RECEIVED SUPERVISION & REGULATION

Board of Governors of the Federal Reserve System



2015 JUL 24 PM 3: 31

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. § 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.

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

☐ is not prepare	ed	
For Federal Re	eserve Bank Use Only	
RSSD ID C.I.	3960208	

Date of Report (top-tier holding company's fiscal year-e	nd):
December 31, 2014	

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address 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

CFO & COO

Title

614-310-7225

Area Code / Phone Number / Extension
614-310-7275

Area Code / FAX Number

robyn@columbusfirstbank.com E-mail Address

n/a

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.

FR Y-6 Report Item 2a

Organizational Chart

Columbus First Bancorp, Inc.
Top-Tier Bank Holding Company

Worthington, OH Incorporated in Onio

100%

Columbus First Bank Bank Subsidiary

Worthington, OH Incorporated in Ohio Results: A list of branches for your holding company: COLUMBUS FIRST BANCORP, INC. (3960208) of WORTHINGTON, OH.

The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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 FRY-10 report may be submitted in a hardcopy format or via the FRY-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 B	Iranch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State 2	Zip Code County	Country	FDIC UNINUM®	Office Number®	Head Office	Head Office ID_RSSD*	Comments
ОК	F	ull Service (Head Office)	3625048	COLUMBUS FIRST BANK	6877 NORTH HIGH STREET	WORTHINGTON	ОН	43085 FRANKLIN	UNITED STATES	451902		COLUMBUS FIRST BANK	3625048	

Form FR Y-6 Columbus First Bancorp, Inc. Fiscal Year Ending December 31, 2014

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.

	(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	ОН	USA	80,000	5.72%	50,460	9.00%			
J. Lawrence Hutta	Westerville	ОН	USA	71,300	5.09%	16,210	6.18%			
Michael J. Johrendt	Columbus	ОН	USA	58,000	4.14%	16,210	5.24%			
Preferred Stock										
			Country of Citizenship or	# of Shares Preferred	% Owned of Preferred	# of Options on Preferred	a the law per State Comments			
Name	City	State	Incorporation	Stock	Stock	Stock	Combined % Beneficial Ownership			
United States Treasu	ıry (SBLF)		USA	6,150	100%	n/a	100%			

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)(c) - Number and Percentage of Each Class of Voting Securities						
			Country of Citizenship or	# of Shares Common	% Owned of Common	# of Options on Common				
Name	City	State	Incorporation	Stock	Stock	Stock	Combined Ownership			

None

Form FR Y-6 Columbus First Bancorp, Inc. Fiscal Year Ending December 31, 2014

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	Bank Holding Company	(include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Shares in	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)
				Chairman &	Chairman & CEO, Columbus First	Managing General Partner - Huddle Buehler FBC			
William G Huddle	Dublin	ОН	n/a	CEO	Bank	Partnership	9.00%	s n/a	Huddle Buehler FBC Partnership - 51%
John F Smiley	Dublin	ОН	n/a	President	President & CLO, Columbus First Bank	n/a	4.81%	i n/a	none
Dahara I. Danara		.		CFO, COO, Treasurer &	CFO, COO, Treasurer & Secretary,			<u>-</u>	
Robyn L Penn	Powell	OH	_n/a	Secretary	Columbus First Bank	n/a	2.10%	n/a	none
Marcy H Niendam	Ashley	ОН	n/a	n/a	CCO, Columbus First Bank	n/a	0.21%	n/a	none
Nelson F Penn	Powell	ОН	n/a	n/a	CIO, Columbus First Bank	Owner - Helpful IT Solutions	0.68%	n/a	Helpful IT Solutions - 100%
Teresa P Strait	New Albany	ОН	n/a	n/a	SVP, Columbus First Bank	n/a	0.05%	n/a	none
Antonio T Benton	Dublin	ОН	n/a	n/a	SVP, Columbus First Bank	Owner - Mid-American Mortgage Solutions	0.14%	n/a	Mid-American Mortgage Solutions - 100%
David G Ahnmark	Columbus	ОН	n/a	n/a	Director of Human Resources, Columbus First Bank	n/a	0.00%	n/a	none
Leman G Beall, III	Granville	ОН	CEO - Rea & Associates	Director & Vice Chairman	Director & Vice Chairman, Columbus First Bank	CEO, Rea & Associates Managing Member, Rea Real Estate LLC	3.50%	n/a	none
James F Boltz	Blacklick	ОН	President - 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,	2.49%	n/a	Dental Management Partners - 25% Just Smile- 50% Three Ute - 43% Two Elk- 33% Good Nursing Care - 16.5% Management Media - 100%
						Inc			First Intercontinental Realty - 6.25%

Form FR Y-6 Columbus First Bancorp, Inc. Fiscal Year Ending December 31, 2014

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	Shares in	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)
			Orthodontist - J.						
J. Lawrence Hutta	Westerville	ОН	Lawrence Hutta DDS	Director	Director, Columbus First Bank	Owner - J. Lawrence Hutta DDS Inc Owner - 5152 Blazer Parkway Owner - LTT Enterprises LTD Inc Owner - Northwest Orthodontic Specialists	6.18%	n/a	J. Lawrence Hutta DDS -55% 5152 Blazer Parkway - 50% LTT Enterprises LTD Inc - 100% Northwest Orthodontic - 55%
			Attorney - Johrendt &		-				
Michael J Johrendt	Columbus	ОН	Holford	Director	Director, Columbus First Bank	President & Director - Sherwood Investment Company President - Johrendt & Holford Member - Ashton Crossing, LLC Treasurer - Strickland for Senator	5.24%	n/a	Sherwood Investment Company - 100% Johrendt & Holford - 100% Ashton Crossing - 50% Strickland for Senator - 0%
			Attorney - Perez &						
Juan Jose Perez	Westerville	ОН	Morris	Director	Director, Columbus First Bank	Member - Perez & Morris, LLC Member - Aztech Global Services, Ltd Shareholder - PM Investments, Inc Member - Ravines Edge Holdings, Ltd Shareholder - Titan Electrical Construction, LLC	3.48%	on∕a	Perez & Morris - 70% Aztech Global Services - 70% PM Investments, Inc - 70% Ravines Edge Holdings, Ltd - 70% Titan Electrical Construction - 51%
			Owner - Thompson-		•				
Time about A Balanti	Maria de la	011	Cunningham Agency,						
Timothy A Rabold	Worthington —	ОН	Inc	Director	Director, Columbus First Bank	Owner - Thompson-Cunningham Agency, Inc Owner - Rabold Investment, LLC	2.56%	n/a	Thompson-Cunningham - 47% Rabold Investment - 50%