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 611(a)); and sections 113, 165, 312, 618, and 808 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.

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, Robert K. Maye
Name of the Holding Company Director and Official
CEO
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.

Signature of Holding Company Director and Official
05/16/17
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: 3D1S1612
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
12/31/16
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. P.O. BOX 147
Mailing Address of the Holding Company Street / P.O. Box
Waverly, Ohio 43084
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Melania Cox
Controller
Name Title
740-947-2136 ext 251
Area Code / Phone Number / Extension
740-947-9856
Area Code / FAX Number
mcox@thefirstnational.com
E-mail Address
www.thefirstnational.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission?
[ ] Yes [ ] No

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."

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 information collection, 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 (7103-0297), Washington, DC 20503.

12/2016
Report Item:

1. Central Ohio Bancorp prepares an annual report for its shareholders and is not registered with the SEC. As specified by the Federal Reserve Bank, a copy has been enclosed.

2a. Organizational Chart:

```
Central Ohio Bancorp  
Waverly, Ohio  
Incorporated in Ohio
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```
Central Ohio Financial Services, Inc.  
Waverly, Ohio  
Incorporated in Ohio
```

```
The First National Bank of Waverly  
Waverly, Ohio  
N/A
```

100%  100%

2b. Domestic branch listing verification has been enclosed.

**LEI is N/A for all entities unless noted.**
FORM FR Y-6
Central Ohio Bancorp
Waverly, OH
Year Ending December 31, 2015

Results: A list of branches for your depository institution (FIRST NATIONAL BANK OF WAVERLY, THE (ID_RSSD: 263627)).
This depository institution is held by CENTRAL OHIO BANCORP (3015612) of WAVERLY, OH.
The data are as of 6/30/2017. Data reflects information that was received and processed through 6/30/2017.

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.

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 Data Actions: 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.

* FIDC unique, Office Number, and ID_RSSD 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_RSSD</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>FIDC Unique*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service (Head Office)</td>
<td>263627</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>107 NORTH MARKET STREET</td>
<td>WAVERLY</td>
<td>OH</td>
<td>43660-0</td>
<td>PIAE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>263627</td>
<td>BRICKER BRANCH</td>
<td>13257 HAYWOOD ST</td>
<td>BRICKER</td>
<td>OH</td>
<td>43661-0</td>
<td>PIAE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>263627</td>
<td>PREKTON BRANCH</td>
<td>100 THORNTON DRIVE</td>
<td>PREKTON</td>
<td>OH</td>
<td>43661-0</td>
<td>PIAE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>263627</td>
<td>Full Service</td>
<td>263627</td>
<td>BRICKER VILLAGE BRANCH</td>
<td>13257 HAYWOOD ST</td>
<td>BRICKER</td>
<td>OH</td>
<td>43661-0</td>
<td>PIAE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>263627</td>
<td></td>
</tr>
</tbody>
</table>
FORM FR Y-6
Central Ohio Bancorp
Waverly, OH
Year Ending December 31, 2016

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Country</th>
<th>Number of Shares</th>
<th>Percentage of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fredric L. Foill, Jr</td>
<td>USA</td>
<td>63935</td>
<td>12.79%</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthony C. Fish</td>
<td>USA</td>
<td>50007</td>
<td>10.00%</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gary and Cynthia Cormany</td>
<td>USA</td>
<td>31618</td>
<td>6.32%</td>
</tr>
<tr>
<td>Leesburg, FL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melinda Fish Kwedar</td>
<td>USA</td>
<td>27018</td>
<td>5.40%</td>
</tr>
<tr>
<td>Evanston, IL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deborah F. Rowland</td>
<td>USA</td>
<td>26633</td>
<td>5.33%</td>
</tr>
<tr>
<td>Akron, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cassie V. Wiltberger</td>
<td>USA</td>
<td>84282</td>
<td>16.86%</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elizabeth Lewis</td>
<td>USA</td>
<td>35549</td>
<td>7.11%</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the year ending 12-31-16.

<table>
<thead>
<tr>
<th>Name</th>
<th>Country</th>
<th>Number of Shares</th>
<th>Percentage of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
## FORM FR Y-6
Central Ohio Bancorp
Waverly, OH
Year Ending December 31, 2016

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

<table>
<thead>
<tr>
<th>Names</th>
<th>City, State</th>
<th>2 Principal Occupation if other than with Bank Holding Company</th>
<th>3 (a) Chairman of Board Director First National Bank</th>
<th>3 (b) President &amp; CFO Director First National Bank</th>
<th>3 (c) Director</th>
<th>4 (a) Percentage of Voting Shares</th>
<th>4 (b) Percentage of Voting Shares in Subsidiaries</th>
<th>4 (c) List names of other companies (including partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fredric L. Foll, Jr</td>
<td>Waverly, OH</td>
<td>Construction Secretary</td>
<td>Chairman of Board Director</td>
<td>President Foll, Inc</td>
<td>N/A</td>
<td>12.79%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert K. Mays</td>
<td>Waverly, OH</td>
<td>N/A</td>
<td>President &amp; CFO</td>
<td>N/A</td>
<td>N/A</td>
<td>0.04%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cassie V. Wiltberger</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>16.86%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Elizabeth Lewis</td>
<td>Waverly, OH</td>
<td>Homemaker</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>7.11%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert E. Foster</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>CEO &amp; Director</td>
<td>N/A</td>
<td>N/A</td>
<td>1.56%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>W. Chris Hanners, DDS</td>
<td>Chillicothe, OH</td>
<td>Dentist</td>
<td>Director</td>
<td>Denstart Chris Hanners &amp; Assoc</td>
<td>N/A</td>
<td>0.06%</td>
<td>None</td>
<td>Chris Hanners &amp; Assoc 100%</td>
</tr>
<tr>
<td>Thomas W. Parfitt, CPA</td>
<td>Athens, OH</td>
<td>CPA</td>
<td>Director</td>
<td>CPA</td>
<td>N/A</td>
<td>1.18%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Alan C. Fish</td>
<td>Waverly, OH</td>
<td>Insurance</td>
<td>Director</td>
<td>Agent Fish and Son Insurance</td>
<td>N/A</td>
<td>0.89%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Anthony C. Fish**</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10.00%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Note:** Although Anthony C. Fish is not a director 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.