

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.

I, Fred DeBiasi

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.

of to information regarding individuals contained in this

report, the Reporter certifies that it has the authoric information to the Federal Reserve. The Report that it has the authority, on behalf of each individuobject to public release of information regarding The Federal Reserve may assume, in the absence confidential treatment submitted in accordance "Rules Regarding Availability of Information," 12 that the Reporter and individual consent to publicated its in the report concerning that individual.	ly to provide this er also certifies al, to consent or that individual. of a request for vith the Board's C.F.R. Part 261,
Signature of Holding Company Director and Official	
SETTEMBER 7, 2021	
Date of Signature	
For holding companies not registered with the S	EC-
Indicate status of Annual Report to Shareholders:	
is included with the FR Y-6 report	7-2
will be sent under separate cover	4 6 7 1
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,	2020
Month / Day / Year	

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 Rd

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

45011 Liberty Township OH

State Zip Code City

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

CFO Cristy Siegrist

513-868-5354

Area Code / Phone Number / Extension

513-737-1012

Area Code / FAX Number

csiegrist@valleycentral.org

vallevcentral.org

(check only one).

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

Is confidential treatment requested for any portion of

this report submission? In accordance with the General Instructions for this report

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately

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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 1.3 to 101 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.

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 Banco	rp Inc								
Legal Title of Subsidiary Holdin 6550 Princeton Glend	ng Company		Legal Title of Subsid	iary Holding Company					
(Mailing Address of the Subsid		y) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box				
Liberty Township	ОН	45011							
City	State	Zip Code	City	State	Zip Code				
Physical Location (if different f	from mailing address)		Physical Location (if different from mailing address)						
Legal Title of Subsidiary Holdi	ng Company		Legal Title of Subsid	iary Holding Company					
(Mailing Address of the Subsid	diary Holding Company	y) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street / P.O. Box				
City	State	Zip Code	City	State	Zip Code				
Physical Location (if different to	from mailing address)		Physical Location (if	different from mailing address)					
Legal Title of Subsidiary Holdi	ng Company		Legal Title of Subsid	iary Holding Company					
(Mailing Address of the Subsid	diary Holding Compan	y) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street / P.O. Box				
City	State	Zip Code	City	State	Zip Code				
Physical Location (if different	from mailing address)		Physical Location (if	different from mailing address)					
267.0									
Legal Title of Subsidiary Holdi	ng Company		Legal Title of Subsid	iary Holding Company					
(Mailing Address of the Subsid	diary Holding Company	y) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street / P.O. Box				
City	State	Zip Code	City	State	Zip Code				
Physical Location (if different f	rom mailing address)		Physical Location (if	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 12/31/2020. Data reflects information that was received and processed through 07/06/2021.

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	12/31/2020	Full Service (Head Office)	320070	VALLEY CENTRAL BANK	6550 PRINCETON GLENDALE RD.	LIBERTY TOWNSHIP	ОН	45215	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Delete	12/31/2020	Full Service	4975124	LIBERTY TOWNSHIP	6550 PRINCETON GLENDALE RD	LIBERTY TOWNSHIP	ОН	45011	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2020	Full Service	4141602	ROOSEVELT BOULEVARD BRANCH	4455 ROOSEVELT BOULEVARD	MIDDLETOWN	ОН	45044	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2020	Full Service	12179	UNIVERSITY AVENUE BRANCH	701 NORTH UNIVERSITY BOULEVARD	MIDDLETOWN	ОН	45042			Not Required		VALLEY CENTRAL BANK	320070	
Change	12/31/2020	Full Service	4468251	READING BRANCH	115 WEST BENSON STREET	READING	ОН	45215			Not Required		VALLEY CENTRAL BANK	320070	

Form FR Y 6 Valley Central, MHC Reading Ohio Fiscal Year Ending 12/31/2020

Item 1 **Not Applicable** Valley Central MHC Item 2a 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 attached Item 2b **Security Holders** Item 3 Valley Central MHC - Not applicable Section 1 Valley Central Bancorp, Inc - Security Holder Percentage of Voting Country of Securities 100% Name Incorporation Valley Central MHC, Liberty Township, Ohio, USA USA 1-100% Not applicable Section 2

LEI is N/A unless otherwise noted

Item 4 Valley Central MHC Insiders

Name City State Country		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)
		General						
n		Contractor Construction,						
Bernard W. Kessling Cincinnati		President,			Owner,			
Ohio		Kessling	Chairman of	Chairman of	Kessling			
USA	HISA	Construction	the Board	the Board, MHC	Construction	n/a	n/a	Kessling Construction 100%
Michael W. Hinger	034	Construction	the board	the board, wire	Construction	.4.	.,,-	
West Chester								
Ohio			Board	Board				
USA	USA	Retired	Member	Member, MHC	N/A	n/a	n/a	n/a
Donald J. Vonderhaar								
Cincinnati		Vonderhaar's			CEO/President,			
Ohio		Catering	Board	Board	Vonderhaar's			
USA	USA	CEO/President	Member	Member, MHC	Catering	n/a	n/a	Vonderhaar's Catering 100%
Brian T. Reisert								
Cincinnati		Loss Control			AVP,			
Ohio		Cincinnati	Board	Board	Cincinnati			
USA	USA	Insurance	Member	Member, MHC	Financial Corp.	n/a	n/a	n/a
Joanna L. Gaynor			Board Member	Board Member				
Cincinnati			&Chief	& Chief				
Ohio			Executive	Executive				
USA	USA	n/a	Officer	Officer, MHC	n/a	n/a	n/a	n/a
Vaden W. Fitton		Great Miami						
Hamilton		Valley YMCA,			CEO,			
Ohio		Executive	Board	Board	Great Miami			
USA	USA	A Director	Member	Member, MHC	Valley YMCA	n/a	n/a	n/a
James Papakirk								Stratson Group LLC 25%
Middletown		Attorney						ownership; Classic Recipe Chili
Ohio		Flagel and	Board	Board	Partner Flagel &			100% ownership; Flagel &
USA	US	A Papakirk LLC	Member	Member, MHC	Papakirk LLC	n/a	n/a	Papakirk LLC 50%
		Southwest			Associate			
Edmund R. Pokora		Ohio Computer			Director, Southwest Ohio			
Middletown		Association, Chief Financial	Board	Board	Computer			
Ohio USA	115	A Officer	Member	Member, MHC	Association	n/a	n/a	n/a
USA	03	A United	member	memoer, wine	712201311011			

tem 4 Insiders - See MHC Insiders

y Central Bancorp, Inc

Valley Central Bancorp	, Inc							
Name			Title		Title with	Percentage of voting	Percentage of	
City			Position	Title Position	Other	Shares In	voting Shares	Other Companies if 25% or
State		Occupation	with Holding	with Subsidiaries	Business	subsidiaries	in Holding Co.	more of voting securities
Country			Company		Business	subsidiaries	in riolang co.	
		(1) (2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
		General						
		Contractor						
Bernard W. Kessling		Construction,						
Cincinnati		President,		Chairman of	Owner,			
Ohio		Kessling	Chairman of	the Board,	Kessling			W - N - 5 1000
USA	USA	Construction	the Board	Bancorp	Construction	n/a	n/a	Kessling Construction 100%
Michael W. Hinger								
West Chester				Board				
Ohio			Board	Member,	N/A	n/a	n/a	n/a
USA	USA	Retired	Member	Bancorp	N/A	n/a	11/4	11/2
Donald J. Vonderhaar					CEO/President,			
Cincinnati		Vonderhaar's	Board	Board	Vonderhaar's			
Ohio		Catering	Member	Member, MHC	Catering	n/a	n/a	Vonderhaar's Catering 100%
USA	USA	CEO/President	Member	wember, winc	Catering		-7-	
Brian T. Reisert		Loss Control		Board	AVP,			
Cincinnati		Cincinnati	Board	Member,	Cincinnati			
Ohio	1154	Insurance	Member	Bancorp	Financial Corp.	n/a	n/a	n/a
USA	USA	insurance	Board Member	Board Member				
Joanna L. Gaynor			&Chief	& Chief				
Cincinnati			Executive	Executive				
Ohio	ues	n/a	Officer	Officer, Bancorp	n/a	n/a	n/a	n/a
USA	054	Great Miami	Officer	Officer, Danielo p	, =	.,,		
Vaden W. Fitton		Valley YMCA,		Board	CEO.			
Hamilton		Executive	Board	Member,	Great Miami			
Ohio	HEA	Director	Member	Bancorp	Valley YMCA	n/a	n/a	n/a
USA	USA	Director	member					
James Papakirk								Stratson Group LLC 25%
Middletown		Attorney		Board				ownership; Classic Recipe Chili
Ohio		Flagel and	Board	Member,	Partner Flagel &			100% ownership; Flagel &
USA	USA	Papakirk LLC	Member	Bancorp	Papakirk LLC	n/a	n/a	Papakirk LLC 50%
034								
		Southwest			Associate			
Edmund R. Pokora		Ohio Computer			Director,			
Middletown		Association,		Board	Southwest Ohio			
Ohio		Chief Financial	Board	Member,	Computer			
USA	USA	Officer	Member	Bancorp	Association	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