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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System

COPY 31 2015



Annual Report of Holding Companies **FRR RICHMOND 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.

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

December 31, 2014

Month / Day / Year

I, **John Caughey**

Name of the Holding Company Director and Official

CapGen Capital Group IV LLC - VP & CFO

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.

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

Reporter's Name, Street, and Mailing Address

CapGen Capital Group IV LLC

Legal Title of Holding Company

120 West 45 Street - Suite 1010

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

New York

NY

10036

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Charlie Rogers

Controller

Name

Title

212-542-6876

Area Code / Phone Number / Extension

212-542-6879

Area Code / FAX Number

charogers@capgen.com

E-mail Address

CapGen.com

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

Signature of Holding Company Director and Official

03/26/2015

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

RSSD ID
C.I.

4131658

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.

CapGen Capital Group IV LP
 Legal Title of Subsidiary Holding Company

120 West 45th Street - Suite 1010
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

New York NY 10036
 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)

Jacksonville Bancorp, Inc.
 Legal Title of Subsidiary Holding Company

100 North Laura Street - Suite 1000
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Jacksonville FL 32202
 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)

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)

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)

Results: A list of branches for your holding company: JACKSONVILLE BANCORP, INC. (2737766) of JACKSONVILLE, FL.
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 FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

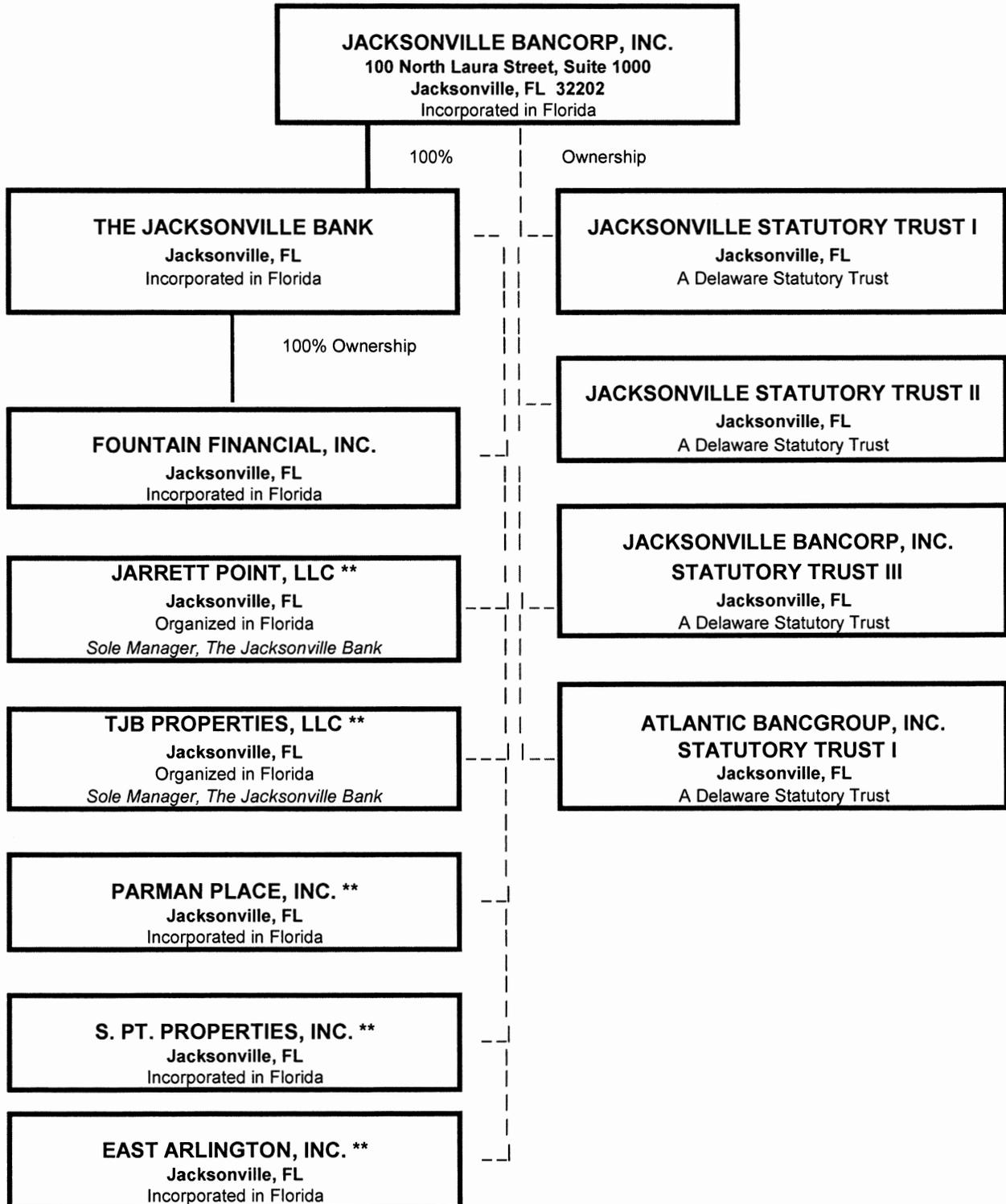
* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| 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 |
|-------------|----------------|----------------------------|-----------------|---------------------------|-----------------------------|--------------------|-------|----------|--------|---------------|--------------|----------------|--------------------------|----------------------|----------|
| | | Full Service (Head Office) | 2737775 | JACKSONVILLE BANK, THE | 100 NORTH LAURA STREET | JACKSONVILLE | FL | 32202 | DUVAL | UNITED STATES | 62115 | | 0 JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 3722983 | GATE PARKWAY BRANCH | 7880 GATE PARKWAY | JACKSONVILLE | FL | 32256 | DUVAL | UNITED STATES | 452355 | | 5 JACKSONVILLE BANK, THE | 2737775 | |
| CHANGE | 6/30/2014 | Full Service | 2815299 | INTRACOASTAL WEST BRANCH | 1790 KERNAN BOULEVARD SOUTH | JACKSONVILLE | FL | 32246 | DUVAL | UNITED STATES | 290857 | | 1 JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 3308453 | MANDARIN BRANCH | 10325 SAN JOSE BOULEVARD | JACKSONVILLE | FL | 32257 | DUVAL | UNITED STATES | Not Required | Not Required | JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 3722965 | ORTEGA BRANCH | 4343 ROOSEVELT BOULEVARD | JACKSONVILLE | FL | 32210 | DUVAL | UNITED STATES | 448821 | | 3 JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 3727607 | BEACH BOULEVARD BRANCH | 14288 BEACH BOULEVARD | JACKSONVILLE BEACH | FL | 32250 | DUVAL | UNITED STATES | 364391 | | 9 JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 2594400 | JACKSONVILLE BEACH BRANCH | 1315 SOUTH THIRD STREET | JACKSONVILLE BEACH | FL | 32250 | DUVAL | UNITED STATES | 57043 | | 7 JACKSONVILLE BANK, THE | 2737775 | |
| | | Full Service | 2740159 | NEPTUNE BEACH BRANCH | 560 ATLANTIC BOULEVARD | NEPTUNE BEACH | FL | 32266 | DUVAL | UNITED STATES | 290514 | | 8 JACKSONVILLE BANK, THE | 2737775 | |

JACKSONVILLE BANCORP, INC.
 Jacksonville, Florida
 Fiscal Year Ending December 31, 2014

Report Item

1. The bank holding company prepares an Annual Report on Form 10-K for its shareholders. Two copies will be provided at a later date under separate cover.
2. Organizational chart.



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

Report Item 3: Shareholders
(1) (a) (b) (c) and (2) (a) (b) (c)

| Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2014 | | | 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 12/31/2014 | | |
|---|--|--|--|---|--|
| (1)(a) Name & Address (City, State) | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name & Address (City, State) | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| CapGen Capital Group IV LP New York, NY | USA | 1,553,000—48.8% Common Stock | N/A | N/A | N/A |
| Endeavour Capital Advisors Inc. Greenwich, CT | USA | 314,292—9.88% Common Stock | N/A | N/A | N/A |
| Maltese Capital Management LLC New York, NY | USA | 312,707—9.83% Common Stock | N/A | N/A | N/A |
| RMB Capital Management, LLC Chicago, IL | USA | 196,532—6.18% Common Stock | N/A | N/A | N/A |
| Wellington Management Group LLP Boston, MA | USA | 266,643—8.38% Common Stock | N/A | N/A | N/A |

Form FR Y-6
CapGen Capital Group IV LLC
Fiscal Year Ending December 31, 2014

Report Item 3: Securities Holders

| (1) (a) Name | (1) (a) City | (1) (a) State | (1) (a) Country | (1) (b) Citizenship | (1) (c) Number of Securities | (1) (c) Percent of Voting Securities |
|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|
| Eugene Ludwig | Washington | DC | USA | USA | n/a - LLC membership interest | 37.350% |
| Robert Goldstein | Westport | CT | USA | USA | n/a - LLC membership interest | 22.350% |
| John Rose | Hermitage | PA | USA | USA | n/a - LLC membership interest | 22.350% |
| John Sullivan | Garden City | NY | USA | USA | n/a - LLC membership interest | 10.000% |

| (2) (a) Name | (2) (a) City | (2) (a) State | (2) (a) Country | (2) (b) Citizenship | (2) (c) Number of Securities | (2) (c) Percent of Voting Securities |
|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|
|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|

n/a

Form FR Y-6
CapGen Capital Group IV LP
Fiscal Year Ending December 31, 2014

Report Item 3: Securities Holders

| (1) (a) Name | (1) (a) City | (1) (a) State | (1) (a) Country | (1) (b) Citizenship | (1) (c) Number of Securities | (1) (c) Percent of Voting Securities |
|--|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|
| Eugene Ludwig through CapGen Capital Group IV LLC | Washington | DC | USA | USA | Cumulatively 2.029% | Cumulatively 100% |
| Robert Goldstein through CapGen Capital Group IV LLC | Westport | CT | USA | USA | Cumulatively 2.029% | Cumulatively 100% |
| John Rose through CapGen Capital Group IV LLC | Hermitage | PA | USA | USA | Cumulatively 2.029% | Cumulatively 100% |
| John Sullivan through CapGen Capital Group IV LLC | Garden City | NY | USA | USA | Cumulatively 2.029% | Cumulatively 100% |

| (2) (a) Name | (2) (a) City | (2) (a) State | (2) (a) Country | (2) (b) Citizenship | (2) (c) Number of Securities | (2) (c) Percent of Voting Securities |
|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|
|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|---|---|

n/a

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

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

| (1) Name & Address (City, State, Country): | (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 (include names of 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) |
|---|---|--|--|--|--|--|---|
| Joseph W. Amy Jacksonville, FL USA | Banker | EVP/CCO | EVP/CCO—The Jacksonville Bank | None | < 1% | None | 100% – J.W. Amy Advisor, LLC |
| John A. Delaney Neptune Beach, FL, USA | President (university) | Director | Director — The Jacksonville Bank | President, University of North Florida | < 1% | None | None |
| Donald F. Glisson, Jr. Jacksonville, FL, USA | Chairman & CEO (consumer finance company) | Director/Executive Chairman & Chairman of the Board | Director — The Jacksonville Bank | Chairman & CEO—Triad Financial Services, Inc. | < 1% | None | 25.51% – Triad Financial Services, Inc. |
| Robert B. Goldstein Westport, CT USA | Principal—CapGen Capital Advisers LLC | Director | Director—The Jacksonville Bank | Principal — CapGen Capital Advisers LLC Director – FNB Corporation; Seacoast Banking Corporation of Florida; Palmetto Bancshares, Inc. and Palmetto Bank; and Hampton Roads Bancshares, Inc. | < 1% | None | None |
| A. Hugh Greene Jacksonville, FL USA | President/CEO (community-based health system) | Director | Director—The Jacksonville Bank | President/CEO, Baptist Health | < 1% | None | None |
| Scott M. Hall Orange Park, FL, USA | Banker | EVP/Bank President | President – The Jacksonville Bank | None | < 1% | None | None |
| James M. Healey * Jacksonville, FL, USA | Sales consulting and real estate investing | Director | Director – The Jacksonville Bank | Partner – Mint Magazine, Inc. Owner – House & Home Investments, Inc. | < 1% | None | 33.334% – Mint Magazine, Inc. 100% – House & Home Invest- ments, Inc. |
| Valerie A. Kendall Jacksonville, FL, USA | Banker | EVP/CFO | EVP/CFO – The Jacksonville Bank | None | < 1% | None | None |
| John W. Rose ** Hermitage, PA, USA | Principal—CapGen Financial LLC | Director | Director – The Jacksonville Bank | Director – F.N.B. Corporation Director – PacWest Bancorp President – McAllen Capital Partners, Inc. | 3.29% | None | 100% – McAllen Capital Partners, Inc. |

| (1) Name & Address (City, State, Country): | (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 (include names of subsidiaries) | (4) (c) List names of other companies (in-cludes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|--|---|---|--|--|--|
| Price W. Schwenck Ponte Vedra Beach, FL, USA | Banker | Director | Chairman – The Jacksonville Bank | Partner – JBS Accretive Consulting, LLC | < 1% | None | 50.00% - JBS Accretive Consulting, LLC |
| Kendall L. Spencer Jacksonville, FL, USA | Banker | Director / President & CEO | Director / CEO—The Jacksonville Bank | Owner/President—The K.L. Spencer Group LLC | < 1% | None | 100% - K.L. Spencer Group LLC |
| John P. Sullivan Garden City, NY, USA | Managing Director -- CapGen Capital Advisers LLC | Director | Director – The Jacksonville Bank | Managing Director – CapGen Capital Advisers LLC Director – Palmetto Bancshares, Inc. and Palmetto Bank | < 1% | None | None |
| Gary L. Winfield, M.D. Denver, CO, USA | Chief Medical Officer | Director | Director – The Jacksonville Bank | Chief Medical Officer – HCA Continental Division | < 1% | None | None |

* Mr. Healey resigned from the boards of Jacksonville Bancorp, Inc. and The Jacksonville Bank effective February 24, 2015.

** Mr. Rose resigned from the boards of Jacksonville Bancorp, Inc. and The Jacksonville Bank effective January 13, 2015.

Form FR Y-6
 CapGen Capital Group IV LLC
 Fiscal Year Ending December 31, 2014

Report Item 4: insiders

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|--|--|--|--|--|---|---|---|
| Name & Address (City, State, Country) | 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 Other Businesses (Include Names of Other Businesses) | Percentage of Voting Shares in Bank Holding Company | Percentage of Voting Shares in Subsidiaries (Include Names of 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) |
| Robert Goldstein Westport, CT USA | Principal, CapGen Capital Advisers, LLC | Principal | Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) | Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Hampton Roads Bankshares Director - FNB Corporation | 22.350% | 0.0% Directly | None |
| Eugene Ludwig Washington, DC USA | Managing Member & Principal, CapGen Capital Advisers, LLC | Managing Member & Principal | n/a | See Attached | 37.350% | None | See Attached |
| John Rose Hermitage, PA USA | Principal, CapGen Capital Advisers, LLC | Principal | n/a | Director - McAllen CApital Partners Director - White River Capital Corp. Director - FNB Corporation | 22.350% | None | None |
| John Sullivan Garden City, NY USA | Managing Director, CapGen Capital Advisers, LLC | Managing Director | Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) | Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank) | 10.000% | 0.0% Directly | None |
| John Caughey Stewart Manor, NY USA | Chief Financial Officer, CapGen Capital Advisers, LLC | Chief Financial Officer | n/a | Director - Director - Helen Keller Services for the Blind | 0.500% | None | None |

Form FR Y-6
 CapGen Capital Group IV LP
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|--|--|--|--|--|---|---|---|
| Name & Address (City, State, Country) | 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 Other Businesses (Include Names of Other Businesses) | Percentage of Voting Shares in Bank Holding Company | Percentage of Voting Shares in Subsidiaries (Include Names of 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) |
| Robert Goldstein Westport, CT USA | Principal, CapGen Capital Advisers, LLC | Principal | Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) | Director - Seacoast Banking Corporation of Florida (and its banking subsidiary, Seacoast National Bank) Director - Hampton Roads Bankshares Director - FNB Corporation | 22.350% | 0.0% Directly | None |
| Eugene Ludwig Washington, DC USA | Managing Member & Principal, CapGen Capital Advisers, LLC | Managing Member & Principal | n/a | See Attached | 37.350% | None | See Attached |
| John Rose Hermitage, PA USA | Principal, CapGen Capital Advisers, LLC | Principal | n/a | Director - McAllen Capital Partners Director - White River Capital Corp. Director - FNB Corporation | 22.350% | None | None |
| John Sullivan Garden City, NY USA | Managing Director, CapGen Capital Advisers, LLC | Managing Director | Director - Palmetto Bancshares (and its banking subsidiary, Palmetto Bank) | Director - Jacksonville Bancorp (and its banking subsidiary, The Jacksonville Bank) | 10.000% | 0.0% Directly | None |
| John Caughey Stewart Manor, NY USA | Chief Financial Officer, CapGen Capital Advisers, LLC | Chief Financial Officer | n/a | Director - Helen Keller Services for the Blind | 0.500% | None | None |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|--|---------------------------------|----------------------|---|--|--|--|
| Ludwig & Associates, PLLC | Manager | 12/17/04 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | Unnecessary | Law Firm | Non-Employee |
| Ludwig Enterprises, LLC | Manager | 04/25/2012 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | 801 17th Street NW Suite 1100 Washington, DC 20006 | Business Consulting Services | Non-Employee |
| Ludwig Family Investments, LLC | Manager | 08/09/02 - present | 99% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | Unnecessary | Family Office | Non-Employee |
| Ludwig Family Foundation Inc., The | Director, President & Treasurer | 11/12/2002 - present | | Unnecessary | Charitable Contributions | Non-Employee |
| National Academy Foundation | Secretary | 09/1998 - present | <i>Non Carried Interest</i> | Unnecessary | Leadership Development | Non-Employee |
| Urban Institute, The | Trustee | 05/2014 - present | <i>Non Carried Interest</i> | Unnecessary | Social and Economic Education | Non-Employee |
| American Institute for Contemporary German Studies | Trustee | 2/2015 - present | <i>Non Carried Interest</i> | Unnecessary | Cultural Education and Public Policy | Non-Employee |
| Promontory Capital Group, LLC | Manager | 04/26/00 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | 801 17th Street NW Suite 1100 Washington, DC 20006 | Non-Operating Company (being considered for dissolution) | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|---|-------------------------|--|---|--|--|--|
| Promontory Compliance Solutions, LLC | Chairman & CEO | 01/21/05 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial Technology Solutions | Non-Employee |
| Promontory Financial Group, LLC | CEO & Manager | 10/20/99 - present | 99% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 subject to sharing net revenues with key persons | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Global Services Japan, LLC | Chairman | 08/09/04 - present <i>(CEO 10/20/05 - 09/07/06)</i> | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Teikoku Hotel Tower 9F 1-1-1, Uchisuiwaicho Chiyoda-ku, Tokyo 100-0011 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Group, LLC | Manager and Sole Member | 12/15/03 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 (No active business) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Oversight of Promontory Group of Companies | Non-Employee |
| Promontory Mark, LLC | Manager | 06/28/04 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 (holding company for Promontory trademarks) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Trademarks and Patents | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG
As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|--|---------------------|--------------------|--|--|--|---|
| Promontory Interfinancial Network, LLC ("PIN") | Chairman & CEO | 05/16/02 - present | 37.5% Indirect Ownership Interest | 1515 N. Courthouse Rd. Arlington, VA 22201 | Merchant Banking | Non-Employee |
| Promontory ADN, LLC | CEO | 06/07/05 - present | 62.5% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | 1515 N. Courthouse Rd. Arlington, VA 22201 | Holding Company for Indirect Interest in PIN | Non-Employee |
| Promontory Financial Group Australasia, LLP | Chairman | 02/03/06 - present | 60% Indirect Ownership Interest (Entity owned 60% by Promontory Financial Group, LLC) | 260 Orchard Road #19-01 The Heeren Singapore 238855 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Australasia (Sydney) Pty Ltd. | N/A | 09/07/09 - present | 60% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Australasia, LLP) | Level 32 1 Market Street Sydney, New South Wales 2000 Australia | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group (UK) Limited | President, Director | 07/07/06 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 2nd Floor 30 Old Broad Street London, EC2N 1HT United Kingdom | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group France SAS | President | 04/02/07 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 28, boulevard Hausmann 75009 Paris France | Financial and Regulatory Advisory Services | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|---|----------------------|---|---|--|--|---|
| Promontory Financial Group Puerto Rico, LLC | CEO & Sole Member | 09/28/06 - present | 100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | Urb Torrimar Bloque 1 Num 3 Ave Ramirez de Arellano, Guaynabo PR 00966 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group Italy S.r.l. | Chairman | 10/30/07 - 5/11/2009, 12/21/10 - present <i>(Board Member 05/12/2009 - 12/20/2010)</i> | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Via Alessandro Manzoni, 3 20121 Milano Italy | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group Italy S.r.l.- Belgium Branch | Legal Representative | 05/02/2011 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Italy S.r.l.) | Rond Point Schuman 6/5 B-1040 Brussels Belgium | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Forensics Solutions, LLC | Chairman | 05/31/07 - present | 60% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial Technology Solutions | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|--|---|----------------------|--|--|--|--|
| Promontory Financial Group Canada ULC | Chairman | 05/06/09 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group Canada S.a,r,l., a Luxembourg company, which is wholly-owned by Promontory Financial Group, LLC) | 77 King Street West Suite 3720 Toronto, Ontario M5K 1K7 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group, LLC - Dubai Branch | Director and Chairman | 08/29/2010 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group China Ltd. | Chairman | 6/22/2011 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Level 10, Central Building 1-3 Pedder Street Central, Hong Kong, SAR | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Espana S.L.U. | President | 08/14/2013 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Ortega y Gasset 12 Madrid, Spain 28006 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Consulting (Beijing) Co., Ltd. | Managing Director, Legal Representative and General Manager | 05/4/2014 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Excel Centre 6 Wudinghou Street - Suite 1206L Xicheng District Beijing, China 100033 | Financial and Regulatory Advisory Services | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|--|---|----------------------|---|--|---|--|
| Promontory Financial Group Ireland Limited | Chairman | 02/28/2014 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 26 Upper Pembroke Street Dublin 2, Ireland | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Financial Group Danışmanlık Limited | Manager | 04/22/2014 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | Windowist Tower Eski Büyükdere Cad. No: 26 Maslak – Sarıyer Istanbul, Turkey | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Growth and Innovation, LLC | President & CEO | 04/22/09 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 280 Park Avenue 40th Floor West New York, NY 10017 | Cost Reduction and Revenue Enhancement Services | Non-Employee |
| Promontory Regulatory Analytics, LLC | Managing Member and Chief Executive Officer | 01/24/2011 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Risk Review, LLC | Chief Executive Officer | 05/25/2011 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial and Regulatory Advisory Services | Non-Employee |
| Promontory Services, LLC | Manager | 04/24/2012 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Business Consulting Services | Non-Employee |

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 03/23/2015

| Firm/Company | Title | Date | Relationship | Permanent Address | Principal Business of Company | Employee/Non-Employee (& Dates held IF employee) |
|-----------------------------------|--------------|----------------------|---|--|---|--|
| Promontory Technologies, LLC | Manager | 04/24/2012 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Financial Technology Solutions | Non-Employee |
| Promontory Invest, LLC | Manager | 07/8/2014 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Holding Company | Non-Employee |
| Promontory Products, LLC | Manager | 07/2/2014 - present | 100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC) | 801 17th Street NW Suite 1100 Washington, DC 20006 | Holding Company | Non-Employee |
| Leaf Investors, LLC | Chairman | 08/16/2011 - present | 33.33% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011 | 801 17th Street NW Suite 1100 Washington, DC 20006 | Holding Company for Indirect Interest in LCS | Non-Employee |
| Leaf College Savings, LLC ("LCS") | Director | 07/15/2011 - present | 16.5% Indirect Ownership Interest (Entity 50% owned by Leaf Investors, LLC) | 1600 Tysons Boulevard Suite 800 McLean, VA 22102 | Developing LEAF College Savings, a gift card platform to provide a physical and virtual gift card product | Non-Employee |