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 511a); and sections 113, 185, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). This 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/ESCOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Robert F. Foster
Name of the Holding Company Director and Officer
CEO
Title of the Holding Company Director and Officer

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 on the report concerning that individual.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year
None

Reporters’ Name, Street, and Mailing Address
Central Ohio Bancorp
Legal Title of Holding Company
107 N. Market Street, P.O. Box 147
(Mailing Address of the Holding Company) Street / P.O. Box
Waverly
City
OH
State
45890
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Julie M. Bertsch
Accountant
Name
513-305-2440
Area Code / Phone Number / Extension
740-947-9656
Area Code / FAX Number
jbertsch@thefirstnational.com
E-mail Address
www.thefirstnational.com
Address (URL) for the Holding Company’s web page

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.

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.
FORM FR Y-6
Central Ohio Bancorp
Waverly, Ohio
Year Ending December 31, 2019

Report Item:

1. Central Ohio Bancorp prepares an annual report for its shareholders and is not registered with the SEC. As specified by the Federal Reserve Bank, the annual report will be sent separately.

2a. Organizational Chart:

```
Central Ohio Bancorp
Waverly, Ohio
Incorporated in Ohio

100%   100%

Central Ohio Financial Services, Inc.
Waverly, Ohio
Incorporated in Ohio

The First National Bank of Waverly
Waverly, Ohio
N/A
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2b. Domestic branch listing verification has been submitted electronically by email on March 26, 2020 and is enclosed.

**LEI is N/A for all entities unless noted.**
### Report Item 3: Security Holders

1 (a), (b), (c) and 2 (a), (b), (c)

<table>
<thead>
<tr>
<th>Name</th>
<th>Country</th>
<th>1(b)</th>
<th>1(c) Number of Shares</th>
<th>Percentage of Ownership</th>
<th>Name</th>
<th>Country</th>
<th>2(b)</th>
<th>2(c) Number of Shares</th>
<th>Percentage of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fredric L. Foill, Jr</td>
<td>USA</td>
<td>63,735</td>
<td></td>
<td>12.75%</td>
<td>Gary and Cynthia Corman</td>
<td>USA</td>
<td>31,618</td>
<td></td>
<td>6.32%</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Leesburg, FL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthony C. Fish</td>
<td>USA</td>
<td>51,346</td>
<td></td>
<td>10.27%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melinda Fish Kwedar</td>
<td>USA</td>
<td>27,018</td>
<td></td>
<td>5.40%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Evanston, IL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deborah F. Rowland</td>
<td>USA</td>
<td>26,633</td>
<td></td>
<td>5.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Akron, OH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cassie V. Wiltberger</td>
<td>USA</td>
<td>84,282</td>
<td></td>
<td>16.86%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elizabeth Lewis</td>
<td>USA</td>
<td>36,239</td>
<td></td>
<td>7.25%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**FORM FR Y-6**

Central Ohio Bancorp  
Waverly, OH  
Year Ending December 31, 2019

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

<table>
<thead>
<tr>
<th>Names</th>
<th>City, State</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank of Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Title &amp; Position with Other Businesses</th>
<th>Percentage of Voting Shares</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>List Names of other companies (including partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fredric L. Foll, Jr</td>
<td>Waverly, OH</td>
<td>Construction</td>
<td>Chairman of Board Director</td>
<td>Chairman of Board Director</td>
<td>President Foll, Inc</td>
<td>12.75%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Elizabeth Lewis</td>
<td>Waverly, OH</td>
<td>Homemaker</td>
<td>Director</td>
<td>Director</td>
<td></td>
<td>7.25%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert E. Hostler</td>
<td>Waverly, OH</td>
<td>N/A</td>
<td>CEO</td>
<td>Director</td>
<td></td>
<td>1.26%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>W. Chris Hammers, DDS</td>
<td>Chillicothe, OH</td>
<td>Dentist</td>
<td>Director</td>
<td>Director</td>
<td>Dentist Chris Hammers &amp; Assoc</td>
<td>0.13%</td>
<td>None</td>
<td>Chris Hammers &amp; Assoc 100%</td>
</tr>
<tr>
<td>Thomas W. Parfitt, CPA</td>
<td>Athens, OH</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
<td>CPA Thomas W. Parfitt, CPA</td>
<td>1.25%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Alan C. Fish</td>
<td>Waverly, OH</td>
<td>Insurance</td>
<td>Director</td>
<td>Director</td>
<td>Agent Fish and Son Insurance</td>
<td>0.94%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Anthony C. Fish**</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>10.27%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cassie V. Wilberger</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>16.66%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas Brewster</td>
<td>Piketon, OH</td>
<td>Real Estate Agent/Auctioneer</td>
<td>Director</td>
<td>N/A</td>
<td>Real Estate Agent/Auctioneer Brewster Real Estate &amp; Auction, Co.</td>
<td>0.10%</td>
<td>None</td>
<td>Brewster Real Estate &amp; Auction, Co. 100%</td>
</tr>
<tr>
<td>Tony Dixon</td>
<td>Piketon, OH</td>
<td>Jeweler</td>
<td>Director</td>
<td>N/A</td>
<td>Jeweler Dixon Jewelers, Inc.</td>
<td>0.00%</td>
<td>None</td>
<td>Dixon Jewelers, Inc. 50%</td>
</tr>
</tbody>
</table>

**Note:** Although Anthony C. Fish and Cassie V. Wilberger are not directors of the holding company, information must be provided because they are considered a "principal securities holder" of the holding company. This definition can be found in the FR Y-6 Instructions.
Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF WAVERLY, THE (ID_RSID: 263627).
This depository institution is held by CENTRAL OHIO BANCORP (ID#0563612) of WAVERLY, OH.
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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.
Close: if the branch information is incorrect or incomplete, revise the data, enter 'Close' 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.

* FIDC UNNUM, Office Number, and ID_RSID 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_RSID*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>HeadOffice_ID_RSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service (Head Office)</td>
<td>263627</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>102 NORTH MARKET STREET</td>
<td>WAVERLY</td>
<td>OH</td>
<td>43089</td>
<td>Pike</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>2831508</td>
<td>BEAVER BRANCH</td>
<td>310 THIRD ST</td>
<td>BEAVER</td>
<td>OH</td>
<td>45615</td>
<td>Pike</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>3536777</td>
<td>LATAM BRANCH</td>
<td>13254 STATE ROUTE 124</td>
<td>PhRoton</td>
<td>OH</td>
<td>45681</td>
<td>Pike</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>3552789</td>
<td>PHITON BRANCH</td>
<td>101 THORNTON DRIVE</td>
<td>PHITON</td>
<td>OH</td>
<td>45681</td>
<td>Pike</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>3552368</td>
<td>BRISTOL VILLAGE BRANCH</td>
<td>625 FIFTH ST</td>
<td>WAVERLY</td>
<td>OH</td>
<td>45690</td>
<td>Pike</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
</tbody>
</table>