

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 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, Dennis G. Shaffer
 Name of the Holding Company Director and Official
CEO & President
 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.

Dennis G. Shaffer
 Signature of Holding Company Director and Official
08/03/2023
 Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2022
 Month / Day / Year

Reporter's Name, Street, and Mailing Address

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

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kelli M Coffman VP/Assistant Controller
 Name Title
419-627-4656
 Area Code / Phone Number / Extension
419-627-4625
 Area Code / FAX Number
kmcoffman@civista.bank
 E-mail Address
www.civb.com
 Address (URL) for the Holding Company's web page

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."

Report Item 1: Annual Report to Shareholders

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

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.

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?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

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

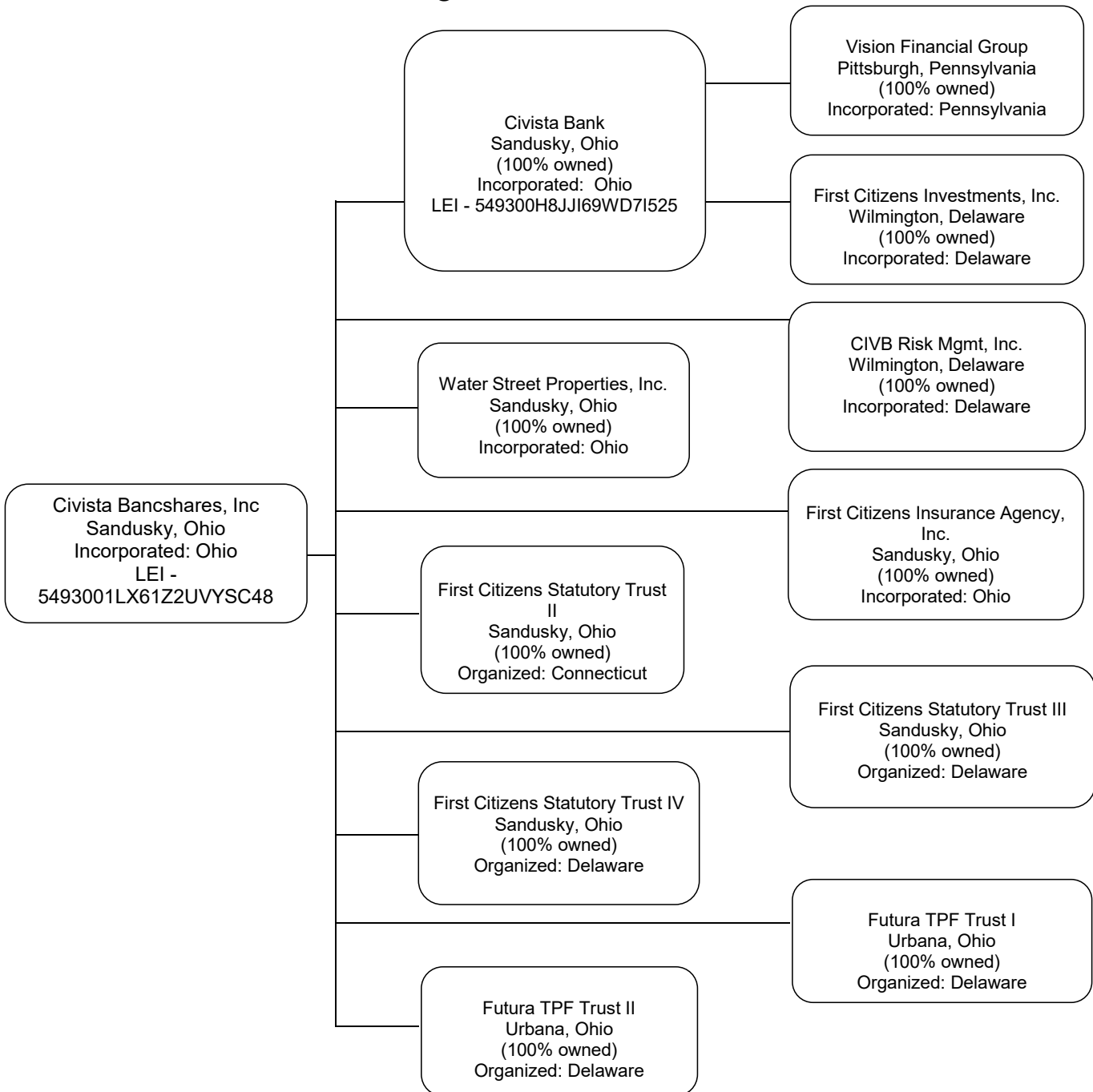
Report Item 4: Insiders

- Yes No

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

Civista Bancshares, Inc

Organization Chart - 2022



*LEI is N/A, unless noted.

Results: A list of branches for your depository institution: CIVISTA BANK (ID_RSSD: 542528).

This depository institution is held by CIVISTA BANCSHARES, INC (1246533) of SANDUSKY, OH.

The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

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)	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	4979793	BOWLING GREEN OFFICE	124 EAST COURT STREET	BOWLING GREEN	OH	43402	WOOD	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	5760961	GAHANNA BRANCH	5600 N. HAMILTON ROAD	COLUMBUS	OH	43230	FRANKLIN	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	276122	HOLGATE BRANCH	119 RAILWAY AVENUE	HOLGATE	OH	43527	HENRY	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	1167106	LIBERTY CENTER BRANCH	523 EAST ST.	LIBERTY CENTER	OH	43532	HENRY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	424820	MALINTA BRANCH	109 TURKEY FOOT AVE	MALINTA	OH	43535	HENRY	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	896427	E. WASHINGTON ST BRANCH	122 EAST WASHINGTON	NAPOLEON	OH	43545-1646	HENRY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	609823	NORTH SCOTT BRANCH	1423 SCOTT STREET	NAPOLEON	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	CIVISTA BANK	542528	
OK		Full Service	2246419	SOUTH PERRY STREET BRANCH	403 SOUTH PERRY ST.	NAPOLEON	OH	43545	HENRY	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, 2022

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 12-31-2022			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 12-31-2022		
(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	6.920%	N/A	N/A	N/A

Form FR Y-6

Legal Title of Holding Company

Fiscal Year Ending December 31, 2022

Report Item 4: Insiders							
(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)	(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)
Lorina W. Wise, Reynoldsburg OH, USA	HR Officer	Director	Director, Civista Bank	Chief Human Resources Officer, Assistant Corporate Secretary, Nationwide Children's Hospital	0.003%	N/A	N/A
Richard J Dutton, Troy OH, USA	N/A	Senior Vice President	EVP, Civista Bank Director, First Citizens Investment, Inc. Director, CIVB Risk Management, Inc. Director, Vision Financial Group	N/A	0.152%	N/A	N/A
Julie A. Mattlin, Guilford, IN, USA	Principal/Owner	Director	Director, Civista Bank	Principal/Owner, DKMG Consulting, LLC	0.046%	N/A	DKMG Consulting, LLC (50%)
Todd A. Michel, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.045%	N/A	N/A
Russell L. Edwards, Shaker Heights, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.014%	N/A	N/A
Carl A. Kessler, Avon, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.019%	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	0.179%	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	0.022%	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	0.255%	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	0.683%	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	0.026%	N/A	N/A
Charles A. Parcher, Huron, OH, USA	N/A	Senior Vice President	EVP, Civista Bank Director, Vision Financial Group	N/A	0.088%	N/A	N/A
William F. Ritzmann, Lawrenceburg, IN, USA	N/A	Director	Director, Civista Bank	N/A	0.331%	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 Director, Vision Financial Group	N/A	0.163%	N/A	N/A

	Director, President, CEO & Treasurer			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				Sandusco, Inc. (28.63%) Sandusky Distributing Company, Inc. (28%) Wiggs Realty Company of IN, Inc. (28%) Sandboro Realty Company (28%)
Harry Singer, Lyndhurst, OH, USA		Director	Director, Civista Bank		0.074%	N/A		
Paul J. Stark, Sheffield Lake, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.071%	N/A	N/A	
Donna M. Waltz-Jaskolski, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.019%	N/A	N/A	
	International Business Consultant			Member, DanYo Ltd. Director, SLK Software, Inc CEO, Director, NCOF LLC aka Norwalk Furniture			DanYo LTD (49%) SLK Software, Inc. (32%) NCOF LLC aka Norwalk Furniture (32%)	
Daniel J. White, Huron, OH, USA		Director	Director, Civista Bank		0.528%	N/A		