

Board of Governors of the Federal Reserve System



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.

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.

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.

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

December 31, 2021

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, Lindsay F. Schrader

Name of the Holding Company Director and Official

President/CEO

Title of the Holding Company Director and Official

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

OH

45690

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Janet Weeks

Director of Finance & Acctg

Name

Title

740-947-2136 Extension 2251

Area Code / Phone Number / Extension

740-947-9656

Area Code / FAX Number

jweeks@thefirstnational.com

E-mail Address

www.thefirstnational.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/23/2022

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
- 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? 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 ...

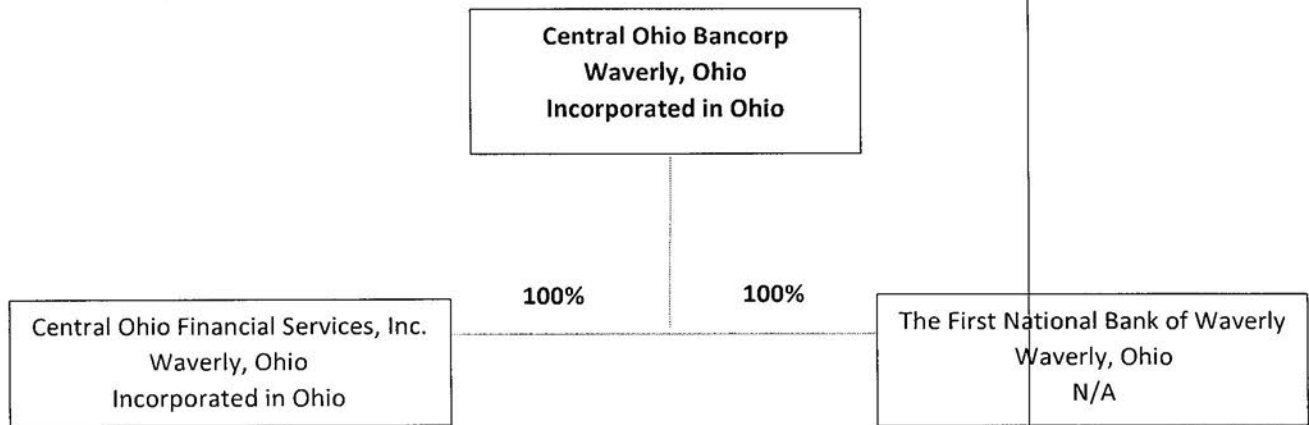
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

FORM FR Y-6
Central Ohio Bancorp
Waverly, Ohio
Year Ending December 31, 2021

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:



2b. Domestic branch listing verification has been enclosed.

**LEI is N/A for all entities unless noted.

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF WAVERLY, THE (ID_RSSD: 263627).
 This depository institution is held by CENTRAL OHIO BANCORP (3015612) of WAVERLY, OH.
 The data are as of 12/31/2021. Data reflects information that was received and processed through 03/23/2022.

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.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter 'Close' 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 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>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|-------------------------------------|-------------------------|---------|-------|----------|--------|---------------|--------------|----------------|-------------------------------------|----------------------|----------|
| OK | | Full Service (Head Office) | 263627 | FIRST NATIONAL BANK OF WAVERLY, THE | 107 NORTH MARKET STREET | WAVERLY | OH | 45690 | PIKE | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WAVERLY, THE | 263627 | |
| OK | | Full Service | 2831598 | BEAVER BRANCH | 310 THIRD ST | BEAVER | OH | 45613 | PIKE | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WAVERLY, THE | 263627 | |
| OK | | Full Service | 3536377 | LATHAM BRANCH | 13256 STATE ROUTE 124 | PIKETON | OH | 45661 | PIKE | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WAVERLY, THE | 263627 | |
| OK | | Full Service | 355728 | PIKETON BRANCH | 101 THORNTON DRIVE | PIKETON | OH | 45661 | PIKE | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WAVERLY, THE | 263627 | |
| OK | | Full Service | 355326 | BRISTOL VILLAGE BRANCH | 625 FIFTH ST | WAVERLY | OH | 45690 | PIKE | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WAVERLY, THE | 263627 | |

FORM FR Y-6
Central Ohio Bancorp
Waverly, OH
Year Ending December 31, 2021

Report Item 3: Security Holders

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

| Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of the year ended 12-31-21. | | | Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the year ending 12-31-21. | | |
|--|-----------------|---|--|-----------------|---|
| 1(a) Name City, State | 1(b) Country | 1(c) Number of Shares Percentage of Ownership | 2(a) Name City, State | 2(b) Country | 2(c) Number of Shares Percentage of Ownership |
| Fredric L. Foill, Jr Waverly, OH | USA | 74,627 14.93% | | | |
| Anthony C. Fish Waverly, OH | USA | 63,659 12.73% | | | |
| Melinda Fish Kwedar Evanston, IL | USA | 27,018 5.40% | | | |
| Deborah F. Rowland Akron, OH | USA | 26,633 5.33% | | | |
| Cassie V. Wiltberger Waverly, OH | USA | 84,282 16.86% | | | |
| Elizabeth Lewis Waverly, OH | USA | 40,407 8.08% | | | |

FORM FR Y-6
Central Ohio Bancorp
Waverly, OH
Year Ending December 31, 2021

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

| 1 | 2 | 3 (a) | 3 (b) | 3 (c) | 4 (a) | 4 (b) | 4 (c) |
|--|---|--|--|---|--------------------------------|---|--|
| Names City, State | Principal Occupation if other than with Bank Holding Company | Title & Position with Bank of Holding Company | Title & Position with Subsidiaries | Title & Position with Other Businesses | Percentage of Voting Shares | Percentage of Voting Shares in Subsidiaries | List names of other companies (including partnerships) if 25% or more of voting securities are held |
| Thomas W. Parfitt, CPA Athens, OH | CPA | Chairman of Board Director | Chairman of Board Director First National Bank | CPA Thomas W. Parfitt, CPA | 1.58% | None | N/A |
| Elizabeth Lewis Waverly, OH | Homemaker | Director | Director First National Bank | N/A | 8.08% | None | N/A |
| Robert E. Foster Waverly, OH | N/A | Director | Director First National Bank | N/A | 0.05% | None | N/A |
| Lindsay F. Schrader Waverly, OH | N/A | CEO Director | CEO Director First National Bank | N/A | 1.98% | None | N/A |
| Alan C. Fish Waverly, OH | Insurance | Director | Director First National Bank | N/A | 1.03% | None | N/A |
| Thomas Brewster Piketon, OH | Real Estate Agent/Auctioneer | Director | N/A | Real Estate Agent/Auctioneer Brewster Real Estate & Auction, Co. | 0.93% | None | Brewster Real Estate & Auction, Co. 100% |
| Tony Dixon Piketon, OH | Jeweler | Director | N/A | Jeweler Dixon Jewelers, Inc. | 0.85% | None | Dixon Jewelers, Inc. 50% |
| Anthony C. Fish** Waverly, OH | Retired | N/A | N/A | N/A | 12.73% | None | N/A |
| Cassie V. Wilberger** Waverly, OH | Retired | N/A | N/A | N/A | 16.86% | None | N/A |
| Fredric L. Foill, Jr.** Waverly, OH | Retired | NA | NA | N/A | 14.93% | None | N/A |

** Note: Although Anthony C. Fish, Cassie V. Wilberger, and Fredric L. Foill, Jr. 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.