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 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

Fred DeBiase
Name of the Holding Company Director and Officer
CEO
Title of the Holding Company Director and Officer

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 Officer

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

R Care ID
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020

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 Rd
Mailing Address of the Holding Company: Street / P.O. Box
Liberty Township
OH
45011
City
State
Zip Code
N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Crisby Siegrist
CFO
Name
Title

513-868-5354
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

Is confidential treatment requested for any portion of this report submission? Yes 0

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

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

☐ 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 101 hours per response, with an average of 5.59 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 (7100-0257), Washington, DC 20503.

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 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)

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)

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)

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)

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)

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_RSID: 310077).

This depository institution is held by: VALLEY CENTRAL BANK, INC. (ID_RSID: 310077) at LIBERTY TOWNSHIP, OH.

The data are as of 12/31/2020. Date reflects information that was received and processed through 07/06/2021.

**Reconciliation and Verification Steps**

1. In the **Data Action** column, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

- **DE:** If the branch information is correct, enter ‘DE’ in the **Data Action** column.
- **Chg:** If the branch information is incorrect or incomplete, revise the data, enter ‘Chg’ in the **Data Action** column, and the date when the information first became valid in the **Effective Date** column.
- **Del:** If a branch listed was sold or closed, enter ‘Del’ in the **Data Action** column and the date of sale or closure data in the **Effective Date** column.
- **Add:** If a new branch is opening, 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-9C reporting requirements, you must also submit FR Y-9C Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-9C report may be submitted in a hardcopy format or via the FR Y-9C Online application - https://frs.federalreserve.gov.

---

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSID</th>
<th>Regular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>City</th>
<th>Country</th>
<th>FDIC UNIT/M</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chg</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>320077</td>
<td>VALLEY CENTRAL BANK</td>
<td>8850 PRINCETON BLVD</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>320077</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chg</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>4546580</td>
<td>ROSSVILLE BOULEVARD BRANCH</td>
<td>6555 ROSSVILLE BOULEVARD</td>
<td>OH</td>
<td>45464</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>VALLEY CENTRAL BANK</td>
<td>320077</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chg</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>8468836</td>
<td>PROSPECT AVENUE BRANCH</td>
<td>651 NORTH UNIVERSITY BOULEVARD</td>
<td>OH</td>
<td>45464</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>VALLEY CENTRAL BANK</td>
<td>320077</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chg</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>8468836</td>
<td>READING BRANCH</td>
<td>1555 WEST BISHOP STREET</td>
<td>OH</td>
<td>45315</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>VALLEY CENTRAL BANK</td>
<td>320077</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y 6
Valley Central, MHC
Reading Ohio
Fiscal Year Ending 12/31/2020

Item 1
Not Applicable

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

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

Valley Central Bank
Liberty Township, Ohio
Incorporated in Ohio

100%

LEI is N/A unless otherwise noted

Item 2b
attached

Security Holders

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

Percentage of Voting Securities

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Incorporation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valley Central MHC,</td>
<td>USA</td>
<td>100%</td>
</tr>
<tr>
<td>Liberty Township, Ohio, USA</td>
<td></td>
<td>1-100%</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>Occupation</th>
<th>Position with Holding Company</th>
<th>Title Position with Subsidiary</th>
<th>Title with Business</th>
<th>Percentage of voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Holding Co.</th>
<th>Other Company if 25% or more of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bernard W. Kessling</td>
<td>Cincinnati</td>
<td>Ohio</td>
<td>General Contractor, President, Keating Construction</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board, MHC</td>
<td>Owner, Keating Construction</td>
<td>n/a</td>
<td>n/a</td>
<td>Keating Construction 100%</td>
</tr>
<tr>
<td>Michael W. Hinger</td>
<td>West Chester</td>
<td>Ohio</td>
<td>Keating Construction</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board, MHC</td>
<td>Owner, Keating Construction</td>
<td>n/a</td>
<td>n/a</td>
<td>Keating Construction 100%</td>
</tr>
<tr>
<td>Donald J. Vanderheurn</td>
<td>Cincinnati</td>
<td>Ohio</td>
<td>Vanderhearn’s Catering, Inc.</td>
<td>Board Member</td>
<td>Board Member, MHC</td>
<td>CEO/President, Vanderhearn’s Catering</td>
<td>n/a</td>
<td>n/a</td>
<td>Vanderhearn’s Catering 100%</td>
</tr>
<tr>
<td>Brian T. Razert</td>
<td>Cincinnati</td>
<td>Ohio</td>
<td>Executive Officer</td>
<td>Executive Officer</td>
<td>Executive Officer, MHC</td>
<td>CEO, Great Miami Valley YMCA</td>
<td>n/a</td>
<td>n/a</td>
<td>Vanderhearn’s Catering 100%</td>
</tr>
<tr>
<td>James Paprik</td>
<td>Middlefield</td>
<td>Ohio</td>
<td>Attorney</td>
<td>Board Member</td>
<td>Board Member, MHC</td>
<td>CEO, Great Miami Valley YMCA</td>
<td>n/a</td>
<td>n/a</td>
<td>Vanderhearn’s Catering 100%</td>
</tr>
<tr>
<td>Edmund F. Pokora</td>
<td>Middlefield</td>
<td>Ohio</td>
<td>Executive Officer</td>
<td>Board Member</td>
<td>Board Member, MHC</td>
<td>CEO, Great Miami Valley YMCA</td>
<td>n/a</td>
<td>n/a</td>
<td>Vanderhearn’s Catering 100%</td>
</tr>
<tr>
<td>Valley Central MHC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>