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FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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Board of Governors of the Federal Reserve System

APR 6 2016

COPY



FRB RICHMOND
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.

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

December 31, 2015

Month / Day / Year

I, **Charlie Rogers**

Name of the Holding Company Director and Official

CapGen Capital Group IV LLC - SVP & 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 45th 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

SVP & CFO

Name

Title

212-542-6876

Area Code / Phone Number / Extension

212-542-6879

Area Code / FAX Number

charogers@capgen.com

E-mail Address

http://capgen.com/

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

Signature of Holding Company Director and Official

03/24/2016

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

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

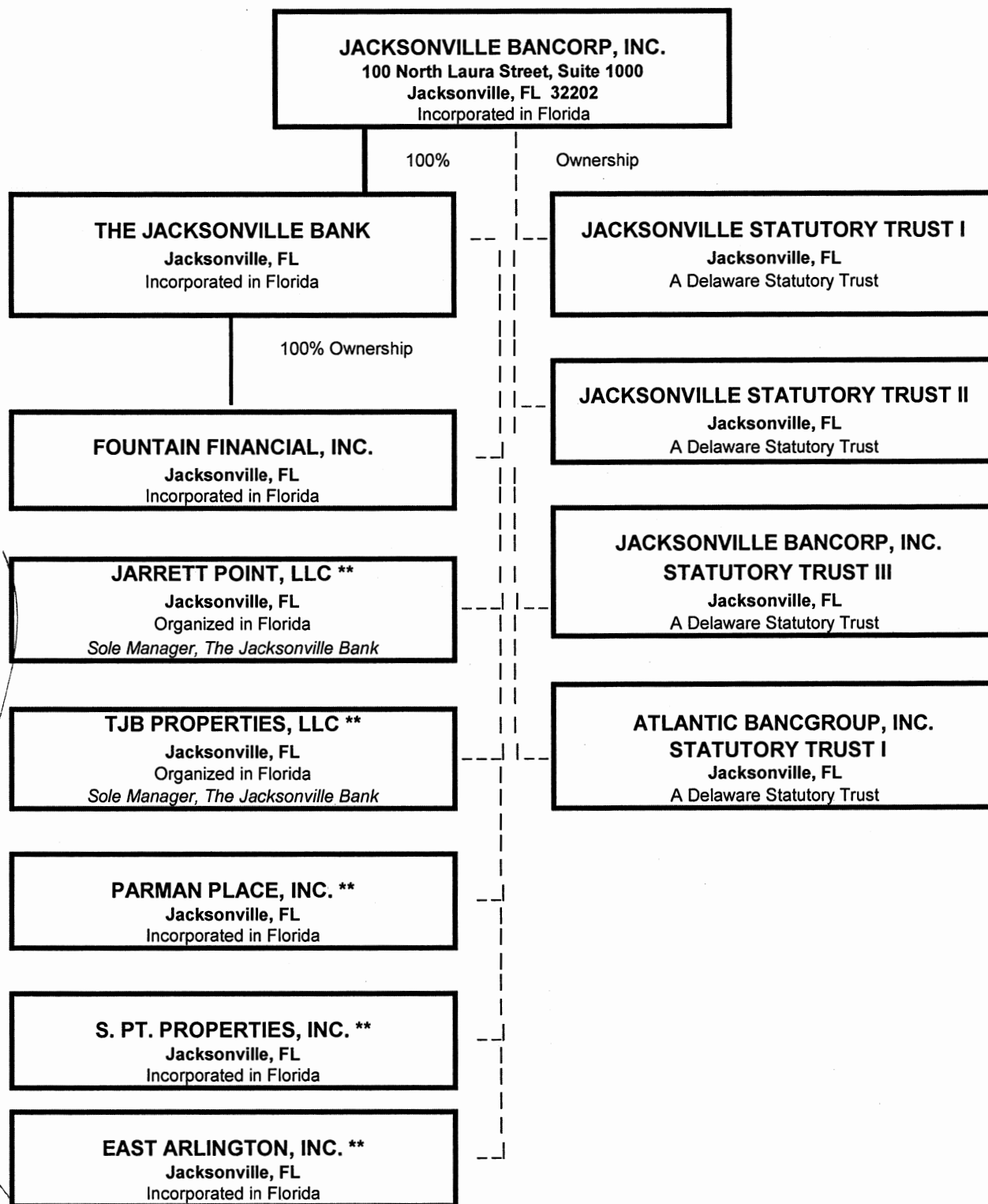
Physical Location (if different from mailing address)

JACKSONVILLE BANCORP, INC.

Jacksonville, Florida
Fiscal Year Ending December 31, 2015

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.



Results: A list of branches for your depository institution: JACKSONVILLE BANK, THE (ID_RSSD: 2737775).
 This depository institution is held by JACKSONVILLE BANCORP, INC. (2737766) of JACKSONVILLE, FL.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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

- 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	Comments
OK		Full Service (Head Office)	2737775	JACKSONVILLE BANK, THE	100 NORTH LAURA STREET	JACKSONVILLE	FL	32202	DUVAL	UNITED STATES	62115	0	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3722983	GATE PARKWAY BRANCH	7880 GATE PARKWAY	JACKSONVILLE	FL	32256	DUVAL	UNITED STATES	452355	5	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2815299	INTRACOASTAL WEST BRANCH	12740 ATLANTIC BOULEVARD, SUITE 5	JACKSONVILLE	FL	32225	DUVAL	UNITED STATES	290857	1	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3308453	MANDARIN BRANCH	10325 SAN JOSE BOULEVARD	JACKSONVILLE	FL	32257	DUVAL	UNITED STATES	Not Required	Not Required	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3722965	ORTEGA BRANCH	4343 ROOSEVELT BOULEVARD	JACKSONVILLE	FL	32210	DUVAL	UNITED STATES	448821	3	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	3727607	BEACH BOULEVARD BRANCH	14288 BEACH BOULEVARD	JACKSONVILLE BEACH	FL	32250	DUVAL	UNITED STATES	364391	9	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2594400	JACKSONVILLE BEACH BRANCH	1315 SOUTH THIRD STREET	JACKSONVILLE BEACH	FL	32250	DUVAL	UNITED STATES	57043	7	JACKSONVILLE BANK, THE	2737775	
OK		Full Service	2740159	NEPTUNE BEACH BRANCH	560 ATLANTIC BOULEVARD	NEPTUNE BEACH	FL	32266	DUVAL	UNITED STATES	290514	8	JACKSONVILLE BANK, THE	2737775	

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Jacksonville Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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 12/31/2015			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 12/31/2015		
(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 LP
Fiscal Year Ending December 31, 2015**

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
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n/a

Form FR Y-6
CapGen Capital Group IV LLC
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

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(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
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n/a

Form FR Y-6
Jacksonville Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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
Valerie A. Kendall Jacksonville, FL, USA	Banker	EVP/CFO	EVP/CFO – The Jacksonville Bank	None	< 1%	None	None

(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)
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

Form FR Y-6
 CapGen Capital Group IV LLC
 Fiscal Year Ending December 31, 2015

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 - Hampton Roads Bankshares Director - FNB Corporation Director - Jacksonville Bancorp	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 CApiital 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 - Jacksonville Bancorp	10.000%	0.0% Directly	None
Charlie Rogers Babylon, NY USA	SVP & Chief Financial Officer, CapGen Capital Advisers, LLC	Chief Financial Officer	n/a		None	None	None

Form FR Y-6
 CapGen Capital Group IV LP
 Fiscal Year Ending December 31, 2015

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 - Jacksonville Bancorp 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 - Jacksonville Bancorp	10.000%	0.0% Directly	None
Charlie Rogers Babylon, NY USA	SVP & Chief Financial Officer, CapGen Capital Advisers, LLC	Chief Financial Officer	n/a		None	None	None

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG
As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if employee)
Foxhall Holding Company LLC	Manager	11/24/2015 - present	99% EAL, Trustee of EAL Trust U/A dated August 26, 2011	801 17th Street NW Suite 1100 Washington, DC 20006	Holding company for mortgage entities	Non-Employee
Ludwig & Associates, PLLC	Manager	12/17/04 - present	100% Ownership Interest	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	02/2015 - present	<i>Non Carried Interest</i>	Unnecessary	Cultural Education and Public Policy	Non-Employee
National Community Reinvestment Coalition, The	Member, Campaign Leadership Council	06/04/2015 - present	<i>Non Carried Interest</i>	Unnecessary	Financial Education and Public Policy	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if employee)
Foxhall Properties, LLC	Manager	7/27/2012	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	2620 Foxhall Rd., NW, Washington, DC 20007	Real estate holdings	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
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 & Manager	08/09/04 - present (CEO 10/20/05 - 09/07/06)	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group, LLC)	Teikoku Hotel Tower 9F 1-1-1, Uschisiwaicho Chiyoda-ku, Tokyo 100-0011	Financial and Regulatory Advisory Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if 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	801 17th Street NW Suite 1100 Washington, DC 20006	Trademarks and Patents (holding company for Promontory trademarks)	Non-Employee
Promontory Interfinancial Network, LLC ("PIN")	Chairman & Co-Founder	05/16/02 - present	37.5% Indirect Ownership Interest (Entity owned 60% by Promontory ADN, LLC)	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 Austria GmbH	Director	06/19/2015 - present	100% Ownership Interest EAL, Trustee of EAL Trust U/A dated August 26, 2011	Schottenring 25 1010 Wien Austria	Financial and Regulatory Advisory Services	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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if 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 Haussmann 75009 Paris France	Financial and Regulatory Advisory Services	Non-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 (Board Member 05/12/2009 - 12/20/2010)	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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if 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 & Manager	05/31/07 - present	79% Indirect Ownership Interest (Entity 80%-owned by Promontory Financial Group, LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Financial Technology Solutions	Non-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 Limited	Director	6/22/2011 - present	75% Indirect Ownership Interest (Entity owned 60% by Promontory Financial Group, LLC)	Level 10, Central Building 1-3 Pedder Street Central, Hong Kong, SAR	Financial and Regulatory Advisory Services	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if employee)
Promontory España 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.	Supervisor	05/4/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group China Limited)	Excel Centre 6 Wudinghou Street - Suite 1206L Xicheng District Beijing, China 100033	Financial and Regulatory Advisory Services	Non-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	Manager	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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (- & Dates held if employee)
Promontory España 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.	Supervisor	05/4/2014 - present	100% Indirect Ownership Interest (Entity wholly-owned by Promontory Financial Group China Limited)	Excel Centre 6 Wudinghou Street - Suite 1206L Xicheng District Beijing, China 100033	Financial and Regulatory Advisory Services	Non-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	Manager	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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held (if employee))
Promontory Risk Review, LLC	Chairman	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
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

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if 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
Pohogonot Sub I LLC	Manager	11/24/2015 - present	99% Indirect Ownership Interest (Entity 100% owned by Foxhall Holding Company LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Mortgage consultancy, servicing and transactions; mortgage software and applications; and related advisory services and due diligence	Non-Employee
PromonTech LLC	Manager	11/24/2015 - present	79% Indirect Ownership Interest (Entity 100% owned by Promontory MortgageHub LLC, which is 80%-owned by Pohogonot Sub I LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Mortgage consultancy, servicing and transactions; mortgage software and applications; and related advisory services and due diligence	Non-Employee
Promontory Fulfillment Services LLC	Manager	11/30/2015 - present	79% Indirect Ownership Interest (Entity 100% owned by Promontory MortgageHub LLC, which is 80%-owned by Pohogonot Sub I LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Mortgage consultancy, servicing and transactions; mortgage software and applications; and related advisory services and due diligence	Non-Employee

CURRENT BUSINESS COMMITMENTS FOR EUGENE A. LUDWIG

As of 3/22/2016

Firm/Company	Title	Date	Relationship	Permanent Address	Principal Business of Company	Employee/Non-Employee (& Dates held if employee)
Promontory MortgageHub LLC	Manager	11/30/2015 – present	99% Indirect Ownership Interest (Entity 80%-owned by Pohogonot Sub I LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Mortgage consultancy, servicing and transactions; mortgage software and applications; and related advisory services and due diligence	Non-Employee
Promontory Mortgage Exchange LLC	Manager	11/30/2015 – present	79% Indirect Ownership Interest (Entity 100% owned by Promontory MortgageHub LLC, which is 80%-owned by Pohogonot Sub I LLC)	801 17th Street NW Suite 1100 Washington, DC 20006	Mortgage consultancy, servicing and transactions; mortgage software and applications; and related advisory services and due diligence	Non-Employee