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 3106(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 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1)), and 5465(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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer and is also a director, the chairman of the board must sign the report. If an official is the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see General Instructions for the authorized individual who must sign the report.

Ken Robinson
Name of the Holding Company Director or Officer

Report 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.

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.

Date of Report (top-tier holding company’s fiscal year-end):
September 30, 2020

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address

SV Bancorp, Inc.

1206 Springfield Pike
Mailing Address of the Holding Company

Wyoming 4H 45215
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David W. Wiltz
Name

513-761-6988
Area Code / Phone Number / Extension

513-761-6194
Area Code / FAX Number

springvalleybank@clnc1.rr.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? No

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."

Public reporting burden for this information collection is estimated to vary from 1 to 10 hours per response, with an average of 5.50 hours per response. Including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to, Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
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
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, restate 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 closed or closed, enter 'Close' in the Data Action column and the date 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 UNNUMBER, Office Number, and ID RSSD® columns are for reference only. Verification of these values is not required.

<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 UNNUMBER</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></td>
<td>Full Service (Head Office)</td>
<td>2607412</td>
<td>SPRING VALLEY BANK</td>
<td>1206 SPRINGFIELD PKW</td>
<td>WYOMING</td>
<td>OH</td>
<td>45215</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SPRING VALLEY BANK</td>
<td>2607412</td>
<td></td>
</tr>
</tbody>
</table>
### Security Holders

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

<table>
<thead>
<tr>
<th>(1)(a) Name</th>
<th>(1)(b) Country or Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gerald J. Robinson</td>
<td>USA</td>
<td>1 share of class A stock, 100% voting rights - 100 votes 0 shares of class B stock, 0%, no voting rights</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>The 2007 GJR Family GST Trust</td>
<td>Cincinnati, OH Hamilton</td>
<td>0 shares of class A stock, 0%, no voting rights 99 shares of class B stock, 100% voting rights - 99 votes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>(1) Name</td>
<td>(2) Principal Occupation if other than with Holding Co.</td>
<td>(3)(a) Title and Position with Subsidiaries (include names of other subsidiaries)</td>
<td>(3)(b) Title and Position with other Businesses (include names of other businesses)</td>
<td>(4)(a) Percent of Voting Shares in Holding Co.</td>
<td>(4)(b) Percent of Voting Shares in Subsidiaries (include names)</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>Gerald J. Robinson</td>
<td>Retired</td>
<td>none</td>
<td>none</td>
<td>none</td>
<td>N/A</td>
</tr>
<tr>
<td>Cincinnati, OH, Hamilton</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kenneth S. Robinson</td>
<td>Real Estate Developer</td>
<td>President, Secretary and Treasurer</td>
<td>Spring Valley Bank director and Treasurer</td>
<td>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</td>
<td>100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust</td>
</tr>
<tr>
<td>Cincinnati, OH, Hamilton USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>The 2007 GJR Family GST Trust</td>
<td>Investment of trust assets</td>
<td>Shareholder Only</td>
<td>N/A</td>
<td>none</td>
<td>100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust</td>
</tr>
<tr>
<td>Kenneth S. Robinson</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cincinnati, OH, Hamilton USA</td>
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