

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):

September 30, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

SV Bancorp, Inc.

Legal Title of Holding Company

1206 Springfield Pike

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

Wyoming

OHIO



45215

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David W. Wittkamp

manager

Name

Title

513-761-6688

Area Code / Phone Number / Extension

513-761-6194

Area Code / FAX Number

springvalleybank@cinci.rr.com

E-mail Address

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

I, Ken Robinson

Name of the Holding Company Director and Official

Director

Title of the Holding Company Director and Official

I 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.

Signature of Holding Company Director and Official

12/28/2020

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? No Yes

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."

FR Y-6

Spring Valley Bank

Report Item 1

No Annual Report will be issued

Report Item 2a

SV Bancorp, Inc.

Wyoming, OH

LEI – N/A

SV Bancorp, Inc is incorporated in the State of Ohio

SV Bancorp, Inc owns 100% of Spring Valley Bank

Spring Valley Bank

Wyoming, OH

LEI: 254900G0ZC4S8EO1W523

Spring Valley Bank is incorporated in the State of Ohio

2B

Results: A list of branches for your depository institution: SPRING VALLEY BANK (ID_RSSD 2607412).
This depository institution is held by SV BAN/CORP, INC. (3464340) of WYOMING, OH.
The data are as of 09/30/2020. Data reflects information that was received and processed through 10/05/2020.

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 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
OK		Full Service (Head Office)	2607412	SPRING VALLEY BANK	1206 SPRINGFIELD PIKE	WYOMING	OH	45215	HAMILTON	UNITED STATES	Not Required	Not Required	SPRING VALLEY BANK	2607412	

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SV Bancorp, Inc.
Wyoming, Ohio

Fiscal Year Ending September 30, 2020

Report Item 3: Security Holders

(1) (a) (b) (c) and (2) (a) (b) (c)

Current security holders with ownership control or holdings of 5% or more with power to vote as a fiscal year ending 9/30/2020

Security holders not listed in 3(1)(a) that had ownership control or holdings of 5% or more with power to vote during the fiscal year ending 9/30/2020.

(1)(a) Name City, State, County	(1)(b) Country or Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Securities
Gerald J. Robinson Cincinnati, OH, Hamilton	USA	1 share of class A stock , 100% voting rights - 100 votes 0 shares of class B stock, 0%, no voting rights	None	None	None
The 2007 GJR Family GST Trust Keneth Robinson, trustee Cincinnati, OH Hamilton	USA	0 shares of class A stock, 0%, no voting rights 99 shares of class B stock, 100% voting rights - 99 votes	N/A	N/A	N/A

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SV Bancorp, Inc.

Wyoming, Ohio

Fiscal Year Ending September 30, 2020

Report Item 4: **Insiders**

(1), (2), (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Name City, State, County	(2) Principal Occupation if other than with Holding Co.	(3)(a) Title and Position with Holding Company	3(b) Title and Position with Subsidiaries (include names of other subsidiaries)	3(c) Title and Position with other Businesses (include names of other businesses)	4(a) Percent of Voting Shares in Holding Co.	4(b) Percent of Voting Shares in Subsidiaries (include names)	4(c) List names of other companies (includes partnerships)
Gerald J. Robinson Cincinnati, OH, Hamilton	Retired	none	none	none	N/A	N/A	N/A
Kenneth S. Robinson Cincinnati, OH, Hamilton USA	Real Estate Developer	President, Secretary and Treasurer	Spring Valley Bank director and Treasurer	2001 Gerald J. Robinson Family Trust - trustee Gerald J. Robinson 2009 Non Grantor Charitable Lead Trust - trustee Gerald J. Robinson Trust FBO Nancy Robinson - Trustee The 2007 GJR Family GST Trust - Trustee Ben Company - VP	100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust	N/A	N/A
The 2007 GJR Family GST Trust Kenneth S. Robinson, trustee Cincinnati, OH, Hamilton USA	Investment of trust assets	Shareholder Only	N/A	none	100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust	N/A	N/A