

Board of Governors of the Federal Reserve System



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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal 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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Dennis G. Shaffer
 Name of the Holding Company Director and Official
CEO & President
 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.

Dennis G. Shaffer
 Signature of Holding Company Director and Official
3/28/19
 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. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018

Month / Day / Year
5493001LX61Z2UVYSC48
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Civista Bancshares, Inc.
 Legal Title of Holding Company
100 E. Water Street
 (Mailing Address of the Holding Company) Street / P.O. Box
Sandusky OH 44870
 City State Zip Code

Physical Location (if different from mailing address)
 Person to whom questions about this report should be directed:
Kelli M. Lottman VP/Assistant Controller
 Name Title
419-627-4656
 Area Code / Phone Number / Extension
419-627-4625
 Area Code / FAX Number
kmlottman@civista.bank
 E-mail Address
www.civb.com
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? =No =Yes 0

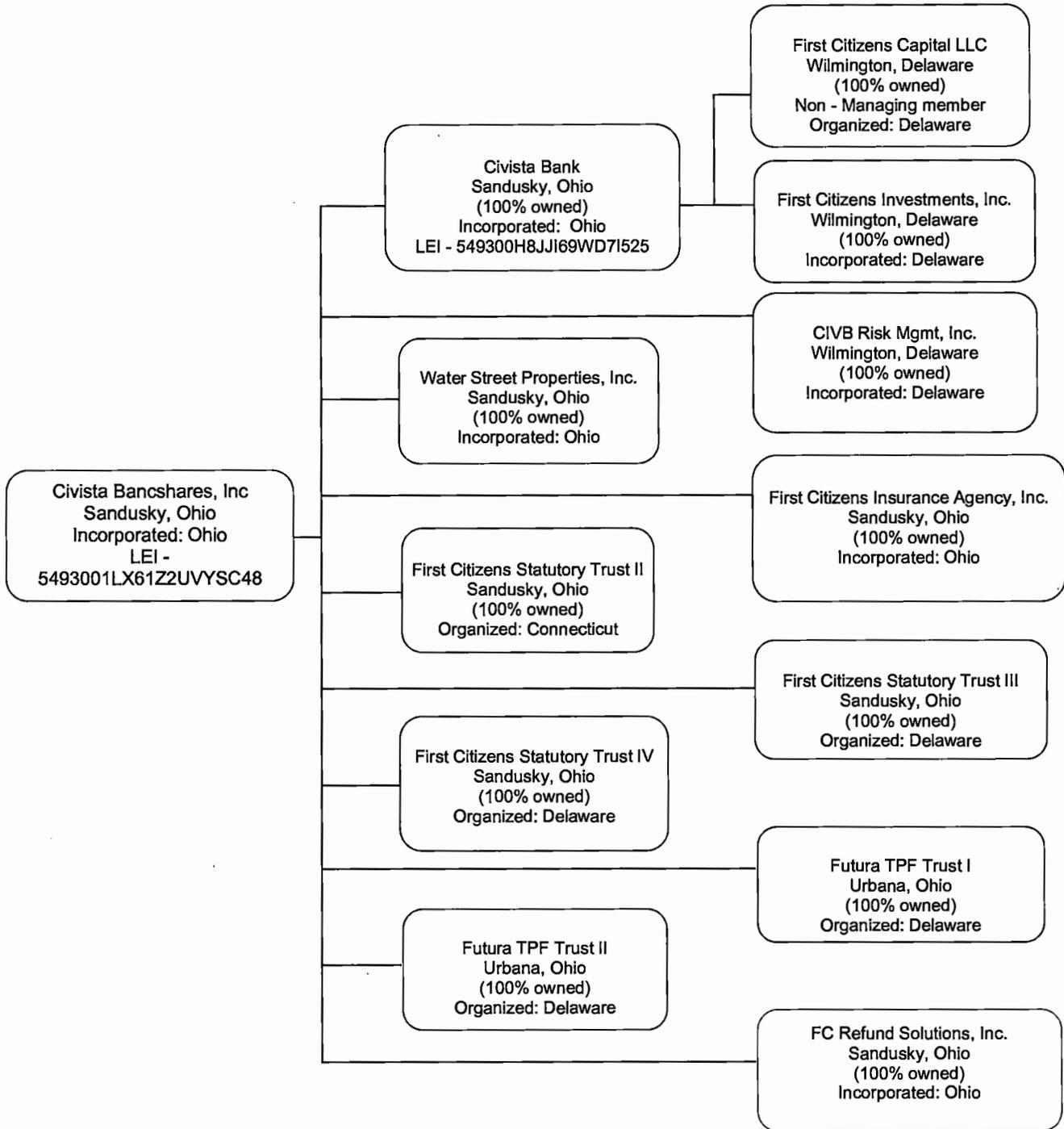
In accordance with the General Instructions for this report (check only one),

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."

Civista Bancshares, Inc Organization Chart - 2018



*LEI is N/A, unless noted.

Results: A list of branches for your holding company: CIVISTA BANCSHARES, INC (1246533) of SANDUSKY, OH.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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
OK		Full Service (Head Office)	542528	CIVISTA BANK	100 E. WATER STREET	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	4155654	AURORA BRANCH	500 GREEN BOULEVARD	AURORA	IN	47001	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	431677	215 WEST EADS PARKWAY OFFICE	215 WEST EADS PARKWAY	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	4155636	STATELINE ROAD BRANCH	19710 STATE LINE ROAD	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	88772	WALNUT STREET BRANCH	92 WALNUT STREET	LAWRENCEBURG	IN	47025-1840	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2045528	MILAN BRANCH	106 MILL STREET	MILAN	IN	47031	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	83245	OSGOOD BRANCH	510 SOUTH BUCKEYE	OSGOOD	IN	47037	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2045461	VERSAILLES BRANCH	111 EAST US 50	VERSAILLES	IN	47042	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	4155681	ST LEON BRANCH	7600 FREY ROAD	WEST HARRISON	IN	47060	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3317866	SUMMIT COUNTY FINANCIAL SRV CTR BR	529 NORTH CLEVELAND MASSILLON ROAD	AKRON	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3358908	BERLIN HEIGHTS BRANCH	24 MAIN STREET	BERLIN HEIGHTS	OH	44814	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	969817	CASTALIA BANKING COMPANY BRANCH, THE	208 SOUTH WASHINGTON STREET	CASTALIA	OH	44824	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2837077	WHIPP ROAD BRANCH	29 WEST WHIPP RD.	DAYTON	OH	45459	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2893925	DUBLIN FINANCIAL SERVICE BRANCH	6400 PERIMETER DRIVE	DUBLIN	OH	43016	FRANKLIN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	266226	GREENWICH BRANCH	13 MAIN STREET	GREENWICH	OH	44837	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3187920	HUBER HEIGHTS BRANCH	7455 OLD TROY PIKE	HUBER HEIGHTS	OH	45424	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3358917	HURON BRANCH	410 CLEVELAND ROAD EAST	HURON	OH	44839	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3675856	SPRINGBORO PIKE BRANCH	9700 SPRINGBORO PIKE	MIAMISBURG	OH	45342	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	555724	NEW WASHINGTON BRANCH	102 SOUTH KIBLER STREET	NEW WASHINGTON	OH	44854	CRAWFORD	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	438126	DRIVE-IN BRANCH	207 MILAN AVENUE	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3290642	EAST SEMINARY STREET BRANCH	36 EAST SEMINARY STREET	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	1888063	PLAIN CITY OFFICE	320 S. JEFFERSON AVE.	PLAIN CITY	OH	43064	MADISON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3759907	PLYMOUTH BRANCH	49 SANDUSKY STREET	PLYMOUTH	OH	44865	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	3658505	PORT CLINTON BRANCH	185 S.E. CATAWBA ROAD	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	140522	QUINCY BRANCH	101 SOUTH MIAMI STREET	QUINCY	OH	43343	LOGAN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	905070	RUSSELLS POINT BRANCH	330 SOUTH ORCHARD ISLAND ROAD	RUSSELLS POINT	OH	43348	LOGAN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	450829	EAST PERKINS BRANCH	2100 EAST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	572721	PERKINS BRANCH	702 WEST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	576224	MANSFIELD AVE BRANCH	156 MANSFIELD AVE	SHELBY	OH	44875	RICHLAND	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	453428	NORTH GAMBLE STREET BRANCH	200 NORTH GAMBLE STREET	SHELBY	OH	44875	RICHLAND	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	694726	SHILOH BRANCH	23 WEST MAIN STREET	SHILOH	OH	44878	RICHLAND	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	233022	601 SCIOTO STREET BRANCH	601 SCIOTO STREET	URBANA	OH	43078	CHAMPAIGN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Limited Service	232922	NORTH BRANCH	504 NORTH MAIN ST	URBANA	OH	43078	CHAMPAIGN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	232520	WEST LIBERTY BRANCH	205 SOUTH DETROIT STREET	WEST LIBERTY	OH	43357	LOGAN	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2949859	WILLARD BRANCH	119 BLOSSOM CENTRE BOULEVARD	WILLARD	OH	44890	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	

Y6 Item 3 (1)-Shareholders >5% 2018 Fiscal Year

<u>First</u>	<u>MI</u>	<u>Last</u>	<u>City</u>	<u>State</u>	<u>Country</u>	<u>Shares</u>	<u>Common Shares Which Can Be Aquired Upon Conversion of Depository Shares Within 60 Days</u>	<u>Total Shares</u>	<u>Share%</u>	<u>Non Aff Title</u>	<u>Non Aff Co.</u>	<u>Civista Banc- shares, Inc.</u>	<u>Civista Bank</u>
RMB	Capital	Managemnt	Chicago	IL	USA	843,061.000	0.000	15,603,499	5.403%				

**FR Y-6 Report
FYE 12/31/2018
Civista Bancshares, Inc.
Sandusky, Ohio**

Report Item 3 (2): N/A

First	MI	Last	City	State	Country	Shares	Preferred Shares	Common Shares Which Can Be Acquired Upon Conversion of Depository Shares Within 60 Days		Total Shares	Share%	Non Aff Title	Non Aff Co.	Percent Ownership of Non Aff Companies	Civista Bancshares, Inc.	Civista Bank	Water Street Properties, Inc.	First Citizens Insurance Agency, Inc.	CIVB Risk Management, Inc.	FC Refund Solutions Inc	% Ownership of all Subsidiaries	
								Convert to Common	Conversion of Depository Shares Within 60 Days													
John	A.	Betta	Milan	OH	USA	4,153,356	400.00	3,197	1,278,772	15,603,499	0.035%			Edison Local Schools	Senior Vice President	Senior Vice President/Risk Management Officer & Director						0.000%
Thomas	A.	Deplor	Shelby	OH	USA	20,199,000	2,400.00	3,197	7,672,634	15,603,499	0.179%	Attorney	Poland, Deplor & Shepard Co. LPA, Inc. Weber Alley Developers, LLC John C. Deplor Trust	50.000% 50.000% 100.000%	Director Member Co-trustee							0.000%
Richard	J.	Dutton	Troy	OH	USA	13,876,621	400.00	3,197	1,278,772	15,603,499	0.097%				Senior Vice President	Executive Vice President/Chief Operating Officer			Director	Senior Vice President	0.000%	
Julie	A.	Mattlin	Gulford	IN	USA	3,379,000	-	3,197	0.000	15,603,499	0.022%	Principal/Owner	DKMG Consulting, LLC	50.000%	Director	Director						
Allen	R.	Maurice	Urbane	OH	USA	61,170,000	4,000.00	3,197	12,787,724	16,603,499	0.474%	Attorney	Wagner, Maurice, Davidson & Zook Co., LPA Advocate Title Agency, Inc.	40.000% 33.333%	Director	Director						0.000%
James	E.	McGooley	Sandusky	OH	USA	8,309,000	1,040.00	3,197	3,324,808	15,603,499	0.075%		American Colors, Inc.	less than 10%	Senior Vice President/General	Executive Vice President/General				Director	0.000%	
W.	Michael	McLaughlin	Lawrenceburg	IN	USA	50,487,019	-	3,197	0.000	15,603,499	0.324%				Senior Vice President	Senior Vice President/Regional Market Executive					0.000%	
Todd	A.	Michel	Huron	OH	USA	2,470,059	400.00	3,197	1,278,772	15,603,499	0.024%				Senior Vice President	Senior Vice President/Controller					0.000%	
James	O.	Miller	Sandusky	OH	USA	16,807,000	2,000.00	3,197	6,363,862	15,603,499	0.161%		The Mack Iron Company Albert & Olive Schlink Foundation		Chairman of the Board	Chairman of the Board	Director	Director		Director	0.000%	
Jane	A	Morrison	Huron	OH	USA	1,000,000	-	3,197	0.000	15,603,499	0.006%						Director	Director	Director			
Dennis	E.	Murray, Jr.	Sandusky	OH	USA	35,464,890	-	3,197	0.000	15,603,499	0.227%	Attorney	Murray & Murray Co. LPA M & M Investments III, LLC	17.000% 17.000%	Director	Director						0.000%
Allen	R.	Nickles	Sandusky	OH	USA	110,028,000	3,200.00	3,197	10,230,179	15,603,499	0.770%	CPA, CFE, FCPA, CFF, CICA, Of Counsel	Payne, Nickles & Company PN Real Estate Norwalk Properties	20.000% 25.000% 16.670%	Director	Director						0.000%
Mary	Patricia	Oliver	Lakewood	OH	USA	891,837	-	3,197	0.000	15,603,499	0.006%	Partner	Tucker Ellis, LLP	1.200%	Director	Director						0.000%
Charles	A.	Parcher	Huron	OH	USA	4,948,034	-	3,197	0.000	15,603,499	0.032%		YMCA/JCC of Northwestern Ohio		Senior Vice President	Executive Vice President, Chief Lending Officer						0.000%
William	F.	Ritzmann	Lawrenceburg	IN	USA	58,217,000	-	3,197	0.000	15,603,499	0.373%										0.000%	
Dennis	G.	Shaffer	Marblehead	OH	USA	8,092,000	400.00	3,197	1,278,772	15,603,499	0.080%		Erie County Chamber of Commerce		CEO and President	CEO and President	Director	Director				0.000%
Paul	J.	Stark	Sheffield Lake	OH	USA	6,858,000	600.00	3,197	1,918,159	15,603,499	0.056%				Senior Vice President	Senior Vice President/Chief Credit Officer						0.000%
Donna	M.	Waltz-Jaskolski	Huron	OH	USA	116,000	-	3,197	0.000	15,603,499	0.001%				Senior Vice President	Senior Vice President						0.000%
Daniel	J	White	Huron	OH	USA	3,146,516	24,000.00	3,197	76,726,343	15,603,499	0.509%	International Business Consultant	DenYo Ltd. SLK Software, Inc. NCOF LLC aka Norwalk Furniture 100 Furniture Parkway LLC	78.000% 30.000% 32.000% 32.000%	Director	Director						0.000%

*2017 Determined reporting of holding company directors and officers for YK Item 4 Insiders, per J Betts, J McGooley, A Wala-legal counsel. aig