

Board of Governors of the Federal Reserve System



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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 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.

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, Dennis G. Shaffer

Name of the Holding Company Director and Official

CEO & President

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.

Dennis G. Shaffer

Signature of Holding Company Director and Official

08/21/2024

Date of Signature

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Civista Bancshares, Inc.

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:

Ian Whinnem

SVP / CFO

Name

Title

419-627-4651

Area Code / Phone Number / Extension

Area Code / FAX Number

iwinnem@civista.bank

E-mail Address

www.civb.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."

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

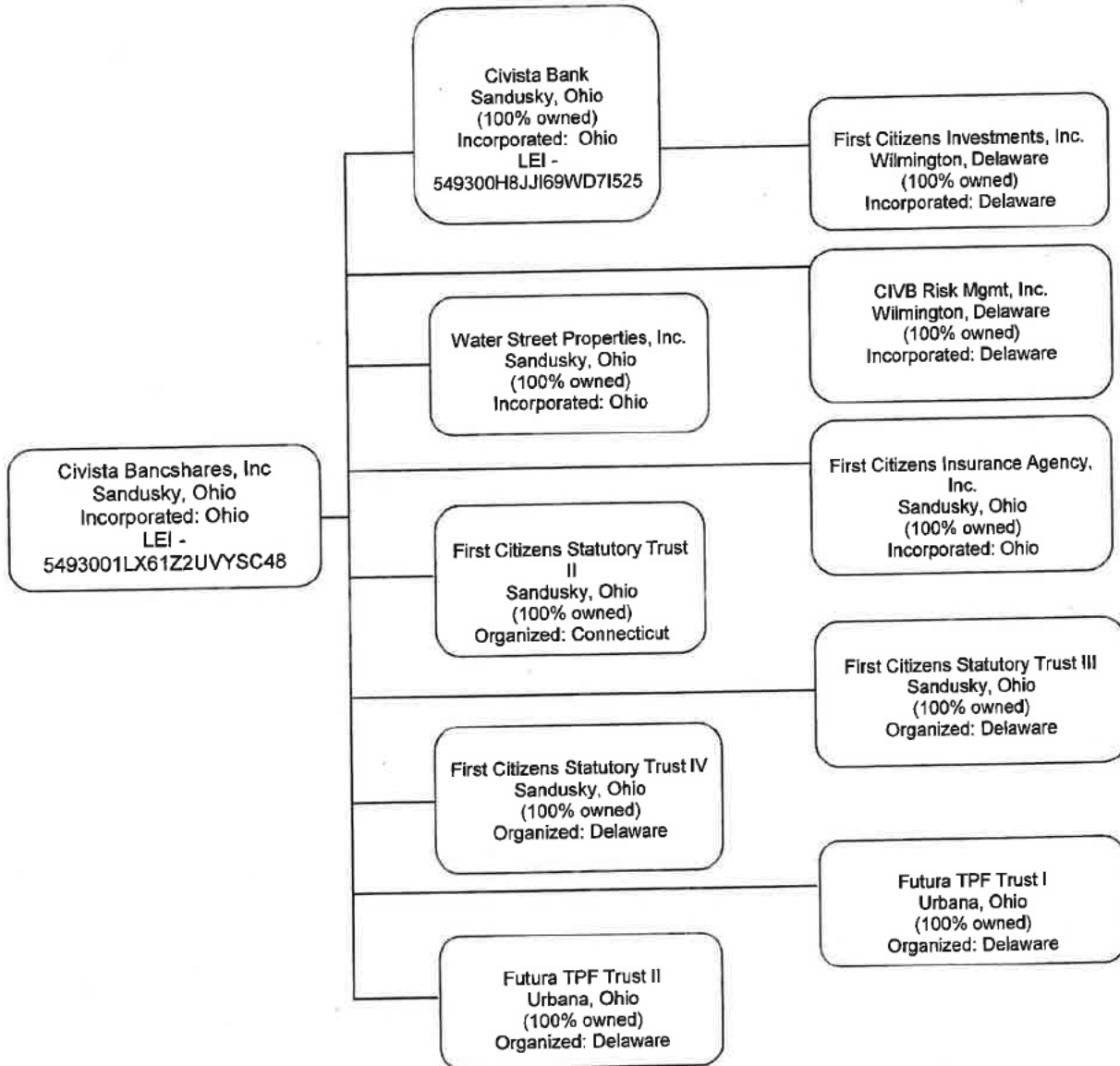
If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Civista Bancshares, Inc Organization Chart - 2023



***LEI is N/A, unless noted.**

Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2023

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holder with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-31-2023			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-2023		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Calls of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Calls of Voting Securities
Black Rock, Inc, New York, NY USA	USA	8.080%	N/A	N/A	N/A
Vanguard Group, Inc., Malvern, Pennsylvania USA	USA	5.120%	N/A	N/A	N/A

Legal Title of Holding Company

Fiscal Year Ending December 31, 2023

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include name of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lorina W. Wise, Reynoldsburg OH, USA	HR Officer	Director	Director, Civista Bank	Chief Human Resources Officer, Assistant Corporate Secretary, Nationwide Children's Hospital	0.009%	N/A	N/A
Richard J Dutton, Troy OH, USA	N/A	Senior Vice President	EVP, Civista Bank Director, First Citizens Investment, Inc. Director, CIVB Risk Management, Inc. Director, First Citizens Insurance Agency, Inc.	N/A	0.182%	N/A	N/A
Julie A. Mattlin, Guilford, IN, USA	Principal/Owner	Director	Director, Civista Bank	Principal/Owner, DKMG Consulting, LLC	0.060%	N/A	DKMG Consulting, LLC (50%)
Todd A. Michel, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.054%	N/A	N/A
Russell L. Edwards, Shaker Heights, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.021%	N/A	N/A
Carl A. Kessler, Avon, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.031%	N/A	N/A
James O. Miller, Sandusky, OH, USA	N/A	Director	Director, Civista Bank	N/A	0.185%	N/A	N/A
Lance A. Morrison, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc Director, CIVB Risk Management, Inc.	N/A	0.031%	N/A	N/A
Dennis E. Murray, Jr., Sandusky, OH, USA	Partner/Attorney at Law	Chairman of the Board	Director, Civista Bank	Partner/Attorney at Law, Murray & Murray Co. LPA; M & M Investments III, LLC; Division Street Holdings, LLC	0.263%	N/A	Division Street Holdings, LLC (100%)
Clyde A. Perfect, Jr., Lawrenceburg IN, USA	General Manager and CFO	Director	Director, Civista Bank	General Manager and CFO, Perfect North Slopes	0.031%	N/A	Perfect North Slopes, Inc. (38%), SPARC, Inc. (50%), Greendale Cinema (50%), Greendale Investments (36%), Midwest Secure Warehouse (75%), Epop Design (50%), Beyond, LLC (36%), Maxpar, LLC (50%), Greensburg Instruments (32%), BWK Union (34%), Timerline Snow Company, LLC (52%), Timberline Mountain Operations, LLC (52%)
Mary Patricia Oliver, Lakewood, OH, USA	Retired Partner Founder	Director	Director, Civista Bank	Retired Partner, Tucker Ellis, LLP Founder, Oliver Consulting Group	0.032%	N/A	N/A

Charles A. Parchar, Huron, OH, USA	N/A	Senior Vice President	EVP, Civista Bank Director, Water St. Properties, Inc.	N/A	0.114%	N/A	N/A
Darci L. Congrove, Columbus, OH, USA	Managing Partner/Director	Director	Director, Civista Bank	Managing Director, GBQ Partners, LLC Partner, GBQ	0.006%	N/A	N/A
Dennis G. Shaffer, Marblehead, OH, USA	N/A	CEO and President	President, Civista Bank Director, Water St. Properties, Inc Director, First Citizens Insurance Agency, Inc	N/A	0.221%	N/A	N/A
Harry Singer, Lyndhurst, OH, USA	Director, President, CEO & Treasurer	Director	Director, Civista Bank	Director, President, & CEO, Sandusco, Inc. Director, President, & CEO, Sandusky Distributing Company, Inc. ICM Distributing Co, Inc. Director, President, & Treasurer, Wiggs Realty Company of IN, Inc Director, President, Treasurer, Sandboro Limited Partnership Director, President, & Treasurer, Sandboro Realty Company	0.083%	N/A	Sandusco, Inc. (28.63%) Sandusky Distributing Company, Inc. (28%) Wiggs Realty Company of IN, Inc (28%) Sandboro Realty Company (28%)
Paul J. Stark, Sheffield Lake, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.084%	N/A	N/A
Donna M. Waltz-Jaskolski, Huron, OH, USA	N/A	Senior Vice President	SVP, Civista Bank	N/A	0.027%	N/A	N/A
Robert L. Curry, Jr. Marblehead, OH, USA	N/A	Senior Vice President	SVP, Civista Bank Director, CNB Risk Management, Inc.	N/A	0.008%	N/A	N/A
Mark Macioce, Painesville, OH, USA	Vice President and Chief Information Officer	Director	Director, Civista Bank	Vice President and Chief Information Officer, Kichler Lighting (a MASCO Company)	0.006%	N/A	N/A
Nathan E. Weaks, Swanton, OH, USA	President	Director	Director, Civista Bank	President, Automatic Feed Company	0.049%	N/A	N/A