

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.

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.

James E. Bowlus
 Signature of Holding Company Director and Official
03/14/2017
 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. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

Month / Day / Year

None

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 OH 43420
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John Hoffman

Name Title

419-355-2220

Area Code / Phone Number / Extension

Area Code / FAX Number

jhoffman@croghan.com

E-mail Address

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

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

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.

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CROGHAN BANCSHARES, INC.
FREMONT, OHIO
FISCAL YEAR ENDING DECEMBER 31, 2016

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Report Item 1 (Annual Report to Shareholders)

The bank holding company is no longer registered with the SEC.
The Annual Report to Shareholders will be available after March 28, 2017 at www.croghan.com.

Report Item 2a (Organization Chart) (LEI is N/A on all entities)

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)

Report Item 2b (Domestic Branch Listing)

Included as a separate attachment in the email to Structure@clev.frb.org

Report Item 3 (Securities Holders)

(1) - None
(2) - None

Report Item 4 (Insiders)

- (1) Michael D. Allen Sr. - Bellevue, Ohio (USA)
- (2) Principal occupation is Executive Vice President/General Manager of International Metal Hose Company
- (3)(a) Director of the bank holding company
- (3)(b) Director of the subsidiary
- (3)(c) Executive Vice President & General Manager of International Metal Hose Company
- (4)(a) Owns or controls 11,041 shares or 0.48% 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) 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 44,786 shares or 1.96% 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 6,123 shares or 0.27% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 50% of Jack Bradley Realty Company
Owns 50% of W. W. Emerson Company
Owns 50% of Jack Bradley Homes LTD
Owns 33.33% of Kenjohny Company LLC

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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 0.65% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 50% of Dunn Chevrolet Buick
Owns 50% of Car Way Acceptance Corporation
Owns 33% of Cedar Bay Development
Owns 50% of Dunn Brothers

- (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) Treasurer of Sandusky County Food Pantry Inc
- (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 4,330 shares or 0.19% 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) Stephen A. Kemper - Bellevue, Ohio (USA)
- (2) Principal occupation is Owner/President of Kemper Iron & Metal Company
- (3)(a) Director of the bank holding company
- (3)(b) Director of the subsidiary
- (3)(c) Owner/President of Kemper Iron & Metal Company
- (4)(a) Owns or controls 11,095 shares or 0.49% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 100% of Kemper Iron and Metal Company

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- (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 5,789 shares or 0.25% 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) Barry F. Luse - Fremont, Ohio (USA)
- (2) Principal occupation is Senior Vice President & Trust Officer of the subsidiary
- (3)(a) Vice President/Secretary of the bank holding company
- (3)(b) Senior Vice President & Trust Officer of the subsidiary
- (3)(c) Affiliated with no other business companies
- (4)(a) Owns or controls 7,147 shares or 0.31% 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.
Co-Director of The Twenty First Century Foundation
- (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 5,385 shares or 0.24% 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.

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- (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)
Director of The Louis G. Freeman Company
- (4)(a) Owns or controls 3,847 shares or 0.17% 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 Executive Vice President/CFO of the subsidiary
- (3)(a) Vice President/Treasurer of the bank holding company
- (3)(b) Executive Vice President/CFO of the subsidiary
- (3)(c) Affiliated with no other business companies
- (4)(a) Owns or controls 7,264 shares or 0.32% 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) Rick M. Robertson - Fremont, Ohio (USA)
- (2) Principal occupation is President/CEO of the subsidiary bank
- (3)(a) President/CEO and Director of the bank holding company
- (3)(b) President/CEO and Director of the subsidiary
- (3)(c) Affiliated with no other business companies
- (4)(a) Owns or controls 7,384 shares or 0.32% 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

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- (1) Gary L. Zimmerman - Fremont, Ohio (USA)
 - (2) Principal occupation is Owner/Partner/President of Swint-Reineck Hardware, Inc.
 - (3)(a) Director of the bank holding company
 - (3)(b) Director of the subsidiary
 - (3)(c) Owner/Partner/President of Swint-Reineck Hardware, Inc.
 - (4)(a) Owns or controls 3,980 shares or 0.17% of the bank holding company's stock
 - (4)(b) Owns or controls no stock in the subsidiary
 - (4)(c) Owns 66.67% of Swint-Reineck Hardware, Inc.
Owns 25% of Swint-Reineck Company
-
- (1) Daniel N. Schloemer - Willard, Ohio (USA)
 - (2) Principal occupation is Senior Vice President/Chief Lending Officer of the subsidiary bank
 - (3)(a) Vice President of the bank holding company
 - (3)(b) Senior Vice President/Chief Lending Officer of the subsidiary
 - (3)(c) General Partner of Danlan Investments
Member of Sheffield RE LLC
 - (4)(a) Owns or controls 2,486.0786 shares or 0.11% 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) Stacy A. Cox - Perrysburg, Ohio (USA)
 - (2) Principal occupation is Senior Vice President/Chief Operations Officer of the subsidiary bank
 - (3)(a) Vice President of the bank holding company
 - (3)(b) Senior Vice President/Chief Operations Officer of the subsidiary
 - (3)(c) Affiliated with no other business companies
 - (4)(a) Owns or controls 2,105 shares or 0.09% 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

Results: A list of branches for your holding company: CROGHAN BANCSHARES, I
 The data are as of 12/31/2016. Data reflects information that was received and p

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actio
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, ent
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** colour
- Delete:** If a branch listed was never owned by this depository institution, enter 'I
- Add:** If a reportable branch is missing, insert a row, add the branch data, and ent

If printing this list, you may need to adjust your page setup in MS Excel. Try using

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed i
 If you are e-mailing this to your FRB contact, put your institution name, city and s

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Dor
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Onl

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Ve

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	362717
OK		Full Service	488112
OK		Full Service	3460173
OK		Full Service	487610
OK		Full Service	367413
OK		Full Service	183314
OK		Full Service	732815
OK		Full Service	121110
OK		Full Service	3387542
OK		Full Service	3036354
OK		Full Service	3036363
OK		Full Service	3318612
OK		Full Service	378026
OK		Full Service	562227
OK		Full Service	2657828
OK		Full Service	3289347

OK

Full Service

4867014

LEI is N/A unless otherwise noted.

INC. (1071726) of FREMONT, OH.

processed through 01/10/2017.

ons specified below.

ter '**Change**' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

Delete' in the **Data Action** column.

er '**Add**' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

landscape orientation, page scaling, and/or legal sized paper.

nstructions on this site for more information.

date in the subject line of the e-mail.

nostic Branch Schedules for each branch with a **Data Action** of **Change**, **Close**, **Delete**, or **Add**.

ine application - <https://y10online.federalreserve.gov>.

rification of these values is not required.

Popular Name	Street Address	City	State
CROGHAN COLONIAL BANK, THE	323 CROGHAN ST	FREMONT	OH
FREMONT WEST	2001 WEST STATE STREET	FREMONT	OH
FREMONT EAST	1315 EAST STATE STREET BRANCH	FREMONT	OH
GREEN SPRINGS	200 NORTH BROADWAY STREET	GREEN SPRINGS	OH
BALLVILLE	1600 RIVER STREET	FREMONT	OH
BELLEVUE	ONE UNION SQUARE	BELLEVUE	OH
CLYDE	100 NORTH MAIN STREET	CLYDE	OH
MONROEVILLE	11 MONROE STREET	MONROEVILLE	OH
NORWALK	60 WHITTLESEY AVENUE	NORWALK	OH
FREMONT NORTH	910 SEAN DRIVE	FREMONT	OH
TIFFIN DOWNTOWN	48 E MARKET STREET	TIFFIN	OH
TIFFIN WESTGATE	796 W MARKET ST	TIFFIN	OH
OAK HARBOR	147 W WATER ST	OAK HARBOR	OH
CURTICE	7182 NORTH LUCAS ST	CURTICE	OH
PORT CLINTON CATAWBA	2820 EAST HARBOR ROAD	PORT CLINTON	OH
OREGON	4157 NAVARRE AVENUE	OREGON	OH

PORT CLINTON DOWNTOWN

226 EAST PERRY STREET

PORT CLINTON

OH

fective Date column.

Zip Code	County	Country	FDIC UNINUM*	Office Number*
43420	SANDUSKY	UNITED STATES	8416	0
43420	SANDUSKY	UNITED STATES	229474	2
43420	SANDUSKY	UNITED STATES	229475	3
44836	SANDUSKY	UNITED STATES	229476	4
43420	SANDUSKY	UNITED STATES	229479	5
44811	SANDUSKY	UNITED STATES	469	6
43410	SANDUSKY	UNITED STATES	184975	7
44847	HURON	UNITED STATES	1367	8
44857	HURON	UNITED STATES	441773	12
43420	SANDUSKY	UNITED STATES	444337	14
44883	SENECA	UNITED STATES	272429	15
44883	SENECA	UNITED STATES	431536	16
43449	OTTAWA	UNITED STATES	9078	17
43412	OTTAWA	UNITED STATES	231625	18
43452	OTTAWA	UNITED STATES	231626	19
43616	LUCAS	UNITED STATES	430055	20

43452|OTTAWA

|UNITED STATES

|Unknown

|23

CROGHAN COLONIAL BANK, THE

362717