Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

Oswaldo Acosta
Name of the Holding Company Director and Official

President and Director

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

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.

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes
In accordance with the General Instructions for this report (check only one):
1. a letter justifying this request is being provided along with the report
2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>CFBanc Corporation</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Washington</td>
<td>District of [ ] 20009</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street</td>
<td>State</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td></td>
</tr>
</tbody>
</table>

| 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) |

12/2012
City First Organizational Structure

City First Enterprises, Inc.
501(c)(3) non-profit corporation and Bank Holding Company
43.90% Class A voting equity of CFBanc Corp.
Sole member of City First Homes
1328-1348 Florida Avenue NW
Washington, DC 20009
No LEI

City First Homes
501(c)(3) non-profit corporation
Non-banking (Charity)
1328-1428 Florida Avenue, NW
Washington, DC 20009
No LEI

CFBanc Corporation
Bank Holding Company
1432 U Street NW
Washington, DC 20009
No LEI

City First Bank of D.C.
National Association
1432 U Street NW
Washington, DC 20009
No LEI

1432 U Street, LLC
1432 U St NW
Washington, DC 20009
No LEI

C.F. New Markets Advisors, LLC
1432 U Street NW
Washington, DC 20009
No LEI

Other Investors
No one person owns more than 15% of equity

Item 2a
State of incorporation for all entities is the District of Columbia
Results: A list of branches for your holding company: CITY FIRST ENTERPRISES, INC. (2697954) of WASHINGTON, DC.
The data are as of 02/29/2020. Data reflects information that was received and processed through 02/29/2020.

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.
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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Sept 2018</td>
<td>Full Service (Head Office)</td>
<td>2697963</td>
<td>CITY FIRST BANK OF D.C., NATIONAL ASSOCIATION</td>
<td>1328 FLORDIA AVE NW</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>20009</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITY FIRST BANK OF D.C., NATIONAL ASSOCIATION</td>
<td>2697963</td>
<td></td>
</tr>
</tbody>
</table>
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, 2019

### 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 December 31, 2019

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>City First Enterprises, Inc. Washington, DC</td>
<td>USA</td>
<td>43.90% 451,000</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Georgetown University Washington, DC</td>
<td>USA</td>
<td>9.66% 99,200</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooperative Assistance Fund Washington, DC</td>
<td>USA</td>
<td>6.08% 62,500</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Community Investment Fund Chicago, Illinois</td>
<td>USA</td>
<td>8.03% 82,500</td>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Shareholders not listed I (3)(1)(c) that had ownership, control of holdings of 5% or more with power to vote during the fiscal year ending December 31, 2019
<table>
<thead>
<tr>
<th>(1) Name &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position With Bank Holding Company</th>
<th>(3)(b) Title &amp; Position With Subsidiaries (include names of other businesses)</th>
<th>(3)(c) Title &amp; Position With Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names and percentage of voting securities held)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City First Enterprises NA NA NA NA 43.90% NA NA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argrett, Brian E. Washington, DC - USA Banking Director, President &amp; CEO Director-President &amp; CEO - CFB None Less than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Binitie, Buwa Washington, DC - USA Real Estate Development Director Director – CFB Managing Principal, Dantes Partners Less than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caldwell, Phyllis Washington, DC - USA Business Owner Director Director – CFB Owner, Wroxton Civic Ventures, LLC Less than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Green Hall, Lisa Silver Spring, MD - USA Senior Fellow Director Director – CFB Senior Fellow, Georgetown University at the Beeck Center Less than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Johns, Marie Washington, DC - USA Business Management Chair of the Board, Director Chair of the Board, Director - CFB Managing Member, Leftwich LLC Less than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Longbrake, William A Seattle, WA - USA Executive in Residence Director Director-CFB Affiliate Professor, Evans School of Public Policy at the University of Washington; and Executive in Residence at the Robert H. Smith School of Business at the Center for Financial Policy, Univ of MD Less Than 1% None None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*CFB – City First Bank of DC*
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position With Bank Holding Company</th>
<th>Title &amp; Position With Subsidiaries (include names of other businesses)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of companies and percentage of voting securities held)</th>
</tr>
</thead>
</table>
| Menkiti, Obiora  
Washington, DC - USA | Real Estate Development  
Vice Chair, Director | Vice Chair, Director - CFB  
CEO, Aroli Group LLC/Menkiti Group | Less Than 1%  
None  
None | None  
None  
None | None  
None  
None | None  
None  
None |
| McGrady, David  
Silver Spring, MD - USA | Banking Consultant  
Director | Vice President, City First New Markets Fund II LLC; Vice President and Secretary, CFC Fund Manager II LLC  
Consultant, Community Development and NMTC Issues | Less Than 1%  
None  
None | None  
None  
None | None  
None  
None | None  
None  
None |
| Huang, Michael Y.  
Centreville, VA - USA | Banking  
SVP, Director of Finance | SVP, Director of Finance – CFB | None  
None  
None | None  
None  
None | None  
None  
None | None  
None  
None |
| Hairston, Carl  
Sandy Spring, MD - USA | Banking  
EVP, Chief Lending Officer | EVP, Chief Lending Officer – CFB | None  
None  
None | None  
None  
None | None  
None  
None | None  
None  
None |

*CFB – City First Bank of DC*
## Report Item 4: Insiders (1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

<table>
<thead>
<tr>
<th>(1) Name &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
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<th>(4)(a) Percentages of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names)</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argrett, Brian Washington, DC - USA</td>
<td>Banking</td>
<td>Chair and Director</td>
<td>President, CEO &amp; Director, CFB; President, CEO and Director, CFH Banc Corporation; Chair and Director, CFH</td>
<td>None</td>
<td>None</td>
<td>Less than 1% of CFBanc Corp.</td>
<td>None</td>
</tr>
<tr>
<td>Acosta, Oswaldo Baltimore, MD – USA</td>
<td>CFE</td>
<td>President and Director</td>
<td>President and Director, CFH</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Minor, Hassan Herndon, VA – USA</td>
<td>Senior Vice President-Chief Strategy Officer, (Retired)</td>
<td>Director</td>
<td>Director, CFH</td>
<td>Retired</td>
<td>None</td>
<td>Less than 1% in CFBanc Corp.</td>
<td>None</td>
</tr>
<tr>
<td>Peggy Hamilton Takoma Park, MD - USA</td>
<td>SVP, Senior Corporate Counsel</td>
<td>Director</td>
<td>Director, CFH; SVP, Sandy Spring Bank</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Lisa Green Hall Silver Spring, MD - USA</td>
<td>Senior Fellow</td>
<td>Director</td>
<td>Director CFB; Director CFH; Senior Fellow, Georgetown University at the Beeck Center</td>
<td>None</td>
<td>None</td>
<td>Less than 1% in CFBanc Corp.</td>
<td>None</td>
</tr>
</tbody>
</table>

CFB – City First Bank
CFH – City First Homes
### Report Item 4: Insiders (1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>McGrady, David</td>
<td>Consultant</td>
<td>Director</td>
<td>Vice Chair, CFBanc Corporation; Vice Chair, CFB; Vice President, City First New Markets Fund II LLC; Vice President and Secretary, CFC Fund Manager II LLC; Director, CFH</td>
<td>President, Convergence Capital Advisors LLC</td>
<td>None</td>
<td>Less than 1% in CFBanc Corp.</td>
<td>100% Convergence Capital Advisors LLC</td>
</tr>
<tr>
<td>Silver Spring, MD - USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Longbrake, William A.</td>
<td>Executive in Residence</td>
<td>Director and Treasurer</td>
<td>Director, CFBanc Corporation; Director, CFB; Director, CFH</td>
<td>Executive in Residence, Robert H Smith School of Business, University of Maryland, Center for Financial Policy; Chair of the Board of Trustees, College of Wooster; Chair of the Board, Lift Up Africa; Director, Washington State Investment Board; Director, Boeing Employees Credit Union; Member, American Bankers Association</td>
<td>None</td>
<td>Less than 1% in CFBanc Corp.</td>
<td>None</td>
</tr>
<tr>
<td>Seattle, WA – USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CFB – City First Bank  
CFH – City First Homes
<table>
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<tr>
<th>(1) Name &amp; Address (City, State, Country)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>McCormick, Victoria Vienna, VA – USA</td>
<td>Consultant</td>
<td>CFO</td>
<td>CFO, CFH</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Nonprofit Strategic Financial Solutions, 100%</td>
</tr>
<tr>
<td>Muckenfuss, III, Cantwell F. Chevy Chase, MD – USA</td>
<td>Retired Attorney</td>
<td>Director and Secretary</td>
<td>Chair, CFBanc Corporation; Chair, CFB; Director and Secretary, CFH</td>
<td>Retired Partner - Gibson, Dunn and Crutcher; Member, Senior Advisory Board, Treliant Risk Advisors; Partner, Vista Capital Advisors; Visiting Lecturer, Community and Economic Development Clinic at the Yale Law School; Director, Roosevelt Institute</td>
<td>None</td>
<td>Less than 1% in CFBanc Corp.</td>
<td>C.F. Muckenfuss, III P.C., 100%</td>
</tr>
</tbody>
</table>