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. § 3105(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.

I, Jalene R. Kin
Name of the Holding Company Director and Official
President/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
02/26/2016

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 2293093
C.I. 812553

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)

Reporters Name, Street, and Mailing Address
Community First Bancshares, Inc.
P.O. Box 39
(Mailing Address of the Holding Company) Street / P.O. Box
Forest OH 45843
City State Zip Code

Physical Location (if different from mailing address)
118 East Lima St., Forest, OH 45843

Person to whom questions about this report should be directed:
Sharon Haymond
Vice President/ Cashier
Name Title
419-273-2595
Area Code / Phone Number / Extension
419-273-2598
Area Code / FAX Number
sharonhaymond@com1stbank.com
E-mail Address
www.com1stbank.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.”

☐ No

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.
FORM FR Y-6

COMMUNITY FIRST BANCSHARES, INC.
118 EAST LIMA STREET
FORREST, OHIO 45843
FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM:

1. The bank holding company does prepare an annual report for its shareholders.

2a Organizational Chart

COMMUNITY FIRST BANCSHARES, INC.
FORREST, OHIO
Incorporated in Ohio
UNITED STATES OF AMERICA
LEI - None

COMMUNITY FIRST BANK, NATIONAL ASSOCIATION
FORREST, OHIO
UNITED STATES OF AMERICA
100% OWNERSHIP
LEI - None

2b Domestic Branch Listing - Submitted via email on February 26, 2016.
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
- **DE**: If thebranch information is correct, enter 'DE' in the Data Action column.
- **Add**: 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 date of closure in the Effective Date column.
- **Del**: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

If printing the list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedures
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on the site for more information.

Note
To satisfy the FFIEC Y-10 reporting requirements, you must also submit FFIEC Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FFIEC Y-10 report may be submitted in a hardcopy format via the FFIEC Y-10 Online application: https://www.ascensus.org/ffiecapp/yy10/

---

<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>FICIC Number</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID: RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>DE</td>
<td>June 01, 2023</td>
<td>Full Service (Head Office)</td>
<td>579310</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>118 EAST LIMA ST</td>
<td>FOREST</td>
<td>OH</td>
<td>45843</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>4009</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>579310</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Add</td>
<td>June 01, 2023</td>
<td>Full Service</td>
<td>579312</td>
<td>KENTON BRANCH</td>
<td>430 SOUTH MAIN ST</td>
<td>KENTON</td>
<td>OH</td>
<td>43326</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>211530</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>579310</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Del</td>
<td>June 01, 2023</td>
<td>Full Service</td>
<td>3108683</td>
<td>UPPER SANDUSKY BRANCH</td>
<td>101 NORTH SANDUSKY AVENUE</td>
<td>UPPER SANDUSKY</td>
<td>OH</td>
<td>43351</td>
<td>AVANDOT</td>
<td>UNITED STATES</td>
<td>394137</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>579310</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
FOREST, OHIO

REPORT ITEM 3: SECURITIES HOLDERS

current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15

<table>
<thead>
<tr>
<th>(1)(a) name &amp; address</th>
<th>(1)(b) country of citizenship or incorporation</th>
<th>(1)(c) number and percentage of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan F. Kin</td>
<td>USA</td>
<td>4,012 5.9726% Common Stock</td>
</tr>
<tr>
<td>Upper Sandusky, Ohio,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheryl Haushalter</td>
<td>USA</td>
<td>4,551 6.77% Common Stock</td>
</tr>
<tr>
<td>Findlay, Ohio, USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patricia Kin</td>
<td>USA</td>
<td>3,371 5.0183% Common Stock</td>
</tr>
<tr>
<td>Upper Sandusky, Ohio,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

shareholders 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 12-31-15

<table>
<thead>
<tr>
<th>(2)(a) name &amp; address</th>
<th>(2)(b) country of citizenship or incorporation</th>
<th>(2)(c) number and percentage of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>N/a</td>
<td>N/a</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders

(1) Daniel C. Harris
    Upper Sandusky, OH 43351 USA
    (2) electrical contractor

(3)(a) Director
(3)(b) Director
(4)(a) .1786
(4)(b) None
    Community First Bank, N. A.
(3)(c) Owner
    Carl R. Harris Electrical Contractor, LLC
    (4)(c) Carl R. Harris Electrical Contractor, LLC
    50%

(2) Mary E. Fox
    Forest, Oh 45843 USA
    (2) Attorney at Law

(3)(a) Director
(3)(b) Director
    Community First Bank, N. A.
(3)(c) President
    Fox Ruhlen Co. LPA
    (4)(a) .5210%
    (4)(b) None
    (4)(c) Fox Ruhlen Co., LPA
    80%

(3) Douglas E. Walton
    Sycamore, OH 44882 USA
    (2) Realtor and Auctioneer

(3)(a) Director
(3)(b) Director
    Community First Bank, N. A.
(3)(c) Broker
    Walton Realty & Auction Co. LLC
    (4)(a) .0744%
    (4)(b) None
    (4)(c) Walton Realty & Auction Co, LLC
    Bonny Vale Farms, LLC
    98%
    Premier Accelerated
    100%
    98%

(4) Jerry L. Huston
    Wharton, Oh 43359 USA
    (2) Retired Farmer

(3)(a) Director
(3)(b) Director
    Community First Bank, N. A.
(3)(c) N/A
    (4)(a) 1.1938%
    (4)(b) None
    (4)(c) N/A
<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>
| (5) | Dr. W. Martin Miller  
Kenton, Oh 43326 USA | (2) | Hardware store owner |
| (3)(a) | Director & Chairman | (4)(a) | .1607% |
| (3)(b) | Director & Chairman  
Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | Owner  
Arlington Hardware | (4)(c) | Arlington Hardware 100% |
| (1) | Sheryl A. Haushalter  
Findlay, OH 45840 USA | (2) | manufacturing business officer |
| (3)(a) | Director | (4)(a) | 1.2415% |
| (3)(b) | Director  
Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | President  
Robinson Fin Machines, Inc. | (4)(c) | IAT, LLC 50%  
Haushalter Group Limited 33.3% |
| (6) | Jalene R. Kin  
Upper Sandusky, OH 43351 USA | (2) | N/A |
| (3)(a) | Director & President | (4)(a) | .2977% |
| (3)(b) | Director & President/CEO  
Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | N/A | (4)(c) | N/A |
| (7) | Sharon Haymond  
Forest, Oh 45843 USA | (2) | N/A |
| (3)(a) | Secretary | (4)(a) | .0148% |
| (3)(b) | Vice President/Cashier  
Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | N/A | (4)(c) | N/A |