

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.

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.

Name of the Bank Holding Company Director and Official
Senior Vice President
Title of the Bank Holding Company Director and Official

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.

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.

that the Reporter and individual consent to public release of all details in the report concerning that individual.

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.

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.

Date of Report (top-tier bank holding company's fiscal year-end): September 30, 2012 Month / Day / Year 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 Physical location (if different from mailing address) Person to whom questions about this report should be directed: Andrew G Rees Senior Vice President 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 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

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.

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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			Legel 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 diffe	erent from mailing address)		Physical location (if o	ifferent from mailing address)		
Legal Title of Subsidiary	y Bank Holding Company		Legel Title of Subsidi	ary Bank Holding Company		
(Mailing Address of the	Subsidiary Bank Holding Com	npany) Street / P.O. Box	(Mailing Address of t	he Subsidiary Bank Holding Com	pany) Street / P.O. Box	
City	State	Zip Code	City	State	Zip Code	
Physical location (if diffe	erent from mailing address)		Physical location (if o	lifferent from mailing address)		
Legal Title of Subsidiary	y Bank Holding Company		Legal Title of Subsidi	iary Bank Holding Company		
(Mailing Address of the	Subsidiary Bank Holding Con	npany) Street / P.O. Box	(Mailing Address of t	he Subsidiary Bank Holding Com	pany) Street / P.O. Box	
City	State	Zip Code	City	State	Zip Code	
Physical location (if diffe	erent from mailing address)		Physical location (if o	different from mailing address)		
Legal Title of Subsidian	y Bank Holding Company		Legal Title of Subsidi	iary Bank Holding Company		
(Mailing Address of the	Subsidiary Bank Holding Com	spany) Street / P.O. Box	(Mailing Address of t	he Subsidiary Bank Holding Com	pany) 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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411 Ladlow Avenue Columbia Bancorp, Inc.

Gincianati, Obio 45220

Fiscal Year Ending September 30, 2019

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3: Shareholders

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2000年1月2日,1975年1月2日,1985年1月2日 - 1985年1月2日 - 1985年1月1日 - 1985年1月1日

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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

Columbia Savings Bank Cincinnati, OH

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 Re	ec VP, Collections & Ass	sel N/A	N/A	N/A	N/A

Results: A list of branches for your depository institution: COLUMBIA SAVINGS BANK, THE (ID_RSSD: 18572).
This depository institution is held by COLUMBIA BANCORP, INC (3187247) of CINCINNATI, OH
The data are as of 09/30/2012. Data reflects information that was received and processed through 10/05/2012.

Reconditation and Verification Stats

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 Effecthe Data column.

ASSESS.

OIT if the branch information is correct, enter 'OX' in the Data Action column.

OIT 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 Data column.

Gose: If a branch listed was sold or dosed, enter 'Close' in the Data Action column and the sale or dosure date in the Effective Data column.

Delete: If a branch listed was never owned by this deposition, 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 Data 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.

<u>Submission Procedure</u>
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.

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.

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	Comments	
	Head Office ID_RSSD® Comments	28572
	nber* Head Office Hea	COLUMBIA SAVINGS BANK, THE
	Office Number*	91
	FDIC UNINUM.	4511
	Country	UNITED STATES
	e Zip Code County	OH 45220 HAMILTON
	State	Ю
	S CPA	HE 411 LUDLOW AVENUE CINCINNATI
	Street Addre	411 LUDLOW
	Popular Name	2 COLUMBIA SAVINGS BANK, THE
	Branch ID_RSSD*	2857
	Branch Service Type	12 Full Service (Head Office)
	n Effective Date	102/06/6
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