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.

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.

Joann Gaynor
Name of the Holding Company Director and Official
CEO
Title of the Holding Company Director and Official
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.

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.

(Handwritten Signature)
Signature of Holding Company Director and Official
Date of Signature
3/23/20

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019
Month / Day / Year

None
Reporter's Legal Entity Identifier (LEI (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Valley Central MHC
Legal Title of Holding Company
6550 Princeton Glendale Road
(Mailing Address of the Holding Company) Street / P.O. Box
Liberty Township OH 45011
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Cristy Siegrist
CFO
Name Title
513-868-5354
Area Code / Phone Number / Extension
513-737-1012
Area Code / FAX Number
csiegrist@valleymcentral.org
E-mail Address
valleymcentral.org
Address (URL) for the Holding Company's web page

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."

12/2019
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 Road
(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)

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City State Zip Code
Physical Location (if different from mailing address)

12/2012
Form FR Y 6
Valley Central, MHC
Reading Ohio
Fiscal Year Ending 12/31/2019

Item 1
Not Applicable

Item 2a
Valley Central MHC
Liberty Township, Ohio
Incorporated in Ohio
100%

Valley Central Bancorp, Inc
Liberty Township, Ohio
Incorporated in Ohio
100%

Valley Central Bank
Liberty Township, Ohio
Incorporated in Ohio

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Incorporation</th>
<th>Percentage of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valley Central MHC</td>
<td>USA</td>
<td>100%</td>
</tr>
</tbody>
</table>

Section 2
Not applicable

LEI is N/A unless otherwise noted
<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>County</th>
<th>Occupation</th>
<th>Title Position with Holding Company</th>
<th>Title Position with Subsidiaries</th>
<th>Title with Other Business</th>
<th>Percentage of voting Shares in subsidiaries</th>
<th>Percentage of voting Shares in Holding Co.</th>
<th>Other Companies if 25% or more of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bernard W. Keating</td>
<td>Cincinnati</td>
<td>Ohio</td>
<td></td>
<td>General Contractor</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board</td>
<td>Owner</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Michael W. Hinger</td>
<td>West Chester</td>
<td>OH</td>
<td></td>
<td>President</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Donald J. Vanderhaa</td>
<td>Cincinnati</td>
<td>OH</td>
<td></td>
<td>Retired</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Brian T. Roberts</td>
<td>Cincinnati</td>
<td>OH</td>
<td></td>
<td>Vonderhaar's Loss Control</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Joanna L. Gaynor</td>
<td>Cincinnati</td>
<td>OH</td>
<td></td>
<td>Board Member E/Chief Executive Officer</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Vaden W. Hilton</td>
<td>Hamilton</td>
<td>OH</td>
<td></td>
<td>Great Miami Valley YMCA</td>
<td>Board Member</td>
<td>Board Member</td>
<td>President &amp; CEO</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>James Papalik</td>
<td>Middletown</td>
<td>OH</td>
<td></td>
<td>hi &amp; Papalik LLC</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Edmund R. Pukors</td>
<td>Middletown</td>
<td>OH</td>
<td></td>
<td>Southwest Ohio Computer Association Real Estate</td>
<td>Board Member</td>
<td>Board Member</td>
<td>Associate Director</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>John Starch</td>
<td>West Chester</td>
<td>OH</td>
<td></td>
<td>Broker North Ridge Realty</td>
<td>Board Member</td>
<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
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<td>Board Member</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

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, MHC (4952574) of LIBERTY TOWNSHIP, OH.
The data are as of 12/01/2019. Data reflects information that was received and processed through 03/05/2020.

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 date of 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 Data Actions 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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UniNum*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2019</td>
<td>Full Service</td>
<td>320070</td>
<td>VALLEY CENTRAL BANK</td>
<td>6560 PRINCETON GLENDALE RD.</td>
<td>LIBERTY TOWNSHIP</td>
<td>OH</td>
<td>45215</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>VALLEY CENTRAL BANK</td>
<td>320070</td>
<td></td>
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<tr>
<td>OK</td>
<td>12/31/2019</td>
<td>Full Service</td>
<td>4975124</td>
<td>LIBERTY TOWNSHIP</td>
<td>6550 PRINCETON GLENDALE RD.</td>
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<td></td>
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<tr>
<td>Ok</td>
<td>12/31/2019</td>
<td>Full Service</td>
<td>4141602</td>
<td>ROOSEVELT BOULEVARD BRANCH</td>
<td>4455 ROOSEVELT BOULEVARD</td>
<td>MIDDLETOWN</td>
<td>OH</td>
<td>45344</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>VALLEY CENTRAL BANK</td>
<td>320070</td>
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</tr>
<tr>
<td>Ok</td>
<td>12/31/2019</td>
<td>Full Service</td>
<td>12179</td>
<td>UNIVERSITY AVENUE BRANCH</td>
<td>701 NORTH UNIVERSITY BOULEVARD</td>
<td>MIDDLETOWN</td>
<td>OH</td>
<td>45042</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>320070</td>
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<tr>
<td>Ok</td>
<td>12/31/2019</td>
<td>Full Service</td>
<td>4468371</td>
<td>BENSON STREET BRANCH</td>
<td>125 WEST BENSON STREET</td>
<td>READING</td>
<td>OH</td>
<td>45213</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>VALLEY CENTRAL BANK</td>
<td>320070</td>
<td></td>
</tr>
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