

Croghan Bancshares, Inc. Announces Quarterly Cash Dividend

Fremont, Ohio – December 17, 2025

Croghan Bancshares, Inc. (OTCQB: CHBH), the holding company of Croghan Colonial Bank, with assets of approximately \$1.28 Billion, announced that its Board of Directors authorized a quarterly cash dividend on its common shares of \$0.60 per share, an increase of \$0.01 from the previous quarter dividend, to shareholders of record on January 9, 2026 and payable on January 30, 2026. This declared dividend of \$0.60 per share represents an annualized dividend of \$2.40 per share.

About Croghan Bancshares, Inc.

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