

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK  
OF CLEVELAND



# Annual Report of Holding Companies—FR Y-6

2014 MAR 26 P 1: 14  
STATISTICS & ANALYSIS  
DEPARTMENT

## 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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, James O. Miller

Name of the Holding Company Director and Official

President/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

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.

1246533

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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

First Citizens Banc Corp

Legal Title of Holding Company

100 East Water Street

(Mailing Address of the Holding Company) Street / P.O. Box

Sandusky

OH

44870

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Kelli M. Lottman

Accountant

Name

Title

419-627-4656

Area Code / Phone Number / Extension

419-627-4625

Area Code / FAX Number

kmlottman@citizensbankco.com

E-mail Address

www.fcza.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:

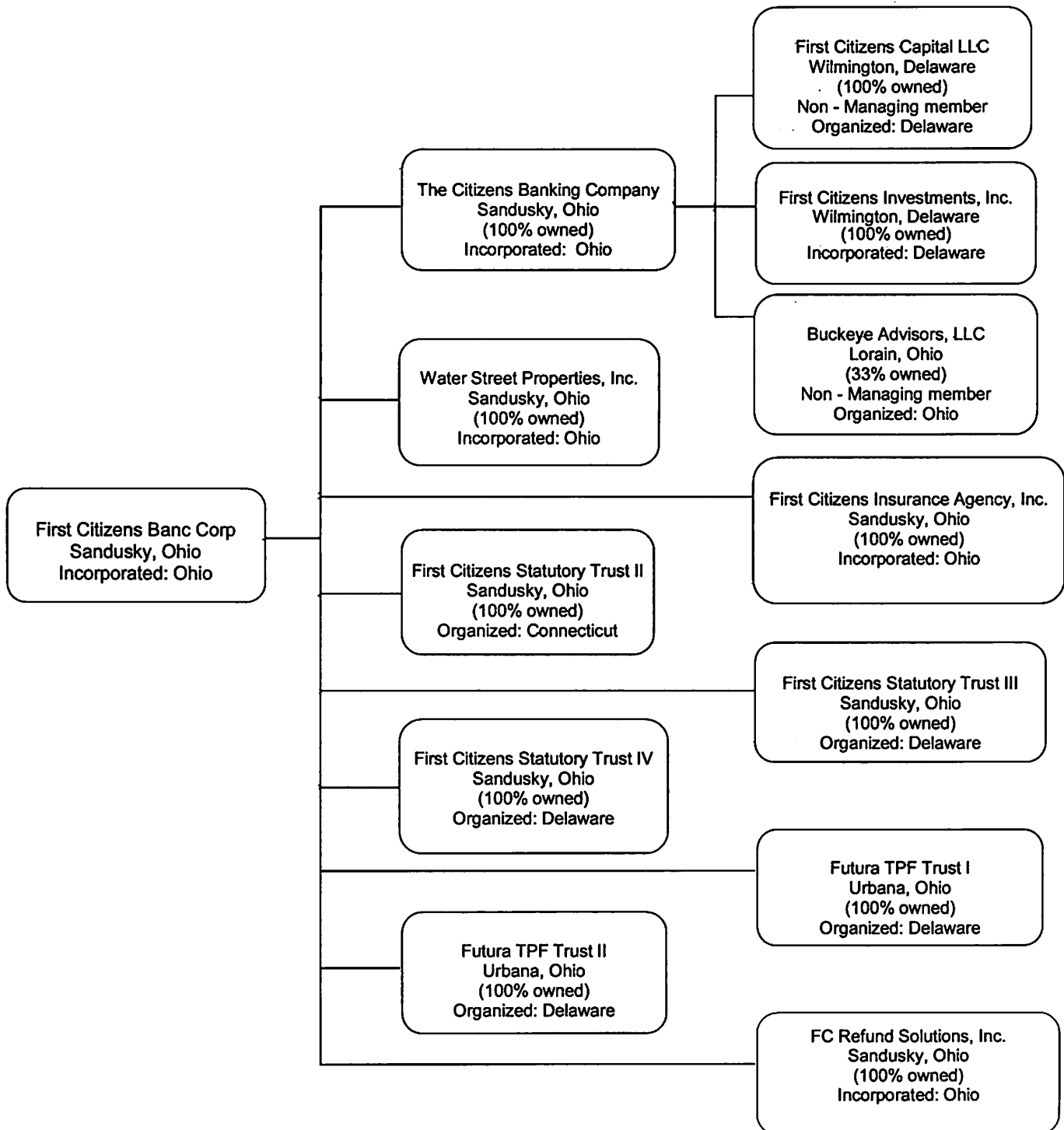
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No



# First Citizens Banc Corp Organization Chart - 2013



**FR Y-6 Report  
FYE 12/31/2013  
First Citizens Banc Corp  
Sandusky, Ohio**

**Report Item 2b: Submitted via email on 3/12/2014**

Results: A list of branches for your depository institution: CITIZENS BANKING COMPANY, THE (ID\_RSSD: 542528).  
 This depository institution is held by FIRST CITIZENS BANK CORP (1246533) of SANDUSKY, OH.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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 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-10 reporting requirements**, you must submit FR Y-10 Domestic Branch Schedules 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://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	542528	CITIZENS BANKING COMPANY, THE	100 E. WATER STREET	SANDUSKY	OH	44870	ERIE	UNITED STATES	8205	0	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3317866	SUMMIT COUNTY FINANCIAL SRV CTR BR	529 NORTH CLEVELAND MASSILLON ROAD	AKRON	OH	44333	SUMMIT	UNITED STATES	211944	37	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3358908	BERLIN HEIGHTS BRANCH	24 MAIN STREET	BERLIN HEIGHTS	OH	44814	ERIE	UNITED STATES	222813	4	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	969817	CASTALIA BANKING COMPANY BRANCH, THE	208 SOUTH WASHINGTON STREET	CASTALIA	OH	44824	ERIE	UNITED STATES	7089	12	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	432928	CHATFIELD BRANCH	6862 SANDUSKY AVENUE	CHATFIELD	OH	44825	CRAWFORD	UNITED STATES	190830	15	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	2893925	DUBLIN FINANCIAL SERVICE BRANCH	6400 PERIMETER DRIVE	DUBLIN	OH	43016	FRANKLIN	UNITED STATES	211945	38	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	266226	GREENWICH BRANCH	13 MAIN STREET	GREENWICH	OH	44837	HURON	UNITED STATES	222132	24	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3319253	HILLIARD BRANCH	4501 CEMETERY RD	HILLIARD	OH	43026	FRANKLIN	UNITED STATES	433533	39	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3358917	HURON BRANCH	410 CLEVELAND ROAD EAST	HURON	OH	44839	ERIE	UNITED STATES	357391	7	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	555724	NEW WASHINGTON BRANCH	102 SOUTH KIBLER STREET	NEW WASHINGTON	OH	44854	CRAWFORD	UNITED STATES	1371	14	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	438126	DRIVE-IN BRANCH	207 MILAN AVENUE	NORWALK	OH	44857	HURON	UNITED STATES	211808	9	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3290642	EAST SEMINARY STREET BRANCH	36 EAST SEMINARY STREET	NORWALK	OH	44857	HURON	UNITED STATES	430244	13	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	1888063	PLAIN CITY OFFICE	320 S. JEFFERSON AVE.	PLAIN CITY	OH	43064	MADISON	UNITED STATES	269985	35	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3759907	PLYMOUTH BRANCH	49 SANDUSKY STREET	PLYMOUTH	OH	44865	HURON	UNITED STATES	211851	23	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	3658505	PORT CLINTON BRANCH	185 S.E. CATAWBA ROAD	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	446242	27	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	140522	QUINCY BRANCH	101 SOUTH MIAMI STREET	QUINCY	OH	43343	LOGAN	UNITED STATES	239008	30	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	905020	RUSSELLS POINT BRANCH	330 SOUTH ORCHARD ISLAND ROAD	RUSSELLS POINT	OH	43348	LOGAN	UNITED STATES	232735	36	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	450829	EAST PERKINS BRANCH	1907 EAST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	228685	3	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	572721	PERKINS BRANCH	702 WEST PERKINS AVENUE	SANDUSKY	OH	44870	ERIE	UNITED STATES	228683	1	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	484123	FIRST NATIONAL BANK OF SHELBY, THE	60 WEST MAIN STREET	SHELBY	OH	44875	RICHLAND	UNITED STATES	4487	19	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	576224	MANSFIELD AVE BRANCH	156 MANSFIELD AVE	SHELBY	OH	44875	RICHLAND	UNITED STATES	211894	20	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	453428	NORTH GAMBLE STREET BRANCH	200 NORTH GAMBLE STREET	SHELBY	OH	44875	RICHLAND	UNITED STATES	211895	21	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	694726	SHILOH BRANCH	23 WEST MAIN STREET	SHILOH	OH	44878	RICHLAND	UNITED STATES	211650	25	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	860017	TIRO BRANCH	101 MAIN STREET	TIRO	OH	44887	CRAWFORD	UNITED STATES	190831	16	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	233022	601 SCIOTO STREET BRANCH	601 SCIOTO STREET	URBANA	OH	43078	CHAMPAIGN	UNITED STATES	4498	31	CITIZENS BANKING COMPANY, THE	542528	
OK		Limited Service	232922	NORTH BRANCH	504 NORTH MAIN ST	URBANA	OH	43078	CHAMPAIGN	UNITED STATES	Not Required	Not Required	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	232520	WEST LIBERTY BRANCH	205 SOUTH DETROIT STREET	WEST LIBERTY	OH	43357	LOGAN	UNITED STATES	211937	33	CITIZENS BANKING COMPANY, THE	542528	
OK		Full Service	2949859	WILLARD BRANCH	119 BLOSSOM CENTRE BOULEVARD	WILLARD	OH	44890	HURON	UNITED STATES	357070	17	CITIZENS BANKING COMPANY, THE	542528	

Y6 Item 3-Shareholders >5% 2013 Year End

<u>First</u>	<u>MI</u>	<u>Last</u>	<u>City</u>	<u>State</u>	<u>Country</u>	<u>Shares</u>	<u>Common Shares Which Can Be Acquired Upon Conversion of Depository Shares Within 60 Days</u>			<u>Total Shares</u>	<u>Share%</u>	<u>Non Aff Title</u>	<u>Non Aff Co.</u>	<u>First Citizens Banc Corp</u>	<u>The Citizens Banking Company</u>
George	L	Mylander	Sandusky	OH	USA	403,183,000			0.000	7,707,917	5.231%	Chairman Emeritus/Retired Educator & City Official	Firelands Regional Medical Center	Director Emeritus	Director Emeritus

**FR Y-6 Report  
FYE 12/31/2013  
First Citizens Banc Corp  
Sandusky, Ohio**

**Report Item 3(2): N/A**

First	MI	Last	City	State	Country	Shares	Common Shares Which Can Be Acquired Upon Conversion of Depository		Share%	Non Aff Title	Non Aff Co.	Percent Ownership of Non Aff Companies	First Citizens Banc Corp	The Citizens Banking Company	Water Street Properties, Inc.	First Citizens Insurance Agency, Inc.	FC Refund Solutions Inc	% Ownership of all Subsidiaries
							Shares Within 60 Days	Total Shares										
John	O	Bacon	Sandusky	OH	USA	10,055,000	0.000	7,707,917	0.130%	President/CEO	Meck Iron Works Company	68.000%						0.000%
John	A	Betts	Milan	OH	USA	200,000	1,278,772	7,077,917	0.021%				Senior Vice President/Audit Liaison	Senior Vice President/Risk Management Officer & Audit Liaison				
Barry	W	Boerger	Milford Center	OH	USA	10,073,000	0.000	7,707,917	0.131%	Self-Employed	Farmer	100.000%						0.000%
Thomas	A	Depler	Shelby	OH	USA	21,962,000	7,672,634	7,707,917	0.384%	Attorney	Poland, Depler & Shepherd Co. LPA	33.000%	Director	Director				0.000%
											Weber Alley Developers, LLC	50.000%						
											John C. Depler Trust	100.000%						
Richard	J	Dutton	Troy	OH	USA	500,000	1,278,772	7,707,917	0.023%				Senior Vice President	Executive Vice President/Chief Operations Officer			Senior Vice President	0.000%
Blythe	A	Friedley	Marblehead	OH	USA	66,650,000	639,386	7,707,917	1.132%	Owner/President	Friedley & Co. Insurance Agency	100.000%				Director		0.000%
James	D	Heckelman	Norwalk	OH	USA	24,387,930	15,984,655	7,707,917	0.523%	President	Dan-Mar Co., Inc.					Director Emeritus		0.000%
Allen	R	Maurice	Urbana	OH	USA	58,931,000	12,787,724	7,707,917	0.929%	Attorney	Wagner, Maurice & Davidson, LPA	50.000%	Director	Director				0.000%
											Advocate Title Agency, Inc.	50.000%						
James	E	McGookey	Sandusky	OH	USA	2,213,000	3,324,808	7,707,917	0.072%				Senior Vice President/General Counsel/Corporate Secretary	Executive Vice President/General Counsel	Director	Director	Director	0.000%
Todd	A	Michel	Huron	OH	USA	23,994	1,278,772	7,707,917	0.017%				Senior Vice President	Senior Vice President/Controller				0.000%
James	O	Miller	Sandusky	OH	USA	8,520,000	6,393,862	7,707,917	0.193%				Director/President/Chief Executive Officer	President & CEO/Chairman of the Board	Director	Director	Director	0.000%
W Patrick		Murray	Huron	OH	USA	180,736,000	0.000	7,707,917	2.345%	Attorney	Murray & Murray Co. LPA	11.467%	Director					0.000%
Dennis	E.	Murray	Sandusky	OH	USA	17,291,000	0.000	7,707,917	0.224%	Attorney	Murray & Murray Co. LPA	12.000%		Director				0.000%
											M & M Investments III, LLC	14.000%						
Allen	R	Nickles	Sandusky	OH	USA	72,425,000	10,230,179	7,707,917	1.071%	CPA, CFE, FCPA, CFF, CICA, Partner	Payne, Nickles & Co.	20.000%	Director	Director				0.000%
											PM Real Estate	20.000%						
											Norwalk Properties	16.670%						
Dennis	G	Shaffer	Galena	OH	USA	0.000	1,278,772	7,707,917	0.017%				Senior Vice President	Executive Vice President/Chief Lending Officer				0.000%
J	W	Springer	Huron	OH	USA	200,000	0.000	7,707,917	0.003%	President/CEO	Industrial Nut Corp							0.000%
Paul	J	Stark	Westlake	OH	USA	4,000,000	1,918,159	7,707,917	0.077%				Senior Vice President	Senior Vice President/Chief Credit Officer				0.000%
David	A	Volght	Sandusky	OH	USA	12,304,734	5,115,090	7,707,917	0.226%		Schlessman Seed Co.	14.900%	Director/Chairman of the Board	Director	Director	Director		0.000%
											Erie Seed Co.	20.000%						
Daniel	J	White	Norwalk	OH	USA	809,116	76,726,343	7,707,917	0.996%	International Business Consultant	NCOF LLC	32.000%	Director	Director				0.000%
											100 Furniture Parkway LLC	32.000%						
											DanYo LLC	51.000%						
											Potomac Bead Co.	33.000%						
											The Bead Co.	67.000%						
											NHI Inc	20.000%						
											The Liar LLC	50.000%						
											Chateau Deneux	51.000%						
											SLK Software	30.000%						
Gerald	B	Wurm	New Washington	OH	USA	47,670,174	28,772,379	7,707,917	0.988%	Owner/President	Wurm's Woodworking Co., Inc.	15.000%		Director				0.000%
											Wurm Development LLC	50.000%						
											Duke & Duke LLC	50.000%						
											Jackson Landing LLC	39.000%						



First	MI	Last	City	State	Country	Shares	Common Shares Which Can Be Acquired Upon Conversion of Depository Shares Within 60 Days	Total Shares	Share%	Non Aff Title	Non Aff Co.	Percent Ownership of Non Aff Companies	First Citizens Banc Corp	The Citizens Banking Company	Water Street Properties, Inc.	First Citizens Insurance Agency, Inc.	FC Refund Solutions Inc	% Ownership of all Subsidiaries
											Creative Plastics International, Inc.	49.0000%						
											New Washington Development LLC	11.0000%						
											WVC Property Management LLC	50.0000%						