

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK OF CLEVELAND



Annual Report of Holding Companies — FR Y-6

STATISTICS & ANALYSIS DEPARTMENT

2013 NOV - 5 2013 OCT 31 A 11: 21

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

September 30, 2013

Month / Day / Year

I, Steven D Lipton

Reporter's Name, Street, and Mailing Address

Columbia Bancorp

Name of the Holding Company Director and Official

Legal Title of Holding Company

President & CEO

411 Ludlow Avenue

Title of the Holding Company Director and Official

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

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.

Cincinnati OH 45220
City State Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Steven D Lipton

President & CEO

Name

Title

513-281-2443

Area Code / Phone Number / Extension

513-281-6331

Area Code / FAX Number

sdlipon@columbiasavings.com

E-mail Address

www.columbiasavings.com

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

Signature of Holding Company Director and Official

Date of Signature

10-24-13

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.

3187247

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

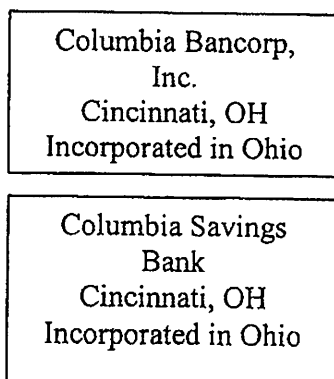
Form FR Y-6

Columbia Bancorp, Inc.
411 Ludlow Avenue
Cincinnati, Ohio 45220
Fiscal Year Ending September 30, 2013

Report Item

- 1: a. Columbia Bancorp is not required to file form 10K with the SEC.
b. Columbia Bancorp does not prepare an annual report for its shareholders.

2a: Organizational Chart. Columbia Bancorp owns 100% of Columbia Savings Bank.



2b. Domestic branch listing provided by Federal Reserve Bank
No changes

3: Shareholders

Mary Jo Pollock, Trustee U/A/W MFP dtd 9/19/95 Wyoming, Ohio 45215	USA	16.47%
Lynne W. Reckman, Trustee U/A/W LMR dtd 5/20/96 Wyoming, Ohio 45215	USA	22.53%
Mark S. Reckman, Trustee U/A/W MSR dtd 5/20/96 Wyoming, Ohio 45215	USA	24.77%
Richard F. Reckman, TTEE for RFR U/U dtd 9/19/95 Wyoming, Ohio 45215	USA	30.83%

3 (2): N/A

4: Directors & Officers
See Attached Spreadsheet

Results: A list of branches for your depository institution COLUMBIA SAVINGS BANK, THE (ID_RSSD: 28572)
 This depository institution is held by COLUMBIA BANCORP, INC (3187247) of CINCINNATI, OH.
 The data are as of 09/30/2013. Data reflects information that was received and processed through 10/06/2013.

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.

Action

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.

OK

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
		Full Service (Head Office)	28572	COLUMBIA SAVINGS BANK, THE	411 LUDLOW AVENUE	CINCINNATI	OH	45220	HAMILTON	UNITED STATES	45118		0 COLUMBIA SAVINGS BANK, THE	28572	

4: Directors & Officers

Name Address City, State, Country	Principal Occupation	Title/Position w/HC	Title/Position w/Subsidiary	Title/Position w/Other Business, Name of other	% Voting Shares HC	% Voting Shares Sub	Other Companies, % Voting
Mark S. Reckman Wyoming, Ohio USA	Attorney	Chairman, Director	Chairman, Director	Partner Wood & Lamping LLP	24.77%	N/A	Wood & Lamping N/A
Richard F. Reckman Wyoming, Ohio USA	N/A	Director	Director	Owner	30.83%	N/A	Blue Ash Psychology N/A
Ken Wiesbacher Wyoming, OH USA	Entrepreneur	Director	Director	President	0.80%	N/A	Weiscon, Inc. N/A
Robert J. Bollin Cincinnati, OH USA	Retired	Director	Director	N/A	N/A	N/A	N/A N/A
Steven D. Lipton Fairfield, OH USA	Retired	President & CEO Director	President & CEO Director	N/A	N/A	N/A	N/A N/A