

Board of Governors of the Federal Reserve System



# Annual Report of 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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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). (See page one of the general instructions for more detail of who must file.) 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 Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

**December 31, 2018**

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, Joanna Gaynor

Name of the Holding Company Director and Official

CEO

Title of the Holding Company Director and Official

Valley Central MHC

Legal Title of Holding Company

6550 Princeton Glendale Rd

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

Liberty Township OH 45011

City State Zip Code

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has 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:

Cristy Siegrist Controller

Name Title

513-821-3335

Area Code / Phone Number / Extension

513-737-1012

Area Code / FAX Number

csiegrist@valleycentral.org

E-mail Address

valleycentral.org

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

Signature of Holding Company Director and Official

[Signature]  
3/20/19

Date of Signature

**For 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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  0=No  1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report .....

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## For Use By Tiered Holding Companies

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

Valley Central Bancorp Inc  
Legal Title of Subsidiary Holding Company

6550 Princeton Glendale Rd  
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Liberty Township            OH            45011  
City                                State                                Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City                                State                                Zip Code

Physical Location (if different from mailing address)

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City                                State                                Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City                                State                                Zip Code

Physical Location (if different from mailing address)

Results: A list of branches for your depository institution: VALLEY CENTRAL BANK (ID\_RSSD: 320070).  
 This depository institution is held by VALLEY CENTRAL BANCORP, INC. (4352538) of LIBERTY TOWNSHIP, OH.  
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

**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:**

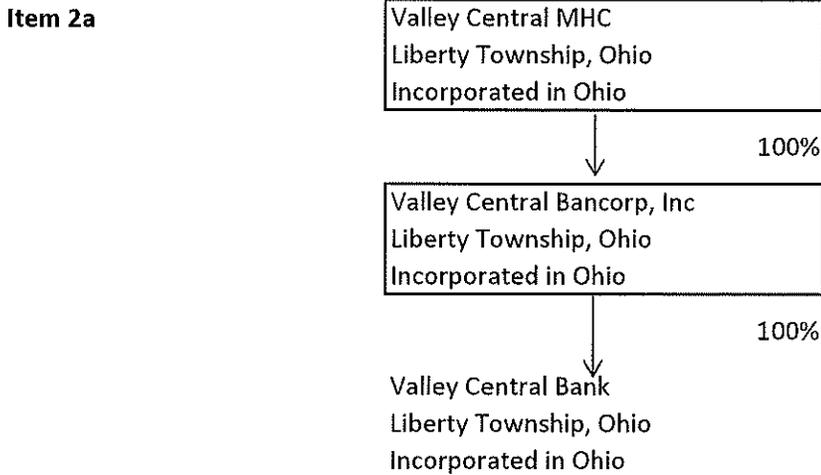
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
Delete	12/31/2018	Full Service (Head Office)	320070	VALLEY CENTRAL BANK	6550 PRINCETON GLENDALE RD.	LIBERTY TOWNSHIP	OH	45215	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Change	12/31/2018	Full Service (Head Office)	4975124	LIBERTY TOWNSHIP	6550 PRINCETON GLENDALE RD	LIBERTY TOWNSHIP	OH	45011	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok		Full Service	4468251	BENSON STREET BRANCH	115 WEST BENSON STREET	READING	OH	45215	HAMILTON	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	

Form FR Y 6  
 Valley Central, MHC  
 Reading Ohio  
 Fiscal Year Ending 12/31/2018

Item 1 Not Applicable



*LEI is N/A unless otherwise noted*

Item 2b attached

Item 3 Security Holders

Section 1  
 Valley Central MHC - Not applicable  
 Valley Central Bancorp, Inc - Security Holder

Name	Country of Incorporation	Percentage of Voting Securities 100%
Valley Central MHC	USA	100%

Section 2 Not applicable

LEI is N/A unless otherwise noted

**Item 4**  
**Valley Central MHC**

**Insiders**

Name City State County	Occupation	Title Position with Holding Company	Title Position with Subsidiaries	Title with Other Business	Percentage of voting Shares in subsidiaries	Percentage of voting Shares in Holding Co.	Other Companies if 25% or more of voting securities
	(1)	(2) (3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling Cincinnati Ohio	General Contractor Construction USA President	Chairman of the Board	Chairman of the Board	Owner	n/a	n/a	n/a
Michael W. Hinger West Chester Ohio	Retired	Board Member	Board Member	N/A	n/a	n/a	n/a
Donald J. Vonderhaar Cincinnati Ohio	Adleta Construction USA	Board Member	Board Member	COO	n/a	n/a	n/a
Brian T. Reisert Cincinnati Ohio	Loss Control Cincinnati USA Insurance	Board Member	Board Member	AVP	n/a	n/a	n/a
Joanna L. Gaynor Cincinnati Ohio	n/a	Board Member &Chief Executive Officer	Board Member &Chief Executive Officer	n/a	n/a	n/a	n/a

**Item 4**  
**Valley Central Bancorp, Inc**

**Insiders**

Name City State County	Occupation	Title Position with Holding Company	Title Position with Subsidiaries	Title with Other Business	Percentage of voting Shares in subsidiaries	Percentage of voting Shares in Holding Co.	Other Companies if 25% or more of voting securities
	(1)	(2) (3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling Cincinnati Ohio	General Contractor Construction USA President	Chairman of the Board	Chairman of the Board	Owner	n/a	n/a	n/a
Michael W. Hinger West Chester Ohio	Retired	Board Member	Board Member	N/A	n/a	n/a	n/a
Donald J. Vonderhaar Cincinnati Ohio	Adleta Construction USA	Board Member	Board Member	COO	n/a	n/a	n/a
Brian T. Reisert Cincinnati Ohio	Loss Control Cincinnati USA Insurance	Board Member	Board Member	AVP	n/a	n/a	n/a
Joanna L. Gaynor Cincinnati Ohio	n/a	Board Member &Chief Executive Officer	Board Member &Chief Executive Officer	n/a	n/a	n/a	n/a
Valley Central MHC	USA n/a	n/a	n/a	n/a	100% (1 share)	100% (1 share)	n/a

**Results:** A list of branches for your depository institution: **VALLEY CENTRAL BANK (ID\_RSSD: 320070)**.  
 This depository institution is held by **VALLEY CENTRAL BANCORP, INC. (4352538)** of **LIBERTY TOWNSHIP, OH**.  
 The data are as of **06/30/2019**. Data reflects information that was received and processed through **07/07/2019**.

**Reconciliation and Verification Steps**

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Ok		Full Service (Head Office)	320070	VALLEY CENTRAL BANK	6550 PRINCETON GLENDALE RD.	LIBERTY TOWNSHIP	OH	45011	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	Corrected zip code
Close	7/16/2016	Full Service	4975124	LIBERTY TOWNSHIP	6550 PRINCETON GLENDALE RD	LIBERTY TOWNSHIP	OH	45011	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok		Full Service	4468251	BENSON STREET BRANCH	115 WEST BENSON STREET	READING	OH	45215	HAMILTON	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	