

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, 2019

Month / Day / Year

~~XXXXXXXXXXXXXXXXXXXX~~ N/A

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

Reporter's Name, Street, and Mailing Address

I, James E. Bowlus

Name of the Holding Company Director and Official

Lead Director

Title of the Holding Company Director and Official

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

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:

John Hoffman

Accounting Officer

Name

Title

419-355-2220

Area Code / Phone Number / Extension

Area Code / FAX Number

jhoffman@croghan.com

E-mail Address

www.croghan.com

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

Signature of Holding Company Director and Official

James E. Bowlus
 3-23-20

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	<input type="checkbox"/>		
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>		
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, 2019

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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 was emailed to structure@clev.frb.org on May 5, 2020.

Report Item 2a (Organization Chart) (LEI is N/A on all entities except The Croghan Colonial Bank)

Croghan Bancshares, Inc.
Fremont, Ohio
(Incorporated in OHIO)

↓↓

Wholly Owned Subsidiary (100%)
The Croghan Colonial Bank
Fremont, Ohio
(Incorporated in OHIO)
5493004F1BOBD3SG7P54

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 on March 23, 2020

Report Item 3 (Securities Holders)

- (1) - None
- (2) - None

Report Item 4 (Insiders)

- (1) Michael D. Allen Sr. - Bellevue, 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 12,212 shares or 0.54% 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) Lead Independent 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 47,151 shares or 2.09% 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 6,245 shares or 0.28% of the bank holding company's stock
 - (4)(b) Owns or controls no stock in the subsidiary
 - (4)(c) Owns 50% of W. W. Emerson Company
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 0.66% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) 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) Officer/Board Member of Sandusky County Food Pantry Inc
Officer/Board Member of Sandusky County Community Christmas
- (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 4,836 shares or 0.21% 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

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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 6,351 shares or 0.28% 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.
 - (3)(a) Director of the bank holding company
 - (3)(b) Director of the subsidiary
 - (3)(c) President/CEO of Wall Street Consulting, Inc.
 - (4)(a) Owns or controls 6,311 shares or 0.28% 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.
Owns 100% of Dawn M. Full Charitable Trust
-
- (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)
 - (4)(a) Owns or controls 3,939 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) Rick M. Robertson – Venice, Florida (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) None
 - (4)(a) Owns or controls 10,475 shares or 0.46% 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 of Swint-Reineck Company
- (3)(a) Director of the bank holding company
- (3)(b) Director of the subsidiary
- (3)(c) Owner/Partner of Swint-Reineck Company
- (4)(a) Owns or controls 3,980 shares or 0.18% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 25% of Swint-Reineck Company

- (1) Sarah J. Zimmerman – Fremont, Ohio (USA)
- (2) Principal occupation is Superintendent at Sandusky County Board of Developmental Disabilities
- (3)(a) Director of the bank holding company
- (3)(b) Director of the subsidiary
- (3)(c) Superintendent at Sandusky County Board of Developmental Disabilities
- (4)(a) Owns or controls 92 shares or 0.004% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 50% of Northcoast Veterinary Mgt. LLC
Owns 50% of Buckeye Stripe LLC
Owns 50% of Family Time Ventures LLC
Owns 50% of Westview Veterinary Hospital Inc
Owns 50% of Lakeshore Veterinary Hospital Inc

- (1) John M. Hoty – Sandusky, Ohio (USA)
- (2) Principal occupation is Co-owner of Hoty Enterprises Inc
- (3)(a) Director of the bank holding company
- (3)(b) Director of the subsidiary
- (3)(c) Co-owner of Hoty Enterprises Inc
- (4)(a) Owns or controls 721 shares or 0.03% of the bank holding company's stock
- (4)(b) Owns or controls no stock in the subsidiary
- (4)(c) Owns 100% of 101 Investments Ltd
Owns 100% of NCGSA Ltd – Class A shares
Owns 95% of Hoty Builders LLC
Owns 68% of Hoty QLakes LLC
Owns 52% of NCGSA Ltd – Class B shares
Owns 50% of Chalmun Cantina Ltd
Owns 50% of JM&KK LLC
Owns 50% of JM&KK Construction Ltd
Owns 50% of JME Investments LLC
Owns 40% of Taos Govt Properties Ltd
Owns 37% of Angel's Path LLC
Owns 33% of 3104 Milan Investments Ltd
Owns 26% of Temperance Investments Ltd

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- (1) Carrie L. Dickinson - Fremont, Ohio (USA)
 - (2) Principal occupation is Senior Vice President/Chief Credit Officer of the subsidiary bank
 - (3)(a) None
 - (3)(b) Senior Vice President/Chief Credit Officer of the subsidiary
 - (3)(c) Officer/Board Member of Habitat for Humanity
 - (4)(a) Owns or controls 1,314 shares or 0.06% 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 President/CEO of the subsidiary
 - (3)(a) President/CEO of the bank holding company
 - (3)(b) President/CEO of the subsidiary
 - (3)(c) Owner of CZC Holdings LLC
 - (4)(a) Owns or controls 9,939 shares or 0.44% of the bank holding company's stock
 - (4)(b) Owns or controls no stock in the subsidiary
 - (4)(c) Owns 50% of CZC Holdings LLC
-
- (1) Daniel N. Schloemer - Willard, Ohio (USA)
 - (2) Principal occupation is Executive Vice President/Chief Lending Officer of the subsidiary bank
 - (3)(a) Secretary of the bank holding company
 - (3)(b) Executive Vice President/Chief Lending Officer of the subsidiary
 - (3)(c) General Partner of Danlan Investments
Member of Sheffield RE LLC
Officer/Trustee of Firelands Electric Cooperative Inc
 - (4)(a) Owns or controls 7,193 shares or 0.32% 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

Results: A list of branches for your depository institution **CROGHAN COLONIAL BANK, THE** (ID_RSSD 362717).
 This depository institution is held by **CROGHAN BANCSHARES, INC.** (1071726) of **FREMONT, OH**.
 The data are as of 12/31/2019.

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)	362717	CROGHAN COLONIAL BANK, THE	323 CROGHAN ST	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	183314	BELLEVUE BRANCH	ONE UNION SQUARE	BELLEVUE	OH	44811	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	732815	CLYDE BRANCH	100 NORTH MAIN STREET	CLYDE	OH	43410	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	562227	CURTICE BRANCH	7182 NORTH LUCAS ST	CURTICE	OH	43412	OTTAWA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	367413	BALLVILLE BRANCH	1600 RIVER STREET	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3460173	FREMONT EAST	1315 EAST STATE STREET BRANCH	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3036354	FREMONT NORTH BRANCH	910 SEAN DRIVE	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	488112	FREMONT WEST	2001 WEST STATE STREET	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	487610	GREEN SPRINGS BRANCH	200 NORTH BROADWAY STREET	GREEN SPRINGS	OH	44836	SANDUSKY	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	121110	MONROEVILLE BRANCH	11 MONROE STREET	MONROEVILLE	OH	44847	HURON	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3387542	NORWALK BRANCH	60 WHITTLESEY AVENUE	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	378026	OAK HARBOR OFFICE	147 W WATER ST	OAK HARBOR	OH	43449	OTTAWA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3289347	OREGON BRANCH	4157 NAVARRE AVENUE	OREGON	OH	43616	LUCAS	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	4867014	PORT CLINTON DOWNTOWN	226 EAST PERRY STREET	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	2657828	PORT CLINTON OFFICE	2820 EAST HARBOR ROAD	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3036363	TIFFIN DOWNTOWN BRANCH	48 E MARKET STREET	TIFFIN	OH	44883	SENECA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	
OK		Full Service	3318612	TIFFIN WESTGATE BRANCH	796 W MARKET ST	TIFFIN	OH	44883	SENECA	UNITED STATES	Not Required	Not Required	CROGHAN COLONIAL BANK, THE	362717	