

Board of Governors of the Federal Reserve System



# Annual Report of Bank 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)); 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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.

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

**September 30, 2012**

Month / Day / Year

I, **Andrew G. Rees**

Name of the Bank Holding Company Director and Official

**Senior Vice President**

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

**Columbia Bancorp**

Legal Title of Bank Holding Company

**411 Ludlow Avenue**

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

**Cincinnati OH 45220**

City State Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

**Andrew G Rees**

**Senior Vice President**

Name

Title

**513-281-2443**

Area Code / Phone Number / Extension

**513-281-6331**

Area Code / FAX Number

**agrees@columbiasavings.com**

E-mail Address

**www.columbiasavings.com**

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

Signature of Bank Holding Company Director and Official

**10/30/2012**

Date of Signature

For bank 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. \_\_\_\_\_

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

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## For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
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(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

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3: 29:10

OPERATION

411 Madison Avenue  
Cincinnati, Ohio 45230  
Compu-Data Systems, Inc.

Form 10-68

Form FR Y-6

Columbia Bancorp, Inc.  
411 Ludlow Avenue  
Cincinnati, Ohio 45220  
Fiscal Year Ending September 30, 2012

**Report Item**

- 1: a. Columbia Bancorp is not required to prepare form 10K with the SEC.  
b. Columbia Bancorp does not prepare an annual report for its shareholders.

2: Organizational Chart. Columbia Bancorp owns 100% of Columbia Savings Bank.

Columbia Bancorp, Inc. Cincinnati, OH
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Columbia Savings Bank Cincinnati, OH
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**3: Shareholders**

Mary Jo Pollock, Trustee U/A/W MFP dtd 9/19/95 Wyoming, Ohio 45215	USA	22.53%
Lynne W. Reckman, Trustee U/A/W LMR dtd 5/20/96 Wyoming, Ohio 45215	USA	16.47%
Mark S. Reckman, Trustee U/A/W MSR dtd 5/20/96 Wyoming, Ohio 45215	USA	24.77%
Richard F. Reckman, TTEE for RFR U/U dtd 9/19/95 Wyoming, Ohio 45215	USA	30.83%

3 (2): N/A

**4: Directors & Officers**

See Attached Spreadsheet

4: Directors & Officers

Name Address City, State, Country	Principal Occupation	Title/Position w/HC	Title/Position w/Subsidiary	Title/Position w/Other Business, Name of other	% Voting Shares HC	% Voting Shares Sub	Other Companies, % Voting
Mark S. Reckman Wyoming, Ohio USA	Attorney	Chairman, Director	Chairman, Director	Partner Wood & Lamping LLP	24.77%	N/A	Wood & Lamping N/A
Richard F. Reckman Wyoming, Ohio USA	N/A	Director	Director	Owner	30.83%	N/A	Blue Ash Psychology N/A
Ken Wiesbacher Wyoming, OH USA	Entrepreneur	Director	Director	President	0.80%	N/A	Weiscon, Inc. N/A
Andrew G. Rees Fort Wright, KY USA	N/A	SVP, COO	SVP, COO	N/A	N/A	N/A	N/A N/A
Robert J. Bollin Cincinnati, OH USA	Retired	Director	Director	N/A	N/A	N/A	N/A N/A
Steven D. Lipton Fairfield, OH USA	Retired	President & CEO Director	President & CEO Director	N/A	N/A	N/A	N/A N/A
Michelle L. Alltop Fairfield, OH USA	N/A	VP, CFO	VP, CFO	N/A	N/A	N/A	N/A
Jim C. Dreyer Cincinnati, OH USA	N/A	VP, Collections & Asset Rec	VP, Collections & Assel	N/A	N/A	N/A	N/A

**Results:** A list of branches for your depository institution: COLUMBIA SAVINGS BANK, THE (ID\_RSSD: 28572). This depository institution is held by COLUMBIA BANCORP, INC (3187747) of CINCINNATI, OH. The data are as of 09/30/2012. Data reflects information that was received and processed through 10/05/2012.

**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 also 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: OK	Effective Date: 9/30/2012	Branch Service Type: Full Service (Head Office)	Branch ID_RSSD*: 28572	Popular Name: COLUMBIA SAVINGS BANK, THE	Street Address: 411 LUDLOW AVENUE	City: CINCINNATI	State: OH	Zip Code: 45220	County: HAMILTON	Country: UNITED STATES	FDIC UNINUM*: 45118	Office Number*: 0	Head Office: 0	Head Office ID_RSSD*: 28572	Comments:
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