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)); the Bank Merger Act (12 U.S.C. § 1812(a)); and Sections 11(a)(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 officer 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, James E. Bowles
Name of the Company/Division 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 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.

Signature of Holding Company Director and Official
March 14, 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

ForFederal Reserve Bank Use Only

RSSID ID 1071720
C.I.

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
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CROGHAN BANCSHARES, INC.
FREMONT, OHIO
FISCAL YEAR ENDING DECEMBER 31, 2015

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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 sent under separate cover.

Report Item 2a (Organization Chart)

Croghan Bancshares, Inc.
Fremont, Ohio
(Incorporated in OHIO)
↓↓↓
Wholly Owned Subsidiary (100%)
The Croghan Colonial Bank
Fremont, Ohio
(Incorporated in OHIO)
LEI is N/A unless otherwise noted.

Report Item 2b (Domestic Branch Listing)

Emailed March 10, 2016

Report Item 3 (Securities Holders)

(1) - None
(2) - None
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LEI is N/A unless otherwise noted.
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 10,406 or 0.45% 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 44,136 shares or 1.93% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 50% 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 Lake Investments Inc
President of W. W. Emerson Company
Co-Owner of Caputo/Partin Rentals
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 Lake Investments Inc
Owns 50% of W. W. Emerson Company
Owns 50% of Jack Bradley Homes LTD
Owns 50% of Caputo/Partin Rentals
Owns 33.33% of KenJohny Company LLC
Owns 25% of Hershey Resorts
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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 3,000 shares or 0.13% 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 10,073 shares or 0.44% 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 5,584.5620 shares or 0.24% 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 4,862 shares or 0.21% 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
President/CEO of Wall Street Consulting, Inc.
(4)(a) Owns or controls 5,194.54 shares or 0.23% 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. Mehow - 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.
     Director of WMOG, Inc.
     Secretary/Treasurer of WMOG, Inc.
     Director of Contractors Equipment, Inc. (sole director)
     Secretary/Treasurer of Contractors Equipment, Inc.
     Secretary/Treasurer of Telamon Construction, Inc.
     Secretary/Treasurer of WMOG Investment, Inc.
     Chief Financial Officer of Mosser Construction, Inc.
     General Manager of Comprehensive Development Solutions, Ltd.
(4)(a) Owns or controls 3,811.388861 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 6,079.00 shares or 0.27% 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 6,550 shares or 0.29% 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 1,705.095742 shares or 0.07% 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