

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) 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. §§ 5311(a)(1), 5365, and 1850a(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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, IAN WHINNEM

Name of the Holding Company Director and Official (FDHC C490)

SENIOR VICE PRESIDENT/CHIEF FINANCIAL OFFICER

Title of the Holding Company Director and Official (FDHC C491)

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.*

IAN WHINNEM

Signature of Holding Company Director and Official (FDHC H321)

03/25/2025

Date of Signature (FDHC J196)

**For Federal Reserve Bank Use Only**

RSSD ID 1246533

C.I. \_\_\_\_\_

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

**CIVISTA BANCSHARES, INC**

Legal Title of Holding Company (FDHC 9017)

**100 EAST WATER STREET**

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

**SANDUSKY OH 44870-2524**

City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

**LINDSAY LASSITER AVP/FINANCIAL REPORTING MANAGER**

Name (FDHC 8901) Title (FDHC C496)

**(419)627-4592 ext:**

Area Code / Phone Number / Extension (FDHC 8902)

**(419)627-4625**

Area Code / FAX Number (FDHC 9116)

**LKЛАSSITER@CIVISTA.BANK**

E-mail Address (FDHC 4086)

**WWW.CIVB.COM**

Address (URL) for the Holding Company's web page (FDHC 4087)

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

0=No	FDHC
1=Yes	C447
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 (FDHC KY38) .....

2. a letter justifying this request has been provided separately (FDHC KY38) .....

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

### **Report Item 1: Annual Report to Shareholders**

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- is included with the FR Y-6 report (FDHC PV65)
- will be sent under separate cover (FDHC PV65)
- is not prepared (FDHC PV65)

## **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.

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### **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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes     No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

#### **Report Item 2a: Organization Chart**

Yes     No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

#### **Report Item 2b: Domestic Branch Listing**

Yes     No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

#### **Report Item 3: Securities Holders**

Yes     No (FDHC PV69)

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

#### **Report Item 4: Insiders**

Yes     No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding  
Company: Civista Bancshares,  
Inc.  
FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For Individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
BlackRock, Inc.	New York	NY	USA	USA	N/A	N/A	1,436,544.00	N/A	N/A	N/A	N/A	9.28%
Dimensional Fund Advisors LP	Austin	TX	USA	USA	N/A	N/A	809,238.00	N/A	N/A	N/A	N/A	5.23%
The Vanguard Group	Malvern	PA	USA	USA	N/A	N/A	804,009.00	N/A	N/A	N/A	N/A	5.19%

**Legal Name of Holding  
Company: Civista  
Bancshares, Inc.**

FDHCPV71

Legal Name of Holding Company:  
Civista Bancshares, Inc.

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Lorina W. Wise	Reynoldsburg	OH	USA	HR Officer	Director	0.01%
Richard J. Dutton	Troy	OH	USA	N/A	Senior Vice President	0.20%
Julie A. Mattlin	Guilford	IN	USA	Principal/Owner	Director	0.08%
Russell L. Edwards	Shaker Heights	OH	USA	N/A	Senior Vice President	0.02%
Carl A. Kessler	Avon	OH	USA	N/A	Senior Vice President	0.03%
James O. Miller	Sandusky	OH	USA	N/A	Director	0.19%
Lance A. Morrison	Huron	OH	USA	N/A	Senior Vice President	0.03%
Michael D. Mulford	Perrysburg	OH	USA	N/A	Senior Vice President	0.02%
Dennis E. Murray, Jr.	Sandusky	OH	USA	Partner/Attorney at Law	Chairman of the Board	0.27%
Clyde A. Perfect, Jr.	Lawrenceburg	IN	USA	General Manager and CFO	Director	0.06%
Mary Patricia Oliver	Lakewood	OH	USA	Retired Partner/Founder	Director	0.04%
Charles A. Parcher	Huron	OH	USA	N/A	Senior Vice President	0.14%
Darci L. Congrove	Columbus	OH	USA	Managing	Director	0.02%
Dennis G. Shaffer	Marblehead	OH	USA	N/A	CEO and President	0.26%
Harry Singer	Lyndhurst	OH	USA	Director, President, CEO & Treasurer	Director	0.14%
Donna M. Waltz-Jaskolski	Huron	OH	USA	N/A	Senior Vice President	0.03%
Robert L. Curry, Jr.	Marblehead	OH	USA	N/A	Senior Vice President	0.01%
Mark Macioce	Painesville	OH	USA	Vice President and Chief Information Officer	Director	0.01%
Ian Whinnem	Westlake	OH	USA	N/A	Senior Vice President	0.01%
Nathan E. Weak	Swanton	OH	USA	President	Director	0.06%
Gerald B. Wurm	New Washington	OH	USA	President	Director	0.92%

**Legal Name of Holding****Company: Civista Bancshares,****Inc.****FDHCPV98**

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
<b>Name</b>  <b>FDHCPV99</b>	<b>Title or Position with direct and indirect subsidiaries</b>  <b>FDHCPW06</b>	<b>Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in</b>  <b>FDHCPW07</b>	<b>Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)</b>  <b>FDHCPW08</b>
Lorina W. Wise	Director	Civista Bank	N/A
Richard J. Dutton	EVP	Civista Bank	N/A
Richard J. Dutton	Director	CIVB Risk Management, Inc.	N/A
Richard J. Dutton	Director	First Citizens Insurance Agency	N/A
Julie A. Mattlin	Director	Civista Bank	N/A
Russell L. Edwards	SVP	Civista Bank	N/A
Carl A. Kessler	SVP	Civista Bank	N/A
James O. Miller	Director	Civista Bank	N/A
Lance A. Morrison	SVP	Civista Bank	N/A
Lance A. Morrison	Director	Water St. Properties	N/A
Lance A. Morrison	Director	First Citizens Insurance Agency	N/A
Lance A. Morrison	Director	CIVB Risk Management, Inc.	N/A
Michael D. Mulford	SVP	Civista Bank	N/A
Dennis E. Murray, Jr.	Director	Civista Bank	N/A
Clyde A. Perfect, Jr.	Director	Civista Bank	N/A
Mary Patricia Oliver	Director	Civista Bank	N/A
Charles A. Parcher	EVP	Civista Bank	N/A
Charles A. Parcher	Director	Water St. Properties	N/A
Darci L. Congrove	Director	Civista Bank	N/A
Dennis G. Shaffer	President	Civista Bank	N/A
Dennis G. Shaffer	Director	Water St. Properties	N/A
Dennis G. Shaffer	Director	First Citizens Insurance Agency	N/A

Harry Singer	Director	Civista Bank	N/A
Donna M. Waltz-Jaskolski	SVP	Civista Bank	N/A
Robert L. Curry, Jr.	SVP	Civista Bank	N/A
Robert L. Curry, Jr.	Director	CIVB Risk Management, Inc.	N/A
Mark Macioce	Director	Civista Bank	N/A
Ian Whinnem	SVP	Civista Bank	N/A
Nathan E. Weak	Director	Civista Bank	N/A
Gerald B. Wurm	Director	Civista Bank	N/A

Legal Name of  
**Holding Company:**  
**Civista Bancshares,**  
**Inc.**  
**FDHCPV98**

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name  <b>FDHCPV99</b>	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.  <b>FDHCPW09</b>	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.  <b>FDHCPW10</b>	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more  <b>FDHCPW11</b>
Lorina W. Wise	Chief Human Resources Officer, Assistant Corporate Secretary	Nationwide Children's Hospital	N/A
Julie A. Mattlin	Principal/Owner	DKMG Consulting, LLC	50%
Dennis E. Murray, Jr.	Partner/Attorney at Law	Murray & Murray Co. LPA; M & M Investments III, LLC; Division Street Holdings LLC	N/A
Dennis E. Murray, Jr.	Partner/Attorney at Law	M & M Investments III, LLC	N/A
Dennis E. Murray, Jr.	Partner/Attorney at Law	Division Street Holdings, LLC	100%
Clyde A. Perfect, Jr.	General Manager and CFO	Perfect North Slopes	52%
Clyde A. Perfect, Jr.	N/A	SPARC, Inc.	50%
Clyde A. Perfect, Jr.	N/A	Greendale Cinema	36%
Clyde A. Perfect, Jr.	N/A	Greendale Investments	36%
Clyde A. Perfect, Jr.	N/A	Midwest Secure Warehouse	75%
Clyde A. Perfect, Jr.	N/A	Epop Design	50%
Clyde A. Perfect, Jr.	N/A	Beyond, LLC	36%
Clyde A. Perfect, Jr.	N/A	Maxper, LLC	50%

Clyde A. Perfect, Jr.	N/A	Greensburg Industries	32%
Clyde A. Perfect, Jr.	N/A	BWK Union	34%
Clyde A. Perfect, Jr.	N/A	Timberline Snow Company, LLC	52%
Clyde A. Perfect, Jr.	N/A	Timberline Mountain Operations, LLC	52%
Mary Patricia Oliver	Retired Partner, Founder	Tucker Ellis, LLP, Oliver Consulting Group	N/A
Darci L. Congrove	Managing Director, Partner	GBQ Partners LLC, GBQ	N/A
Harry Singer	Director, President, & CEO	Sandusco, Inc.	28.63%
Harry Singer	Director, President, & CEO	Sandusky Distributing Company, Inc	28%
Harry Singer	Director, President, & CEO	ICM Distributing Co, Inc	53.13%
Harry Singer	Director, President, & Treasurer	Wiggs Realty Company of IN, Inc	28%
Harry Singer	Director, President, & Treasurer	Sandboro Limited Partnership	N/A
Harry Singer	Director, President, & Treasurer	Sandboro Realty Company	28%
Mark Macioce	Vice President and Chief Information Officer	Kichler Lighting (a MASCO Company)	N/A
Nathan E. Weakas	President	Automatic Feed Company	N/A
Gerald B. Wurm	President	Wurm's Woodworking	N/A