, OH, USA</td>
<td>N/A</td>
<td>Director, President &amp; CEO</td>
<td>Director, President &amp; CEO CFBank</td>
</tr>
<tr>
<td>Robert E Hoeweler, Cincinnati, OH, USA</td>
<td>CEO</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman CFBank</td>
</tr>
<tr>
<td>John W Helmsdoerfer, Westerville, OH, USA</td>
<td>N/A</td>
<td>Exec VP, CFO &amp; Treasurer</td>
<td>Exec VP, CFO &amp; Treasurer CFBank</td>
</tr>
<tr>
<td>Thomas P Ash, East Liverpool, OH, USA</td>
<td>Administrator</td>
<td>Director</td>
<td>Director CFBank</td>
</tr>
<tr>
<td>Robert H Milbourne</td>
<td>Business Consultant</td>
<td>Director</td>
<td>Director CFBank</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>New Albany, OH, USA</td>
<td></td>
<td>CFBank</td>
<td>RHM Advisors, LLC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>767974</td>
<td>CF BANK</td>
<td>8009 SMITH RD, SUITE 100</td>
<td>PARK LAWN</td>
<td>OH</td>
<td>44133</td>
<td>SUMMIT</td>
<td>UNITED STATES</td>
<td>41097</td>
<td>0</td>
<td>CF BANK</td>
<td>767974</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4146613</td>
<td>CALCUTTA BRANCH</td>
<td>48028 FOULK ST</td>
<td>COLUMBUS</td>
<td>OH</td>
<td>43208</td>
<td>COLUMBIA</td>
<td>UNITED STATES</td>
<td>46031</td>
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<td>CF BANK</td>
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<td>OK</td>
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<td>Full Service</td>
<td>4146693</td>
<td>WELLSVILLE BRANCH</td>
<td>601 MAIN ST</td>
<td>WELLSVILLE</td>
<td>OH</td>
<td>43968</td>
<td>COLUMBIA</td>
<td>UNITED STATES</td>
<td>46031</td>
<td>0</td>
<td>CF BANK</td>
<td>767974</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>414675</td>
<td>WORTHINGTON BRANCH</td>
<td>7000 N HIGH ST</td>
<td>WORTHINGTON</td>
<td>OH</td>
<td>43085</td>
<td>FRANKLIN</td>
<td>UNITED STATES</td>
<td>26220</td>
<td>0</td>
<td>CF BANK</td>
<td>767974</td>
<td></td>
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