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.

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 individuals who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

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.civib.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. ________________________________

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No 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."

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2022
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12/2019

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.
Civista Bancshares, Inc
Organization Chart - 2019

Civista Bancshares, Inc
Sandusky, Ohio
Incorporated: Ohio
LEI - 549300LX61Z2UVYSC48

First Citizens Bank
Sandusky, Ohio
(100% owned)
Incorporated: Ohio
LEI - 549300H8JJI69WD7I525

First Citizens Capital LLC
Wilmington, Delaware
(100% owned)
Non - Managing member
Organized: Delaware

First Citizens Statutory Trust II
Sandusky, Ohio
(100% owned)
Organized: Connecticut

First Citizens Statutory Trust IV
Sandusky, Ohio
(100% owned)
Organized: Delaware

Futura TPF Trust II
Urbana, Ohio
(100% owned)
Organized: Delaware

Futura TPF Trust I
Urbana, Ohio
(100% owned)
Organized: Delaware

First Citizens Statutory Trust III
Sandusky, Ohio
(100% owned)
Incorporated: Ohio

First Citizens Insurance Agency, Inc.
Sandusky, Ohio
(100% owned)
Incorporated: Ohio

First Citizens Statutory Trust II
Sandusky, Ohio
(100% owned)
Incorporated: Delaware

Water Street Properties, Inc.
Sandusky, Ohio
(100% owned)
Incorporated: Ohio

CIVB Risk Mgmt, Inc.
Wilmington, Delaware
(100% owned)
Incorporated: Delaware

First Citizens Statutory Trust III
Sandusky, Ohio
(100% owned)
Organized: Delaware

First Citizens Insurance Agency, Inc.
Sandusky, Ohio
(100% owned)
Organized: Ohio

Futura TPF Trust II
Urbana, Ohio
(100% owned)
Organized: Delaware

First Citizens Capital LLC
Wilmington, Delaware
(100% owned)
Non - Managing member
Organized: Delaware

*LEI is N/A, unless noted.*
Report Item 3: Securities holders (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holder with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-31-2019

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Calls of Voting Securities</td>
</tr>
<tr>
<td>Black Rock, Inc, New York, NY</td>
<td>USA</td>
<td>6.200%</td>
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</table>

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-2019

<table>
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<th>(2)(a)</th>
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<th>(2)(c)</th>
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<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Calls of Voting Securities</td>
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<tr>
<td>RMB Capital Management, Chicago, IL</td>
<td>USA</td>
<td>5.403%</td>
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### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include name of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held</th>
<th>(4)(c) List names of companies and percentage of voting securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>John A Betts, Milan OH, USA</td>
<td>N/A Senior Vice President</td>
<td>EVP, Civista Bank</td>
<td>Director, CIVB Risk Management, Inc</td>
<td>N/A</td>
<td>0.037%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas A Depler, Shelby OH, USA</td>
<td>Attorney at Law</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>N/A</td>
<td>0.172%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Richard J Dutton, Troy OH, USA</td>
<td>N/A Senior Vice President</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, CIVB Risk Management, Inc</td>
<td>N/A</td>
<td>0.103%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Sarah A. Miller, Sandusky, OH, USA</td>
<td>Chairman of the Board</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.155%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Susan A. Morrison, Huron, OH, USA</td>
<td>Partner/Attorney at Law</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.007%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Dennis E. Murray, Jr., Sandusky, OH, USA</td>
<td>Of Counsel</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.219%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>William F. Ritter, Lawrenceburg, IN, USA</td>
<td>Of Counsel, CPA, CFE, FCFA, CFA, CICA</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.725%</td>
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<td>N/A</td>
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<tr>
<td>Charles A. Parham, Huron, OH, USA</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.039%</td>
<td>N/A</td>
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<td>N/A</td>
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<tr>
<td>William F. Ritter, Lawrenceburg, IN, USA</td>
<td>President, Civista Bank</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.329%</td>
<td>N/A</td>
<td>N/A</td>
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<td>Dennis G. Shaffer, Marblehead, OH, USA</td>
<td>CEO and President</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
<td>N/A</td>
<td>0.072%</td>
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<td>Jerry Sizer, Lyndhurst, OH, USA</td>
<td>Director, President, CEO &amp; Treasurer</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
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<td>0.077%</td>
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<td>Stan M. Wolk, Huron, OH, USA</td>
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<td>Director, Water St. Properties, Inc</td>
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<td>David J. White, Huron, OH, USA</td>
<td>International Business Consultant</td>
<td>EVP, Civista Bank, First Citizens Investment, Inc.</td>
<td>Director, Water St. Properties, Inc</td>
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<td>0.483%</td>
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