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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners’ Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5511(a)(1), 5365, and 1650a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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. Dennis G. Shaffer
Name of the Holding Company Director and Officer
CEO & President
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. 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 Officer
08/03/2023
Date of Signature

For Federal Reserve Bank Use Only
RSSID ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2022

Report’s 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 Coffman
VP/Assistant Controller
Name Title
419-627-4656
Area Code / Phone Number / Extension
419-627-4625
Area Code / FAX Number
kmcoffman@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? □ No □ 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 1.3 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.
Report Item 1: Annual Report to Shareholders
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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?
- [x] Yes   [ ] No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart
- [x] Yes   [ ] No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing
- [x] Yes   [ ] No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders
- [x] Yes   [ ] No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders
- [x] Yes   [ ] No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.
Civista Bancshares, Inc
Organization Chart - 2022

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

Civista Bank
Sandusky, Ohio
(100% owned)
Incorporated: Ohio
LEI - 549300H8JJ69WD71525

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

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

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

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

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

Vision Financial Group
Pittsburgh, Pennsylvania
(100% owned)
Incorporated: Pennsylvania

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

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

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

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

*LEI is N/A, unless noted.
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch-Service Type</th>
<th>Branch ID</th>
<th>RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>County</th>
<th>FDIC Unnum</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add:</td>
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</tbody>
</table>

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 hardformat via or the FR Y-10 Online application - https://y10online.federalreserve.gov.

Reference 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:
- Add: If the branch information is correct, enter 'OK' in the Data Action column.
- Change: If the branch information is incorrect or incomplete, review 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 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 FRB contact. See the detailed instructions on this site for more information.
If you are not mailing this to your FRB contact, put your institution name, city, and state in the subject line of the e-mail.

Results: A list of branches for your depository institution: CIVISTA BANK [ID_RSSD: 542528].
This depository institution is held by CIVISTA BRANCHES, INC (1394313) of SANDUSKY, OH.
The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

* FDIC Unnum, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black Rock, Inc, New York, NY USA USA</td>
<td></td>
<td>6.920%</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2022
<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 Subsidiaries</th>
<th>(4)(b) Percentage of Voting Shares in Holding Company</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>Lorina W. Wise, Reynoldsburg OH, USA</td>
<td>HR Officer</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>Chief Human Resources Officer, Assistant Corporate Secretary, Nationwide Children's Hospital</td>
<td>0.003%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard J Dutton, Troy OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank Director, First Citizens Investment, Inc. Director, CVB Risk Management, Inc.</td>
<td>N/A</td>
<td>0.152%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Julie A. Mattlin, Guilford, IN, USA</td>
<td>Principal/Owner</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>Principal/Owner, DKMG Consulting, LLC</td>
<td>0.046%</td>
<td>N/A</td>
<td>DKMG Consulting, LLC (50%)</td>
</tr>
<tr>
<td>Todd A. Michel, Huron, OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank</td>
<td>N/A</td>
<td>0.045%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Russell L. Edwards, Shaker Heights, OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank</td>
<td>N/A</td>
<td>0.014%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Carl A. Kessler, Avon, OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank</td>
<td>N/A</td>
<td>0.019%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>James O. Miller, Sandusky, OH, USA</td>
<td>N/A</td>
<td>Chairman of the Board</td>
<td>EVP, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc</td>
<td>N/A</td>
<td>0.179%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lance A. Morrison, Huron, OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc Director, CVB Risk Management, Inc.</td>
<td>N/A</td>
<td>0.022%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dennis E. Murray, Jr., Sandusky, OH, USA</td>
<td>Partner/Attorney at Law</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>Partner/Attorney at Law, Murray &amp; Murray Co. LPA; M &amp; M Investments III, LLC; Division Street Holdings, LLC</td>
<td>0.255%</td>
<td>N/A</td>
<td>Division Street Holdings, LLC (100%)</td>
</tr>
<tr>
<td>Allen R. Nickles, Sandusky, OH, USA</td>
<td>Of Counsel, CPA, CFE, FCFA, CFF, CICA</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>Of Counsel, CPA, CFE, FCFA, CFF, CICA, Payne, Nickles &amp; Company</td>
<td>0.683%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Mary Patricia Oliver, Lakewood, OH, USA</td>
<td>Retired Partner Founder</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>Retired Partner, Tucker Ellis, LLP Founder, Oliver Consulting Group</td>
<td>0.026%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Charles A. Paracher, Huron, OH, USA</td>
<td>N/A</td>
<td>Senior Vice President</td>
<td>EVP, Civista Bank Director, Vision Financial Group</td>
<td>N/A</td>
<td>0.088%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>William F. Ritzmann, Lawrenceburg, IN, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director, Civista Bank</td>
<td>N/A</td>
<td>0.331%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dennis G. Shaffer, Marblehead, OH, USA</td>
<td>N/A</td>
<td>CEO and President</td>
<td>President, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc Director, Vision Financial Group</td>
<td>N/A</td>
<td>0.163%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>Relationship</td>
<td>Notes</td>
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</tbody>
</table>
| Harry Singer          | Director, President, CEO & Treasurer | Director, President, & CEO, Sandusco, Inc.  
Director, President, & CEO, Sandusky Distributing Company, Inc.  
ICM Distributing Co, Inc.  
Director, President, &  
Treasurer, Wiggs Realty Company of IN, Inc  
Director, President,  
Treasurer, Sandboro Limited Partnership  
Director, President, &  
Treasurer, Sandboro Realty Company  
Sandusco, Inc. (28.63%)  
Sandusky Distributing Company, Inc. (28%)  
Wiggs Realty Company of IN, Inc (28%)  
Sandboro Realty Company (28%) |
| Paul J. Stark         | N/A Senior Vice-President | SVP, Civista Bank  
N/A  
0.071%  
N/A  
N/A |
| Donna M. Waltz-Jaskolski | N/A Senior Vice-President | SVP, Civista Bank  
N/A  
0.019%  
N/A  
N/A |
| Daniel J. White       | International Business Consultant | Member, DanYo Ltd  
Director, SLK Software, Inc  
CEO, Director, NCOF LLC aka Norwalk Furniture  
DanYo LTD (49%)  
SLK Software, Inc. (32%)  
NCOF LLC aka Norwalk Furniture (32%) |