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. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 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 E. FOSTER
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
03/29/2019

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
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, 2018
Month / Day / Year

NONE
Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

CENTRAL OHIO BANCORP
Reporter’s Name, Street, and Mailing Address

107 N. MARKET STREET, PO BOX 147
(Mailing Address of the Holding Company) Street / P.O. Box

WAVERLY
Ohio
45690
City
State
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

MELANIA COX
DIRECTOR OF FINANCE
Name
Title

740-947-2136 EXT 2251
Area Code / Phone Number / Extension

740-947-9556
Area Code / FAX Number

MCOX@THESTRINTATIONAL.COM
E-mail Address

WWW.THERIGHTONATIONAL.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."
FORM FR Y-6
Central Ohio Bancorp
Waverly, Ohio
Year Ending December 31, 2018

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, the annual report will be sent separately.

2a. Organizational Chart:

   Central Ohio Bancorp
   Waverly, Ohio
   Incorporated in Ohio

   100%   100%

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

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

2b. Domestic branch listing verification has been enclosed.

**LEI is N/A for all entities unless noted.
**FR Y-10 D Report**

A list of branches for each depository institution: FIRST NATIONAL BANK OF WAVERLY, OH (ID: 9567),

This depository institution is held by CITIZEN'S NATIONAL BANK (ID: 9567) of WAVERLY, OH,

The data are as of 12/31/2018. Data reflects information that was received and processed through 01/01/2019.

**Reconciliation and Verification Steps**

1. In the Data Action column, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Action**

- **OK**: if the branch information is correct, enter "OK" in the Data Action column.
- **Change**: if the branch information is incorrect or incomplete, enter the change in the Date Action column and the date when the information first became valid in the Effective Date column.
- **Close**: if a branch closed was sold or closed, enter "Close" in the Data Action column and the sale or closure date as the Effective Date column.
- **Delete**: if a previously existing branch was never owned by this depository institution, enter "Delete" in the Data Action column.
- **Add**: if a repeatable branch is missing, insert a row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date as the Effective Date column.

**Substitution Procedure**

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

If you are e-mailing this to your FILL contact, put your institution name, city, and date in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 data reporting requirements, you must also submit FR Y-10 Domestic Branch Schedule 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://otc下班.fedreserve.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch State Type</th>
<th>Branch #/ASS#</th>
<th>Popular Name</th>
<th>State Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country Code</th>
<th>FDIC ID/ERN#</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office #/ASS#</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3314277</td>
<td>NATIONAL BRANCH</td>
<td>3100 S HARRISON STREET</td>
<td>WAVERLY</td>
<td>OH</td>
<td>43690</td>
<td>UNITED STATES</td>
<td>101</td>
<td>Not Required</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>25627</td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3551277</td>
<td>BRETON BRANCH</td>
<td>170 THOMPSON DRIVE</td>
<td>WAVERLY</td>
<td>OH</td>
<td>43690</td>
<td>UNITED STATES</td>
<td>101</td>
<td>Not Required</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>25627</td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3551616</td>
<td>BRIERLY VILLAGE BRANCH</td>
<td>520 N ST.</td>
<td>WAVERLY</td>
<td>OH</td>
<td>43690</td>
<td>UNITED STATES</td>
<td>101</td>
<td>Not Required</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF WAVERLY, THE</td>
<td>25627</td>
</tr>
</tbody>
</table>
# FORM FR Y-6

Central Ohio Bancorp  
Waverly, OH  
Year Ending December 31, 2018

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

<table>
<thead>
<tr>
<th>1(a)</th>
<th>1(b)</th>
<th>1(c)</th>
<th>2(a)</th>
<th>2(b)</th>
<th>2(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country</td>
<td>Number of Shares</td>
<td>Name</td>
<td>Country</td>
<td>Number of Shares</td>
</tr>
<tr>
<td>City, State</td>
<td>Percentage of Ownership</td>
<td>City, State</td>
<td>Percentage of Ownership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Fredric L. Foill, Jr</td>
<td>USA</td>
<td>63935</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td>12.79%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthony C. Fish</td>
<td>USA</td>
<td>52594</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td>10.52%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gary and Cynthia Cormany</td>
<td>USA</td>
<td>31618</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Leesburg, FL</td>
<td>6.32%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melinda Fish Kwedar</td>
<td>USA</td>
<td>27018</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Evanston, IL</td>
<td>5.40%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deborah F. Rowland</td>
<td>USA</td>
<td>26633</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Akron, OH</td>
<td>5.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cassie V. Wiltberger</td>
<td>USA</td>
<td>84282</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td>16.86%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elizabeth Lewis</td>
<td>USA</td>
<td>35830</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waverly, OH</td>
<td>7.17%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## FORM FR Y-6

Central Ohio Bancorp  
Waverly, OH  
Year Ending December 31, 2018

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>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank of Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Title &amp; Position with Other Businesses</th>
<th>Percentage of Voting Shares</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>List names of other companies (including partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fredric L. Foil, Jr</td>
<td>Waverly, OH</td>
<td>Construction</td>
<td>Chairman of Board Director</td>
<td>Chairman of Board Director</td>
<td>President Feil, Inc</td>
<td>12.79%</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>Director</td>
<td>First National Bank</td>
<td>7.17%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert E. Foster</td>
<td>Waverly, OH</td>
<td>N/A</td>
<td>CEO</td>
<td>Director</td>
<td>First National Bank</td>
<td>1.38%</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>Director</td>
<td>First National Bank</td>
<td>0.11%</td>
<td>None</td>
<td>Chris Hanners &amp; Assoc 100%</td>
</tr>
<tr>
<td>Thomas W. Parflit, CPA</td>
<td>Athens, OH</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
<td>First National Bank</td>
<td>1.23%</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>Director</td>
<td>First National Bank</td>
<td>0.91%</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>10.52%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cassie V. Wilberger</td>
<td>Waverly, OH</td>
<td>Retired</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>16.86%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

** Note: Although Anthony C. Fish and Cassie V. Wilberger are not directors of the holding company, information must be provided because they are considered a "principal securities holder" of the holding company. This definition can be found in the FR Y-6 instructions.