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. §§ 1310(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 245(a)(1), 602, and 611a); and sections 113, 155, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(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 an LLC, see the General Instructions for the authorized individual who must sign the report.

James E. Bowלש
Name of the Holding Company Director and Official Lead Director
Title of the Holding Company Director and Official

Note 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.

James E. Bowלש
Signature of Holding Company Director and Official
03/20/2018

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 107126
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):
December 31, 2017
Month / Day / Year

5493004F1BOBD3SG7P54
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Croghan Bancshares Inc
Legal Title of Holding Company
323 Croghan Street
(Mailing Address of the Holding Company) Street / P.O. Box
Freemont OH 43420
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John Hoffman
Name Title
419-355-2220
Area Code / Phone Number / Extension

Area Code / FAX Number
jhoffman@croghan.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? Yes
☐ No
1=Yes 0-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.

03/2018
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 available after March 30, 2018 at www.croghan.com.

Report Item 2a (Organization Chart)

LEI is N/A on all entities except The Croghan Colonial Bank

Croghan Bancshares, Inc.
Fremont, Ohio
(Incorporated in OHIO)

\[ \text{Wholly Owned Subsidiary (100\%)} \]

The Croghan Colonial Bank
Fremont, Ohio
(Incorporated in OHIO)
5493004F1BOBD3SG7P54

Wholly Owned Subsidiary (100\%)

Croghan Risk Management Inc
Las Vegas, Nevada
(Incorporated in Nevada)

Report Item 2b (Domestic Branch Listing)

Included as a separate attachment in the email to Structure@clev.frb.org on March 20, 2018

Report Item 3 (Securities Holders)

(1) - None
(2) - None
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CROGHAN BANCSHARES, INC.
FREMONT, OHIO
FISCAL YEAR ENDING DECEMBER 31, 2017

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Report Item 4 (Insiders)

(1) Michael D. Allen Sr. - Bellevue, 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 11,874 shares or 0.52% 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 46,000 shares or 2.01% of the bank holding company's stock
(4)(b) Owns or controls no stock in the subsidiary
(4)(c) Owns 100% 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 W. W. Emerson Company
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 W. W. Emerson Company
Owns 50% of Jack Bradley Homes LTD
Owns 33.33% of Kenjohny Company LLC
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FREMONT, OHIO
FISCAL YEAR ENDING DECEMBER 31, 2017

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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 20% of Dunn Chevrolet Buick Inc
       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) Officer/Board Member of Sandusky County Food Pantry Inc
(4)(a) Owns or controls 2,500 shares or 0.11% 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 4,430 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
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FREMONT, OHIO
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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 5,965 shares or 0.26% 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.
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) President/CEO of Wall Street Consulting, Inc.
(4)(a) Owns or controls 5,550 shares or 0.24% 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.

(1) Allan E. Mehlow - 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.
General Manager of Comprehensive Development Solutions, Ltd.
Director of WMOG, Inc.
Director of Contractors Equipment, Inc. (sole director)
Director of Telamon Construction, Inc. (sole director)
Director of WMOG Investment, Inc. (sole director)
Director of The Louis G. Freeman Company
(4)(a) Owns or controls 3,877 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) 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) None
(4)(a) Owns or controls 7,385 shares or 0.32% 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 of Swint-Reineck Company
(3)(a) Director of the bank holding company
(3)(b) Director of the subsidiary
(3)(c) Owner/Partner of Swint-Reineck Company
(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 25% of Swint-Reineck Company

(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) None
(4)(a) Owns or controls 2,504 shares or 0.11% 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) None
(4)(a) Owns or controls 8,389 shares or 0.37% 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) None
(4)(a) Owns or controls 9,054 shares or 0.40% 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) 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 4,544 shares or 0.20% 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
### Reconciliation and Verification Steps

1. 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.

### 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.

### Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

### 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.

*FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.*

### Table

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