

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, 2021

Month / Day / Year

5493001LX61Z2UVYSC48

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

Reporter's Name, Street, and Mailing Address

I, **Dennis G. Shaffer**

Name of the Holding Company Director and Official

CEO & President

Title of the Holding Company Director and Official

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

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:

Kelli M Lottman

VP/Assistant Controller

Name

Title

419-627-4656

Area Code / Phone Number / Extension

419-627-4625

Area Code / FAX Number

kmlottman@civista.bank

E-mail Address

www.civb.com

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

Signature of Holding Company Director and Official

Dennis G. Shaffer

Date of Signature

3/29/22

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

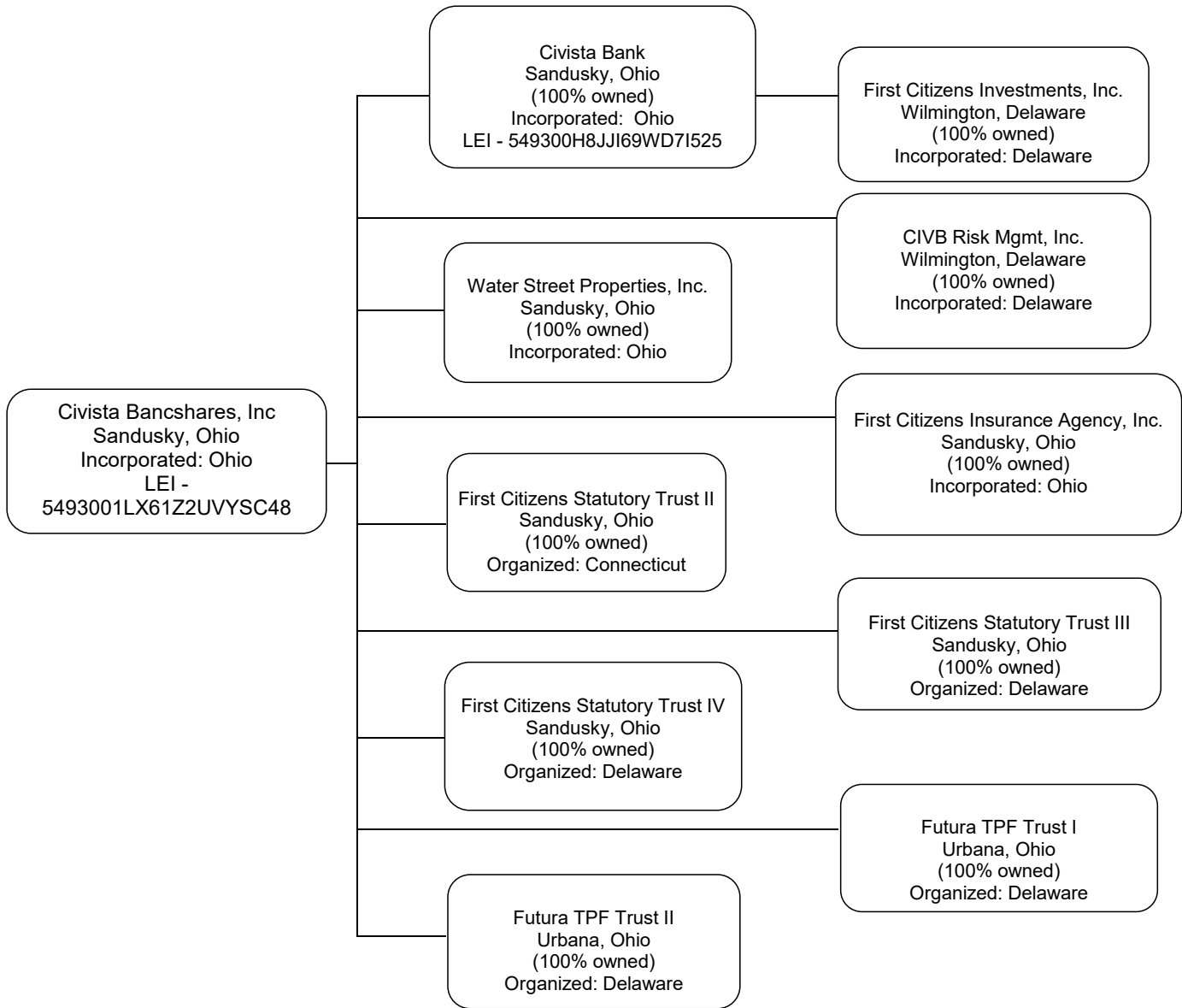
In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 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."

Civista Bancshares, Inc

Organization Chart - 2021



*LEI is N/A, unless noted.

Results: A list of branches for your holding company: **CVISTA BANCSHARES, INC (1246533) of SANDUSKY, OH.**
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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 On line 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)	542528		CIVISTA BANK	100 E. WATER STREET	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	4155654		AURORA BRANCH	500 GREEN BOULEVARD	AURORA	IN	47001	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	431677		215 WEST EADS PARKWAY OFFICE	215 WEST EADS PARKWAY	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	4155636		STATELINE ROAD BRANCH	19710 STATE LINE ROAD	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	88772		WALNUT STREET BRANCH	92 WALNUT STREET	LAWRENCEBURG	IN	47025-1840	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	2045528		MILAN BRANCH	106 MILL STREET	MILAN	IN	47031	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	83245		OSGOOD BRANCH	510 SOUTH BUCKEYE	OSGOOD	IN	47037	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	2045461		VERSAILLES BRANCH	111 EAST US 50	VERSAILLES	IN	47042	RIPLEY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	4155681		ST LEON BRANCH	7600 FREY ROAD	WEST HARRISON	IN	47060	DEARBORN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3317866		SUMMIT COUNTY FINANCIAL SRV CTR BR	529 NORTH CLEVELAND MASSILLON ROAD	AKRON	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	5448399		BEACHWOOD OFFICE	3723 PARK EAST DRIVE	BEACHWOOD	OH	44122	CUYAHOGA	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3358908		BERLIN HEIGHTS BRANCH	24 MAIN STREET	BERLIN HEIGHTS	OH	44814	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	969817		CASTALIA BANKING COMPANY BRANCH THE	208 SOUTH WASHINGTON STREET	CASTALIA	OH	44824	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	2837077		WHIPP ROAD BRANCH	29 WEST WHIPP RD.	DAYTON	OH	45459	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	2893925		DUBLIN FINANCIAL SERVICE BRANCH	6400 PERIMETER DRIVE	DUBLIN	OH	43016	FRANKLIN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	266226		GREENWICH BRANCH	13 MAIN STREET	GREENWICH	OH	44837	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3187920		HUBER HEIGHTS BRANCH	7455 OLD TROY PIKE	HUBER HEIGHTS	OH	45424	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3358917		HURON BRANCH	410 CLEVELAND ROAD EAST	HURON	OH	44839	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3675856		SPRINGBORO PIKE BRANCH	9700 SPRINGBORO PIKE	MIAMISBURG	OH	45342	MONTGOMERY	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	555724		NEW WASHINGTON BRANCH	102 SOUTH KIBLER STREET	NEW WASHINGTON	OH	44854	CRAWFORD	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	438126		DRIVE-IN BRANCH	207 MILAN AVENUE	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3290642		EAST SEMINARY STREET BRANCH	36 EAST SEMINARY STREET	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	1888063		PLAIN CITY OFFICE	320 S. JEFFERSON AVE.	PLAIN CITY	OH	43064	MADISON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3759907		PLYMOUTH BRANCH	49 SANDUSKY STREET	PLYMOUTH	OH	44865	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	3658505		PORT CLINTON BRANCH	185 S.E. CATAWBA ROAD	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	905020		RUSSELLS POINT BRANCH	330 SOUTH ORCHARD ISLAND ROAD	RUSSELLS POINT	OH	43348	LOGAN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	450829		EAST PERKINS BRANCH	2100 EAST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	572721		PERKINS BRANCH	702 WEST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	576224		MANSFIELD AVE BRANCH	156 MANSFIELD AVE	SHELBY	OH	44875	RICHLAND	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	453428		NORTH GAMBLE STREET BRANCH	200 NORTH GAMBLE STREET	SHELBY	OH	44875	RICHLAND	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	233022		601 SCIOTO STREET BRANCH	601 SCIOTO STREET	URBANA	OH	43078	CHAMPAIGN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	232520		WEST LIBERTY BRANCH	205 SOUTH DETROIT STREET	WEST LIBERTY	OH	43357	LOGAN	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528
OK		Full Service	2949859		WILLARD BRANCH	15 EAST WALTON STREET	WILLARD	OH	44890	HURON	UNITED STATES	Not Required	Not Required	CIVISTA BANK			542528

Form FR Y-6
 Legal Title of Holding Company
 Fiscal Year Ending December 31, 2021

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holder with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-31-2021			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-2021		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Calls of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Calls of Voting Securities
Black Rock, Inc, New York, NY	USA USA	7.570%	N/A	N/A	N/A

Form FR Y-6									
Legal Title of Holding Company									
Fiscal Year Ending December 31, 2021									
Report Item 4: Insiders									
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)									
(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include name of other businesses)	Shares	Total Shares	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Thomas A Depler, Shelby OH, USA	Attorney at Law	Director	Director, Civista Bank	Attorney at Law Poland, Depler & Shepherd Co. LPA, Inc. Member Weber Alley Developers, LLC	30,157	14,954,200	0.202%	N/A	Poland, Depler & Shepherd Co. LPA, Inc. (50%) Weber Alley Developers (50%)
Richard J Dutton, Troy OH, USA	N/A	Senior Vice President	EVP, Civista Bank Director, First Citizens Investment, Inc. Director, CIVB Risk Management, Inc.	N/A	21,349	14,954,200	0.143%	N/A	N/A
Julie A. Mattlin, Guilford, IN, USA	Principal/Owner	Director	Director, Civista Bank	Principal/Owner, DKMG Consulting, LLC	5,665	14,954,200	0.038%	N/A	DKMG Consulting, LLC (50%)
Todd A. Michel, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	6,200	14,954,200	0.041%	N/A	N/A
James O. Miller, Sandusky, OH, USA	N/A	Chairman of the Board	Director, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc	N/A	27,486	14,954,200	0.184%	N/A	N/A
Lance A. Morrison, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc Director, CIVB Risk Management, Inc.	N/A	2,472	14,954,200	0.017%	N/A	N/A
Dennis E. Murray, Jr., Sandusky, OH, USA	Partner/Attorney at Law	Director	Director, Civista Bank	Partner/Attorney at Law, Murray & Murray Co. LPA; M & M Investments III, LLC; Division Street Holdings, LLC	39,449	14,954,200	0.264%	N/A	Division Street Holdings, LLC (100%)
Allen R. Nickles, Sandusky, OH, USA	Of Counsel, CPA, CFE, FCPA, CFF, CICA	Director	Director, Civista Bank	Of Counsel, CPA, CFE, FCPA, CFF, CICA, Payne, Nickles & Company	122,569	14,954,200	0.820%	N/A	N/A
Mary Patricia Oliver, Lakewood, OH, USA	Retired Partner Founder	Director	Director, Civista Bank	Retired Partner, Tucker Ellis, LLP Founder, Oliver Consulting Group	3,332	14,954,200	0.022%	N/A	N/A
Charles A. Parcher, Huron, OH, USA	N/A	Senior Vice President	EVP, Civista Bank	N/A	11,401	14,954,200	0.076%	N/A	N/A
William F. Ritzmann, Lawrenceburg, IN, USA	N/A	Director	Director, Civista Bank	N/A	52,503	14,954,200	0.351%	N/A	N/A
Dennis G. Shaffer, Marblehead, OH, USA	N/A	CEO and President	President, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc	N/A	21,431	14,954,200	0.143%	N/A	N/A
Harry Singer, Lyndhurst, OH, USA	Director, President, CEO & Treasurer	Director	Director, Civista Bank	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	8,944	14,954,200	0.060%	N/A	Sandusco, Inc. (28.63%) Sandusky Distributing Company, Inc. (28%) Wiggs Realty Company of IN, Inc. (28%) Sandboro Realty Company (28%)
Paul J. Stark, Sheffield Lake, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	9,924	14,954,200	0.066%	N/A	N/A
Donna M. Waltz-Jaskolski, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	2,319	14,954,200	0.016%	N/A	N/A
Daniel J. White, Huron, OH, USA	International Business Consultant	Director	Director, Civista Bank	Member, DanYo Ltd. Director, SLK Software, Inc CEO, Director, NCOF LLC aka Norwalk Furniture	82,428	14,954,200	0.551%	N/A	DanYo LTD (49%) SLK Software, Inc. (32%) NCOF LLC aka Norwalk Furniture (32%)