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FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
Page 1 of 2

Board of Governors of the Federal Reserve System

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

N/A

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

I, Brian Argrett

Name of the Holding Company Director and Official

Chairman of the Board

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

City First Enterprises, Inc.

Legal Title of Holding Company

1436 U Street NW, Suite 404

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

Washington

District of Co

20009

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Lisa Koblinski

CFO

Name

Title

202-745-4485

Area Code / Phone Number / Extension

202-232-2880

Area Code / FAX Number

CFO@cfenterprises.org

E-mail Address

cfenterprises.org

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

Signature of Holding Company Director and Official

Date of Signature

May 5, 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 2697954
C.I.

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.

CF Banc Corporation  
Legal Title of Subsidiary Holding Company

1432 U Street NW  
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Washington      District of       20009  
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)

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Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City                                      State                                            Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City                                      State                                            Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City                                      State                                            Zip Code

\_\_\_\_\_  
Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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(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 depository institution: CITY FIRST BANK OF D.C., NATIONAL ASSOCIATION (ID\_RSSD: 2697963). This depository institution is held by CITY FIRST ENTERPRISES, INC. (2697954) of WASHINGTON, DC. 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.

Branch ID	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
OK	12/31/2015	Full Service (Head Office)	2697963	CITY FIRST BANK OF D.C., NATIONAL ASSOCIATION	1432 U STREET NW	WASHINGTON	DC	20009	DISTRICT OF COLUMBIA	UNITED STATES	57111	0	CITY FIRST BANK OF D.C., NATIONAL ASSOCIATION	2697963	

**Shareholders – City First Enterprises, Inc.  
Form FR Y-6  
December 31, 2015**

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

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

Shareholders not listed in (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

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class Voting Securities

**City First Enterprises, Inc. is a 501(c)(3) non-profit corporation and has no shareholders.**

**Shareholders – CFBanc Corporation**  
**Form FR Y-6**  
**December 31, 2015**

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

<b>Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15</b>			<b>Shareholders not listed I (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</b>		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class Voting Securities
City First Enterprises, Inc. Washington, DC	USA	43.90% 451,000	None		
Georgetown University Washington, DC	USA	9.66% 99,200	None		
Cooperative Assistance Fund Washington, DC	USA	6.08% 62,500	None		
National Community Investment Fund	USA	8.03% 82,500	None		

**City First Enterprises, Incorporated - Form FR Y-6  
December 31, 2015**

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

<b>(1) Name &amp; Address (City, State, Country)</b>	<b>(2) Principal Occupation if other than with Bank Holding Company</b>	<b>(3)(a) Title &amp; Position with Bank Holding Company</b>	<b>(3)(b) Title &amp; Position with Subsidiaries (include names of other businesses)</b>	<b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>	<b>(4)(a) Percentages of Voting Shares in Bank Holding Company</b>	<b>(4)(b) Percentage of Voting Shares in Subsidiaries (include names)</b>	<b>(4)(c) List names of other companies (include partnerships) if 25% or more voting securities are held (List names of companies and percentages of voting securities held)</b>
Muckenfuss, III, Cantwell F. Chevy Chase, MD – USA	Retired Attorney	Director and Secretary	Director, City First Bank of D.C. & CFBanc Corporation; Director and Secretary, City First Homes	Retired Partner – Gibson, Dunn and Crutcher; Operating Partner, Vista Capital Advisors; Director, Ethos Lending; Director, ImpactUS; Director, Roosevelt Institute and the Arts Arena International; Director, Petra Foundation	None	Less than 1% in CFBanc Corp.	C.F. Muckenfuss, III P.C. – 100%
Burns, Robert Washington, DC – USA	N/A	Interim President	President – City First Homes	None	None	None	None
Levine, Kimberly Washington, DC – USA	CFO	Director	CFO – City First Bank of D.C.; Director, City First Homes	Treasurer and Member of Board of Trustees, Hope and a Home; Member of Board of Trustees, Levine Music	None	None	None
Hall, Aurie Washington, DC	Consultant	Director	Director, City First Homes	None	None	None	None
Henriques, Patricia Arlington, VA – USA	Consultant	Director & Treasurer	Director and Treasurer, City First Homes	Principal, The Henlee Group; Executive-in-Residence, Center for Women’s Entrepreneurial Leadership, Babson College	None	None	100% The Henlee Group, LLC
Bordenave, Jaime Washington, DC – USA	Community Developer	Director	Director – City First Homes	President, The Communities Group	None	None	The Communities Group, Inc. 100%, TCG Washington LLC, 100%, TCG Technologies, LLC, 80%, TCG Development Services, LLC, 78% TCG Development Advisors, LLC, 60%, TCG International LLC, 40%, Community Consulting India 95%

**City First Enterprises, Incorporated - Form FR Y-6  
December 31, 2015**

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Lazar, Ellen Silver Spring, MD - USA	Retired/Independent Consultant	Director	Director, City First Homes	None	None	None	None
Koblinski, Lisa Washington, DC – USA	Consultant	CFO	CFO – City First Homes	CEO	None	None	100% LMK Accounting & Consulting LLC
Minor, Hassan Herndon, VA – USA	Senior Vice President-Planning, ret.	Director	Director-City First Bank of D.C.; Director, City First Homes	Retired	None	Less than 1% in CF Banc Corp.	None
Albert, Neil Washington, DC – USA	Executive Director	Director	Director, City First Homes	President & Executive Direct, Downtown DC BID	None	None	None
McGrady, David Silver Spring, MD - USA	Consultant	Director	Vice Chair - CF Banc Corporation & City First Bank; Vice President, City First New Markets Fund II, LLC; Vice President and Secretary, CFC Fund Manager II, LLC; Director, City First Homes	President, Convergence Capital Advisors, LLC	None	Less than 1% in CF Banc Corporation	100% Convergence Capital Advisors, LLC
Argrett, Brian Washington, DC - USA	Banking	Director & Chairman	Director- President & CEO, City First Bank of DC; Director, President and CEO, CF Banc Corporation; Director and Chairman, City First Homes	None	None	Less than 1% in CF Banc Corporation	None

**CFBANC CORPORATION**  
**Form FR Y-6**  
**December 31, 2015**

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

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City First Enterprises	N/A	N/A	N/A	N/A	43.90%	N/A	N/A
Argrett, Brian Washington, DC - USA	Banking	Director, President and CEO, CF Banc Corporation	Director, President and CEO, City First Bank of DC	None	Less than 1%	None	None
Caldwell, Phyllis Washington, DC - USA	Advisor	Director	Director – CFB	Founder and Managing Member, Wroxton Civic Ventures, LLC	Less than 1%	None	100%, Wroxton Civic Ventures, LLC
Cunningham- Whitfield, Kristi A Washington, DC - USA	Entrepreneur	Director	Director - CFB	Co-Owner, Curbside Cupcakes, LLC	Less than 1%	None	50%, Curbside Cupcakes, LLC
Johns, Marie Washington, DC - USA	Managing Member	Director	Director – CFB	Founder/President, L & L Consulting; Managing Member, Leftwich, LLC	Less than 1%	None	51% L & L Consulting; 51% Leftwich LLC
Jones, Leonade Washington, DC - USA	Financial Consultant	Director	Director- CFB	Director, American funds Mutual Funds	Less Than 1%	None	None

**CFBANC CORPORATION**  
**Form FR Y-6**  
**December 31, 2015**

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Kelley, Thomas F. Falls Church, VA USA	Banking (retired)	Director	Director-CFB	Suntrust Bank (retired)	Less Than 1%	None	None
Longbrake, William A Seattle, WA - USA	Executive in Residence	Director	Director-CFB	Center for Financial Policy, Univ of MD; Director, BECU; Director, Wash. State Investment Board; Director, Hope LoanPort; Director and Chairman, Lift Up Africa; Trustee and Chairman, The College of Wooster; Trustee and President, The Longbrake Family Foundation; Chairman, Citizens Commission for the Performance Measurement of Tax Preferences; Member, Governors Council of Economic Advisors	Less Than 1%	None	None

**CFBANC CORPORATION**  
**Form FR Y-6**  
**December 31, 2015**

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McGrady, David Silver Spring, MD - USA	Consultant	Director, Vice Chair – CF Banc Corporation	Vice Chair - City First Bank; Vice President, City First New Markets Fund II, LLC; Vice President and Secretary, CFC Fund Manager II, LLC	President, Convergence Capital Advisors, LLC	Less Than 1%	None	100% Convergence Capital Advisors, LLC
McKinless, Kathy Arlington, VA - USA	CPA (retired)	Director	Director – CFB	Senior Advisor of Finance/Administrati on Archdiocese of Washington	Less Than 1%	None	None
Menkiti, Obiora Washington, DC - USA	Real Estate Development	Director	Director-CFB	CEO – Aroli Group LLC/Menkiti Group	Less Than 1%	None	None
Minor, Hassan Herndon, VA - USA	Senior Vice President-Planning, (retired)	Director	Director-CFB	Retired	Less Than 1%	None	None

**CFBANC CORPORATION**  
**Form FR Y-6**  
**December 31, 2015**

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Muckenfuss, III, Cantwell F. Chevy Chase, MD - USA	Retired Attorney	Director	Director- CFB	Retired Partner – Gibson, Dunn and Crutcher; Operating Partner, Vista Capital Advisors; Director, Ethos Lending; Director, ImpactUS; Director, Roosevelt Institute and the Arts Arena International; Director, Petra Foundation	Less Than 1%	None	C.F. Muckenfuss III, P.C. -100%
Seidman, Ellen Washington, DC - USA	Consultant	Director	Director – CFB	Senior Fellow, Urban Institute	Less Than 1%	None	None
Peck, Robert Washington, DC - USA	Real Estate Consultant	Director	Director - CFB	Principal, Gensler	Less Than 1%	None	None

\*CFB – City *First* Bank of DC