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)); 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.

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.

I, Robert E. Foster
Name of the Holding Company Director and Official
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 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
03/22/2016

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

RASSD ID 3015612
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year
none

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

Reporter’s Name, Street, and Mailing Address
Central Ohio Bancorp
107 N. Market St
Waverly OH 45690

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kristen C Boyer
CFO
Name Title
740-947-2136 251
Area Code / Phone Number / Extension
740-947-9656
Area Code / FAX Number
kboyer@thefirstnational.com
E-mail Address
www.thefirstnational.com
Address (URL) for the Holding Company’s web page

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.

12/2015
FORM FR Y-6
Central Ohio Bancorp
Waverly, Ohio
Fiscal Year ending December 31, 2015

Report Item:

1: The Bank Holding Company prepares an annual report for its shareholders and is not registered with the SEC. As specified by the Federal Reserve Bank, a copy is enclosed.

2a. Organizational Chart

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  Central Ohio Bancorp
  Waverly, OH
  Incorporated in Ohio

| 100% | 100% |

Central Ohio Financial Services, Inc.
Waverly, OH
Incorporated in Ohio

The First National Bank
Of Waverly
Waverly, OH
N/A
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*LEI is N/A unless noted

2b: Domestic branch listing proved to the Federal Reserve Bank via email on 3/22/16.
FORM FRY-6

Central Ohio Bancorp
Waverly, Ohio
Fiscal Year ending December 31, 2015

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

<table>
<thead>
<tr>
<th>(1)(a) Name (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fred L. Foill, Jr. Waverly, OH</td>
<td>USA</td>
<td>75,091 - 15.02% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Anthony C. Fish Waverly, OH</td>
<td>USA</td>
<td>50,707 - 10.14% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Kitty Foill Holloway Ft. Lauderdale, FL</td>
<td>USA</td>
<td>46,550 - 9.31% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Gary L. Corkmany Leesburg, FL</td>
<td>USA</td>
<td>31,618 - 6.32 % of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Melinda Fish Kwedar Evanston, IL</td>
<td>USA</td>
<td>27,018 - 5.40% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Deborah F. Rowland Akron, OH</td>
<td>USA</td>
<td>26,633 - 5.33% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Cassie V. Wittberger Waverly, OH</td>
<td>USA</td>
<td>61,007 - 12.20% of Central Ohio Bancorp Common Stock</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
FORM FR Y-6

Central Ohio Bancorp
Waverly, Ohio
Fiscal Year ending December 31, 2015

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fred L. Foill, Jr. Waverly, OH</td>
<td>Construction</td>
<td>Secretary</td>
<td>Chairman of Bd. &amp; Director First National Bank</td>
<td>President Foill, Inc. Waverly, OH</td>
<td>15.02%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert E. Foster Waverly, OH</td>
<td>N/A</td>
<td>President</td>
<td>President &amp; Director First National Bank</td>
<td>N/A</td>
<td>1.66%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>W. Chris Hanners, DDS Chillicothe, OH</td>
<td>Dentist</td>
<td>Director</td>
<td>Vice Chairman of Bd. &amp; Director First National Bank</td>
<td>Dentist Chris Hanners &amp; Associates Piketon, OH</td>
<td>0.66%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas W. Parfitt, CPA Athens, OH</td>
<td>Accountant</td>
<td>Treasurer</td>
<td>Director First National Bank</td>
<td>Accountant Thomas W. Parfitt, CPA Waverly, OH</td>
<td>1.18%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Alan C. Fish Waverly, OH</td>
<td>Insurance</td>
<td>Director</td>
<td>Director First National Bank</td>
<td>Fish and Son Insurance Waverly, OH</td>
<td>0.85%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cassie V. Witberger Waverly, OH</td>
<td>Retired</td>
<td>Director</td>
<td>Director First National Bank</td>
<td>Retired</td>
<td>12.20%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Elizabeth F. Lewis Waverly, OH</td>
<td>Homemaker</td>
<td>Director</td>
<td>Director First National Bank</td>
<td>N/A</td>
<td>2.45%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Anthony C. Fish Waverly, OH</td>
<td>Retired</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10.44%**</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

** Note: Although Anthony Fish is not a director or officer of the holding company, information must be provided because he is considered a "principal securities holder" of the holding company. This definition can be found in the FR Y-6 instructions.
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 close 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-90 reporting requirements, you must also submit a FR Y-90 Domestic Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-90 report may be submitted in a hardcopy format or via the FR Y-90 Online application - https://y90online.federalreserve.gov

* EDIC UNIUM, Office Number, and ID _R950_ columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID <em>R950</em></th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>EDIC UNIUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID <em>R950</em></th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>137 NORTH MARKET STREET</td>
<td>WAVEYLY</td>
<td>OR</td>
<td>96401</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>20230101</td>
<td>20230101</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>BEAVER BRANCH</td>
<td>115 THIRD ST</td>
<td>BEAVER</td>
<td>OR</td>
<td>96493</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
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<td>20230101</td>
<td></td>
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<tr>
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<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>CUSHMAN BRANCH</td>
<td>13256 STATE ROUTE 128</td>
<td>PARRIS</td>
<td>OR</td>
<td>96493</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>20230101</td>
<td>20230101</td>
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</tr>
<tr>
<td>OK</td>
<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>PARRIS BRANCH</td>
<td>101 THORNTON DRIVE</td>
<td>PARRIS</td>
<td>OR</td>
<td>96493</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>20230101</td>
<td>20230101</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>BRISTON VILLAGE BRANCH</td>
<td>625 FIFTH ST</td>
<td>WAVEYLY</td>
<td>OR</td>
<td>96493</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>20230101</td>
<td>20230101</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>20230101</td>
<td>Full Service</td>
<td>20230101</td>
<td>CROSS BRANCH THE</td>
<td>220 WAVEYLY PLAZA</td>
<td>WAVEYLY</td>
<td>OR</td>
<td>96493</td>
<td>PARRIS</td>
<td>UNITED STATES</td>
<td>45001</td>
<td>FIRST NATIONAL BANK OF WAVEYLY THE</td>
<td>20230101</td>
<td>20230101</td>
<td></td>
</tr>
</tbody>
</table>