

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

Fremont Ohio, July 2026

Croghan Bancshares, Inc. (OTCQB: CHBH), the holding company of The Croghan Colonial Bank, with assets of approximately \$1.4 billion, announced that its Board of Directors authorized a continuation of its stock buy-back program.

The authorized stock buy-back program authorizes Croghan to repurchase up to 5% or 100,413 of its outstanding common shares from time to time from July 1, 2026, through January 31, 2027.

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, Strongsville and Tiffin Ohio.