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, 1860ac(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 individual who must sign the report.

I, James E. Bowlus
Name of the Holding Company Director and Official

lead Director
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.

signature of Holding Company Director and Official

03-29-2021
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
X will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSF ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020
Month / Day / Year

Not Applicable
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Croghan Bancshares Inc

Legal Title of Holding Company
323 Croghan Street
(Mailing Address of the Holding Company) Street / P.O. Box
Fremont Ohio 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
419-355-2220
Area Code / Phone Number / Extension

Area Code / FAX Number

E-mail Address
jhoffman@croghan.com

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

Public reporting burden for this information collection is estimated to vary from 1.5 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.
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 March 24, 2021.

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%)
The Croghan Colonial Bank
Fremont, Ohio
(Incorporated in OHIO)

Wholly Owned Subsidiary (100%)
Croghan Risk Management Inc
Las Vegas, Nevada
(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, 2021

Report Item 3 (Securities Holders)

(1) - None
(2) - None
**Recertification 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**

- **Over**: If the branch information is correct, enter 'Over' in the Data Action column.
- **Close**: If the branch information is incorrect or incomplete, leave the data, enter 'Close' in the Data Action column and the date when this information first became invalid in the Effective Date column.
- **Closed**: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the date and 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 any 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 procedures**

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

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

**Note**

To satisfy the FR 10-10 reporting requirements, you must also submit FR 10-10 Economic Branch Schedules for each branch with a Data Action of Close, Delete, or Add.

The FR 10-10 report may be submitted in a hardcopy format or via the FR 10-10 Online Application - https://cyberline.federalreserve.gov

* CRIC UIN/CRIC Office number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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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 0.55% 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 2.11% 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 8,156 shares or 0.37% 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
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CROGHAN BANCSHARES, INC.
FREMONT, OHIO
FISCAL YEAR ENDING DECEMBER 31, 2020

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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

(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 5,048 shares or 0.23% 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
(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 6,605 shares or 0.30% 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.
    Co-Director of the Twenty First Century Foundation
(4)(a) Owns or controls 6,650 shares or 0.30% 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)
    Trustee of The Mosser Group Employee Savings Plan
    Trustee of The Mosser Group Employee Stock Ownership Plan
    Director of The Freeman Company
(4)(a) Owns or controls 3,978 shares or 0.18% 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) 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 95 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 1,356 shares or 0.06% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of JME Investments
    Owns 100% of NCGSA Ltd – Class A shares
    Owns 68% of Hoty QLakes LLC
    Owns 50% of 5507 Milan Properties LTD
    Owns 50% of Chalmun Cantina Ltd
    Owns 50% of JM&KK LLC
    Owns 47% of Grand Junction GOVT Properties LTD
    Owns 46% of Taos Govt Properties Ltd
    Owns 46% of LG2 Development LLC
    Owns 46% of Baseline Oldtown Village LTD
    Owns 32% of 3104 Milan Investments Ltd
    Owns 28% of Angel’s Path LLC
(1)  Rick M. Robertson – Venice, Florida (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 10,475 shares or 0.47% 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)  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 1,350 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) Director of the bank holding company
(3)(c) Owner of CZC Holdings LLC
(4)(a) Owns or controls 10,532 shares or 0.47% 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 7,743 shares or 0.35% 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
(1)  Brad M. Elfring - Fremont, Ohio (USA)
(2)  Principal occupation is Senior Vice President/Senior Financial Officer of the subsidiary bank
(3)(a) Treasurer of the bank holding company
(3)(b) Senior Vice President/Senior Financial Officer of the subsidiary
(3)(c) Officer/Board Member of Clydescope
(4)(a) Owns or controls 206 shares or 0.01% 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)  Monika L. Lovewell – Fremont, Ohio (USA)
(2)  Principal occupation is Senior Vice President/Trust Officer of the subsidiary bank
(3)(a) None
(3)(b) Senior Vice President/Trust Officer of the subsidiary
(3)(c) None
(4)(a) Owns or controls 720 shares or 0.03% 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)  Steven A. VanDette II - Tiffin, Ohio (USA)
(2)  Principal occupation is Senior Vice President/Commercial Loan Officer of the subsidiary bank
(3)(a) None
(3)(b) Senior Vice President/Commercial Loan Officer of the subsidiary
(3)(c) Member of The VanDette Company LTD
    Member of Reputable Property Management LLC
    Member of 10621 Detroit LLC
    Member of BVD Holdings LLC
(4)(a) Owns or controls 910 shares or 0.04% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% of The VanDette Company LTD
    Owns 50% of Reputable Property Management LLC
    Owns 50% of 10621 Detroit LLC
    Owns 50% of BVD Holdings LLC