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(e) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 28A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the 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 or is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOS formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, James E. Bowdus,
Name of the Holding Company Director and Officer
Lead Director
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. 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 231, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Date of Signature
James E. Bowdus
Date: 3-23-20

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.

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.

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

N/A
ESOP/ESOS N/A
Reporter's Legal Entity Identifier (LEI) (20-character LEI Code)

CROGHAN BANCSHARES, INC.
Legal Title of Holding Company
323 CROGHAN STREET
(Mailing Address of the Holding Company) Street / P.O. Box
Fremont OH 43420
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John Hoffman
Accounting Officer
Name Title
419-365-2220
Area Code / Phone Number / Extension

Area Code / FAX Number
614-367-2220
E-mail Address
jhoffman@croghan.com

www.croghan.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ......................... 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 ........................................ 0

2. a letter justifying this request has been provided separately ...................................................... 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."
Report Item 1 (Annual Report to Shareholders)

The bank holding company is no longer registered with the SEC. The Annual Report to Shareholders was emailed to structure@clev.frb.org on May 5, 2020.

Report Item 2a (Organization Chart)  (LEI is N/A on all entities except The Croghan Colonial Bank)

Croghan Bancshares, Inc.
Fremont, Ohio
(Incorporated in OHIO)
↓↓
Wholly Owned Subsidiary (100%)
Wholly Owned Subsidiary (100%)
The Croghan Colonial Bank  Croghan Risk Management Inc
Fremont, Ohio    Las Vegas, Nevada
(Incorporated in OHIO)  (Incorporated in Nevada)
5493004F1BOBD3SG7P54

Report Item 2b (Domestic Branch Listing)

Included as a separate attachment in the email to structure@clev.frb.org on March 23, 2020

Report Item 3 (Securities Holders)

(1) - None
(2) - None
Report Item 4 (Insiders)

(1) Michael D. Allen Sr. - Bellevue, Ohio (USA)
(2) Retired
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) None
(4)(a) Owns or controls 12,212 shares or 0.54% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns less than 25% of any other business company's voting securities

(1) James E. Bowlus - Fremont, Ohio (USA)
(2) Retired
(3)(a) Lead Independent Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) President of AWE LTD
   Member of Colonial Bowlus LLC
(4)(a) Owns or controls 47,151 shares or 2.09% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of AWE LTD
   Owns 50% of Colonial Bowlus LLC

(1) John J. Caputo - Port Clinton, Ohio (USA)
(2) Principal occupation is Co-Owner/Vice President of Jack Bradley Realty Company
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Co-Owner/Vice President of Jack Bradley Realty Company
   President of W. W. Emerson Company
   Member of Jack Bradley Homes LTD and Kenjohny Company LLC
(4)(a) Owns or controls 6,245 shares or 0.28% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% of W. W. Emerson Company
   Owns 33.33% of Kenjohny Company LLC
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CROGHAN BANCSHARES, INC.
FREMONT, OHIO
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(1) James C. Dunn - Oregon, Ohio (USA)
(2) Principal occupation is Co-Owner of Dunn Chevrolet Buick
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Co-Owner of Dunn Chevrolet Buick
       Member of Cedar Bay Development
(4)(a) Owns or controls 14,824 shares or 0.66% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% of Car Way Acceptance Corporation
       Owns 33% of Cedar Bay Development
       Owns 50% of Dunn Brothers

(1) James R. Faist - Fremont, Ohio (USA)
(2) Retired
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Officer/Board Member of Sandusky County Food Pantry Inc
       Officer/Board Member of Sandusky County Community Christmas
(4)(a) Owns or controls 2,500 shares or 0.11% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns less than 25% of any other business company's voting securities

(1) Claire F. Johansen - Tiffin, Ohio (USA)
(2) Principal occupation is Co-Owner of Lane of Dreams Farm LLC
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Co-Owner of Lane of Dreams Farm LLC
       Trustee of Tiffin University (Chair)
       Member of 2502 East County Road LLC and Lane of Dreams Farm LLC
(4)(a) Owns or controls 4,836 shares or 0.21% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% of 2502 East County Road LLC
       Owns 50% of Lane of Dreams Farm LLC
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FREMONT, OHIO
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(1)  Daniel W. Lease - Fremont, Ohio (USA)
  (2)  Retired
  (3)(a) Director of the bank holding company
  (3)(b) Director of the subsidiary
  (3)(c) None
  (4)(a) Owns or controls 6,351 shares or 0.28% of the bank holding company's stock
  (4)(b) Owns or controls no stock in the subsidiary
  (4)(c) Owns less than 25% of any other business company's voting securities

(1)  Thomas W. McLaughlin - Norwalk, Ohio (USA)
(2)  Principal occupation is President/CEO of Wall Street Consulting, Inc.
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) President/CEO of Wall Street Consulting, Inc.
(4)(a) Owns or controls 6,311 shares or 0.28% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of Wall Street Consulting, Inc.
     Owns 100% of Dawn M. Full Charitable Trust

(1)  Allan E. Mehlow - Fremont, Ohio (USA)
(2)  Principal occupation is Chief Financial Officer of The Mosser Group/WMOG Inc.
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Chief Financial Officer of The Mosser Group/WMOG Inc.
     General Manager of Comprehensive Development Solutions, Ltd.
     Director of WMOG, Inc.
     Director of Contractors Equipment, Inc. (sole director)
     Director of Telamon Construction, Inc. (sole director)
     Director of WMOG Investment, Inc. (sole director)
(4)(a) Owns or controls 3,939 shares or 0.17% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns less than 25% of any other business company's voting securities

(1)  Rick M. Robertson – Venice, Florida (USA)
(2)  Principal occupation is President/CEO of the subsidiary bank
(3)(a) President/CEO and Director of the bank holding company
(3)(b) President/CEO and Director of the subsidiary
(3)(c) None
(4)(a) Owns or controls 10,475 shares or 0.46% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns less than 25% of any other business company's voting securities
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(1) Gary L. Zimmerman - Fremont, Ohio (USA)
(2) Principal occupation is Owner/Partner of Swint-Reineck Company
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Owner/Partner of Swint-Reineck Company
(4)(a) Owns or controls 3,980 shares or 0.18% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 25% of Swint-Reineck Company

(1) Sarah J. Zimmerman – Fremont, Ohio (USA)
(2) Principal occupation is Superintendent at Sandusky County Board of Developmental Disabilities
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Superintendent at Sandusky County Board of Developmental Disabilities
(4)(a) Owns or controls 92 shares or 0.004% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% of Northcoast Veterinary Mgt. LLC
    Owns 50% of Buckeye Stripe LLC
    Owns 50% of Family Time Ventures LLC
    Owns 50% of Westview Veterinary Hospital Inc
    Owns 50% of Lakeshore Veterinary Hospital Inc

(1) John M. Hoty – Sandusky, Ohio (USA)
(2) Principal occupation is Co-owner of Hoty Enterprises Inc
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Co-owner of Hoty Enterprises Inc
(4)(a) Owns or controls 721 shares or 0.03% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of 101 Investments Ltd
    Owns 100% of NCGSA Ltd – Class A shares
    Owns 95% of Hoty Builders LLC
    Owns 68% of Hoty QLakes LLC
    Owns 52% of NCGSA Ltd – Class B shares
    Owns 50% of Chalmun Cantina Ltd
    Owns 50% of JM&KK LLC
    Owns 50% of JM&KK Construction Ltd
    Owns 50% of JME Investments LLC
    Owns 40% of Taos Govt Properties Ltd
    Owns 37% of Angel's Path LLC
    Owns 33% of 3104 Milan Investments Ltd
    Owns 26% of Temperance Investments Ltd
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(1) Carrie L. Dickinson - Fremont, Ohio (USA)
(2) Principal occupation is Senior Vice President/Chief Credit Officer of the subsidiary bank
(3)(a) None
(3)(b) Senior Vice President/Chief Credit Officer of the subsidiary
(3)(c) Officer/Board Member of Habitat for Humanity
(4)(a) Owns or controls 1,314 shares or 0.06% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns less than 25% of any other business company's voting securities

(1) Kendall W. Rieman - Fremont, Ohio (USA)
(2) Principal occupation is President/CEO of the subsidiary
(3)(a) President/CEO of the bank holding company
(3)(b) President/CEO of the subsidiary
(3)(c) Owner of CZC Holdings LLC
(4)(a) Owns or controls 9,939 shares or 0.44% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% of CZC Holdings LLC

(1) Daniel N. Schloemer - Willard, Ohio (USA)
(2) Principal occupation is Executive Vice President/Chief Lending Officer of the subsidiary bank
(3)(a) Secretary of the bank holding company
(3)(b) Executive Vice President/Chief Lending Officer of the subsidiary
(3)(c) General Partner of Danlan Investments
Member of Sheffield RE LLC
Officer/Trustee of Firelands Electric Cooperative Inc
(4)(a) Owns or controls 7,193 shares or 0.32% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of Sheffield RE LLC
Owns 50% of Danlan Investments
**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**

- **Open**: If the branch information is correct, enter ‘Open’ in the Data Action column.
- **Close**: If the branch is closed, enter ‘Close’ in the Data Action column.
- **Delete**: If a branch listed was never opened by this depositor institution, enter ‘Delete’ in the Data Action column.

**Note**

- 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.

**Submission Procedure**

When you are finished, send a saved copy to your FIDC contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FIDC contact, put your institution name, city and state in the subject line of the e-mail.

*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 open, 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://cyberdata.federalreserve.gov](https://cyberdata.federalreserve.gov)

**Data Action** | Effective Date | Branch Service Type | Branch ID/SSN* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNIFORM* | Office Number* | Head Office | Head Office ID/SSN* | Comments
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ---
OK | Full Service | 3027177 | CROGHAN COLONIAL BANK, THE | 323 CROGHAN ST | PREMONT | ON | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 190424 | MILLENNIUM BRANCH | ONE SKYRIDE SQUARE | RELIANCE | OH | 44811 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 782197 | ELWOOD BRANCH | 400 NORTH MAIN STREET | ELWOOD | OH | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 561327 | CURTICE BRANCH | 7132 NORTH LUCAS ST | CURTICE | OH | 44810 | OTTAWA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 587192 | MALVERN BRANCH | 1650 RIVER STREET | PREMONT | OH | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 346007 | PREMONT EAST | 1555 EAST STATE STREET | PREMONT | OH | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 506075 | PREMONT NORTH BRANCH | 910 EAGLE DRIVE | PREMONT | OH | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 488127 | PREMONT WEST | 2501 WESLEY STREET | PREMONT | OH | 44810 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 487860 | GREEN SPRINGS BRANCH | 280 NORTH BROADWAY STREET | GREEN SPRINGS | OH | 44836 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 121100 | MCDOWELL BRANCH | 39 MCDOWELL STREET | MCDOWELL | OH | 44836 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 587327 | MCDOWELL BRANCH | 69 WESTFIELD AVENUE | MCDOWELL | OH | 44836 | SANDUSKY | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 387327 | OAK HARBOR OFFICE | 537 W WALTER ST | OAK HARBOR | OH | 44859 | OTTAWA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 238947 | OREGON BRANCH | 4535 NAVARRE AVENUE | OREGON | OH | 44836 | LUCAS | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 487791 | PORT CLINTON DOWNTOWN | 226 EAST PERRY STREET | PORT CLINTON | OH | 44864 | OTTAWA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 287312 | PORT CLINTON OFFICE | 2200 EAST HARRIOT ROAD | PORT CLINTON | OH | 44864 | OTTAWA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 301860 | TIFFRIN DOWNTOWN BRANCH | 400 6 MARKET STREET | TIFFRIN | OH | 44881 | GENRECA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177
OK | Full Service | 318667 | TIFFRIN WESTSIDE BRANCH | 799 W MARKET ST | TIFFRIN | OH | 44881 | GENRECA | UNITED STATES | Not Incorporated | Not Required | CROGHAN COLONIAL BANK, THE | 3027177