

Croghan Bancshares, Inc. Announces Continuation of Stock Buy-Back Plan

Fremont Ohio, January 2022

Croghan Bancshares, Inc. (OTCQB: CHBH), the holding company of The Croghan Colonial Bank, with assets of approximately \$1.112 billion, announced that its Board of Directors authorized a continuation of the stock buy-back plan.

The authorized stock buy-back plan, commencing February 1, 2022 and ending August 1, 2022, allows up to 3% or 65,940 of the outstanding common shares to be repurchased in the over-the-counter market.

About Croghan Bancshares

Croghan Bancshares, Inc. in Fremont, OH operates as the holding company for The Croghan Colonial Bank, founded in 1888, which provides commercial, retail, wealth management, and savings banking services. Offices are located in Bellevue, Clyde, Curtice, Fremont, Green Springs, Maumee, Milan, Monroeville, Norwalk, Oak Harbor, Oregon, Port Clinton, and Tiffin Ohio.