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, 1850c(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 board 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.

Date of Signature: 3/30/21
Signature of Holding Company Director and Official

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, 2020
Month / Day / Year
54930011LX61Z22UVSC48
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’ 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? 0
☐ No
☐ 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 20903.

12/2019
Civista Bancshares, Inc
Organization Chart - 2020

Civista Bancshares, Inc
Sandusky, Ohio
Incorporated: Ohio
LEI - 5493001LX61Z2UVYSC48

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

First Citizens Investments, Inc.
Wilmington, Delaware
(100% owned)
Incorporated: Delaware

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

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

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

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

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

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

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

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

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

*LEI is N/A, unless noted.*
<table>
<thead>
<tr>
<th>State</th>
<th>Branch Service Type</th>
<th>Branch ID (RSSD)</th>
<th>Branch ID</th>
<th>Street Address</th>
<th>City</th>
<th>Zip Code</th>
<th>County</th>
<th>State</th>
<th>FDIC UNINUM</th>
<th>Office Name</th>
<th>Head Office ID_RSSD</th>
</tr>
</thead>
<tbody>
<tr>
<td>OH</td>
<td>Full Service</td>
<td>542528</td>
<td>107 N. GREEN STREET</td>
<td>7335 W. DETROIT STREET</td>
<td>CLEVELAND</td>
<td>44105</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>542528</td>
<td>CIVISTA BANK</td>
<td>Head Office</td>
</tr>
<tr>
<td>OH</td>
<td>Drive-In</td>
<td>542528</td>
<td>107 N. GREEN STREET</td>
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<td>OH</td>
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<td>CIVISTA BANK</td>
<td>Head Office</td>
</tr>
</tbody>
</table>

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

- **Close:** If the branch information is correct, enter **Close** in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Change:** If the branch information is incorrect or incomplete, revise the data, enter **Change** 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.

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 copy to your FRB contact. See the detailed instructions on this site for more information.

If you are updating this to your FRB contact, just 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 dataAction of Change, Close, Delete, or Add.
- The FR Y-10 report may be submitted in a hard copy format or via the FR Y-10 Online application – https://fdic.gov/financialreporting.gov

* EIN/UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
## Report Item 3: Securities holders (1)(a)(b)(c) and (2)(a)(b)(c)

Long Form FR Y-6

**Legal Title of Holding Company**

Fiscal Year Ending December 31, 2020

<table>
<thead>
<tr>
<th>Current securities holder with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-31-2020</th>
<th>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 12-31-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="a">1</a></td>
<td><a href="a">2</a></td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Name, City, State, Country</td>
</tr>
<tr>
<td>Country of Citizenship or Incorporation</td>
<td>Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Number and Percentage of Each Call of Voting Securities</td>
<td>Number and Percentage of Each Call of Voting Securities</td>
</tr>
</tbody>
</table>

### Black Rock, Inc,

**New York, NY**

**USA**

**USA**

7.580%
## 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 Other Businesses (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 (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>Director Civista Bank</td>
<td>SVP, Civista Bank</td>
<td>0.048%</td>
<td>N/A</td>
<td>N/A</td>
<td>Poland, Depler &amp; Shepherd Co. LPA, Inc. (50%) Weber Alley Developers (50%)</td>
</tr>
<tr>
<td>Thomas A Depler, Shelby, OH, USA</td>
<td>Attorney at Law</td>
<td>Director Civista Bank</td>
<td>SVP, Civista Bank</td>
<td>0.186%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Richard J Dutton, Troy, OH, USA</td>
<td>N/A Senior Vice President</td>
<td>Director Civista Bank</td>
<td>SVP, Civita Bank</td>
<td>0.118%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Julie A. Martin, Guilford, PA, USA</td>
<td>Principal/Owner</td>
<td>Director Civista Bank</td>
<td>Principal/Owner, DKMG Consulting, LLC</td>
<td>0.032%</td>
<td>N/A</td>
<td>N/A</td>
<td>DKMG Consulting, LLC (50%)</td>
</tr>
<tr>
<td>Todd A. Michel, Huron, OH, USA</td>
<td>N/A Senior Vice President</td>
<td>Director Civista Bank</td>
<td>SVP, Civista Bank</td>
<td>0.031%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>James G. Miller, Sandusky, OH, USA</td>
<td>Chairman of the Board</td>
<td>Director Civista Bank</td>
<td>CEO and President, Civista Bank</td>
<td>0.161%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Lance A. Morrison, Huron, OH, USA</td>
<td>Partner/Attorney at Law</td>
<td>Director Civista Bank</td>
<td>Partner/Attorney at Law, Murphy &amp; Murray Co. LPA, M &amp; M Investments II, LLC</td>
<td>0.244%</td>
<td>N/A</td>
<td>N/A</td>
<td>Division Street Holdings, LLC (100%)</td>
</tr>
<tr>
<td>Allen R. Nickles, Sandusky, OH, USA</td>
<td>Director</td>
<td>Director Civista Bank</td>
<td>Director, Water St. Properties, Inc., First Citizens Insurance Agency, Inc</td>
<td>0.787%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Mary Patricia Oliver, Lakeview, OH, USA</td>
<td>Retired Partner and Founder</td>
<td>Director Civista Bank</td>
<td>Founder, Oliver Consulting Group</td>
<td>0.013%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Charles A. Pandur, Huron, OH, USA</td>
<td>N/A Senior Vice President</td>
<td>Director Civista Bank</td>
<td>CEO and President, Civista Bank</td>
<td>0.054%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>William F. Riemann, Amherstburg, OH, USA</td>
<td>N/A Director</td>
<td>Director Civista Bank</td>
<td></td>
<td>0.026%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Dennis G. Shaffer, Marblehead, OH, USA</td>
<td>CEO and President</td>
<td>Director Civista Bank</td>
<td>Director, President, Civista Bank</td>
<td>0.095%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Harry S. Zinna, Lyndhurst, OH, USA</td>
<td>N/A Director</td>
<td>Director Civista Bank</td>
<td>Director, President, &amp; CEO, Sandusco, Inc.</td>
<td>0.051%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Paul I. Stark, Sheffield, OH, USA</td>
<td>N/A Senior Vice President</td>
<td>Director Civista Bank</td>
<td>Director, President, Civista Bank</td>
<td>0.064%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Donna M. Walz-Jeleskowski, Huron, OH, USA</td>
<td>Senior Vice President</td>
<td>Director Civista Bank</td>
<td>Director, President, &amp; CEO, Sandusco, Inc.</td>
<td>0.008%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Daniel J. White, Huron, OH, USA</td>
<td>Internatinal Business Consultant</td>
<td>Director Civista Bank</td>
<td></td>
<td>0.514%</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

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**Form FR Y-6**

**Legal Title of Holding Company**

**Fiscal Year Ending December 31, 2020**