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 611(a); and sections 113, 165, 312, 818, 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.

I, Scott W. Shockey
Name of the Holding Company Director and Official
Senior Vice President and CFO
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.

Signature of Holding Company Director and Official
3/31/2022
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
RMSD 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, 2021
Month / Day / Year
N/A
Reportor’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
Ohio Valley Banc Corp.

420 Third Avenue
(Mailing Address of the Holding Company) Street / P.O. Box
Galipolis OH 45631
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Christopher S. Petro Vice President, Comptroller
Name Title
740-578-3396
Area Code / Phone Number / Extension
740-441-9471
Area Code / FAX Number
cspetro@ovbc.com
E-mail Address
www.ovbc.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [☐] Yes [☐] 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 1.3 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.

12/2019
Report Item

1: **Annual Report to Shareholders**
   Not Applicable

2a: **Organization Chart**

```
OHIO VALLEY BANC CORP.
Gallipolis, OH
Incorporated in Ohio

The Ohio Valley Bank Company
(LEI 549300YQGT4X2XJMG5)
Gallipolis, OH
bank subsidiary
100%
Incorporated in Ohio

Loan Central, Inc.
Gallipolis, OH
consumer finance company
100%
Incorporated in Ohio

Ohio Valley REO, LLC.
Gallipolis, OH
limited liability company
100% - managing
Incorporated in Ohio

Race Day Mortgage, Inc.
(LEI 254000Białe7G311T3D5)
Gallipolis, OH
mortgage banking company
100%
Incorporated in Ohio

Ohio Valley Financial Services Agency,
LLC.
Gallipolis, OH
insurance company
100% - managing
Incorporated in Ohio

CVBC Captive, Inc.
Las Vegas, NV
captive insurance company
100%
Incorporated in Nevada

Ohio Valley Statutory Trust III
Wilmington, DE
special purpose subsidiary
100%
Incorporated in Delaware
```

* Unless noted otherwise, all entities do not have an LEI

2b: **Domestic Branch Listing**

Domestic branch listing provided to the Federal Reserve Bank.
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, review the data, and 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 of the 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://y10Miney.federalreserve.gov](https://y10Miney.federalreserve.gov).

*FDIC UNIFORM, Office Number, and ID_RESSID columns are for reference only. Verification of these values is not required.*

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<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_</th>
<th>RSSID*</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>FIDC UNIFORM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>RSSID*</th>
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Report item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

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<th></th>
<th>Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2021</th>
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<tr>
<td>Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021</td>
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<tr>
<td>(1)(a) Name and Address (City, State, Country)</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
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<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
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</thead>
<tbody>
<tr>
<td>Thomas E. Wiseman</td>
<td>Chairman, CEO and Director</td>
<td>Chairman, CEO and Director (Ohio Valley Bank)</td>
<td>N/A</td>
<td>0.60%</td>
<td>None</td>
<td>Wiseman-Roach Development (50%)</td>
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<tr>
<td>Gallipolis, Ohio USA</td>
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<td></td>
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<tr>
<td>Larry E. Miller, II</td>
<td>President, COO and Director</td>
<td>President, COO and Director (Ohio Valley Bank)</td>
<td>N/A</td>
<td>0.33%</td>
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<td>Crown City, Ohio USA</td>
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<tr>
<td>Scott W. Stockey</td>
<td>Senior Vice President and CFO</td>
<td>Executive Vice President and CFO (Ohio Valley Bank)</td>
<td>N/A</td>
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<tr>
<td>Tommy R. Shepherd</td>
<td>Senior Vice President and Secretary</td>
<td>Executive Vice President and Secretary (Ohio Valley Bank)</td>
<td>N/A</td>
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<td>Willow Wood, Ohio USA</td>
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<tr>
<td>Bryon F. Stepp</td>
<td>Senior Vice President - Lending / Credit</td>
<td>Executive Vice President - Lending / Credit (Ohio Valley Bank)</td>
<td>N/A</td>
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<td>Point Pleasant, West Virginia USA</td>
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<td>David W. Thomas</td>
<td>Former Chief Examiner, Ohio Division of Financial Institutions</td>
<td>Lead Director (Ohio Valley Bank)</td>
<td>Lead Director (Ohio Valley Bank)</td>
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<td>Westerville, Ohio USA</td>
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<td>Anna P. Barnitz</td>
<td>Treasurer and CFO</td>
<td>Director (Ohio Valley Bank)</td>
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### Report Item 4: Insiders
(1), (3), (3)(e)(iv)(B), and (4)(e)(b)(iv)

<table>
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<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(d) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(e) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) Names of other companies (includes partnerships) if 2% or more of voting securities are held</th>
<th>(4)(d) Percentage of voting securities held</th>
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<tr>
<td>Brent A. Saunders</td>
<td>Attorney, Gallipolis, Ohio USA</td>
<td>Director (Ohio Valley Bank)</td>
<td>Attorney - Halliday, Sheets &amp; Saunders; Chairman of the Board-Hotelier Health System</td>
<td>0.96%</td>
<td>None</td>
<td>Brent A. Saunders, Attorney at Law (100%)</td>
<td>None</td>
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<td></td>
<td>Business Owner, Gallipolis, Ohio USA</td>
<td>Director (Ohio Valley Bank)</td>
<td>President and Co-Owner of Ohio Valley Supermarkets, Inc.; Partner - Eastman Enterprises</td>
<td>1.51%</td>
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<td>Ohio Valley Supermarkets, Inc. (50%)</td>
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<td>Director (Ohio Valley Bank)</td>
<td>Owner, Canady Farms, LLC</td>
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<td>Eastman Enterprises Limited Partnership (47.5%)</td>
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<td>Kimberly A. Canady</td>
<td>Director (Ohio Valley Bank)</td>
<td>President, University of Rio Grande, Rio Grande Community College; Former Speaker of the Ohio House of Representatives</td>
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<td>0.01%</td>
<td>None</td>
<td>Hobby Horse Investments, LLC (50%)</td>
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<td>K. Ryan Smith</td>
<td>President, Bidwell, Ohio USA</td>
<td>Director (Ohio Valley Bank)</td>
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<td>0.06%</td>
<td>None</td>
<td>Canady Farms, LLC (50%)</td>
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<td>Edward B. Roberts</td>
<td>Business Owner, Waverly, Ohio USA</td>
<td>Director (Ohio Valley Bank)</td>
<td>Co-owner, Calbridge Financial Partners, LLC; Financial Advisor, LPL Financial</td>
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<td>Calbridge Financial Partners, LLC (50%)</td>
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<td>Edward J. Robbins</td>
<td>President &amp; CEO, Piketon, Ohio USA</td>
<td>Director (Ohio Valley Bank)</td>
<td>President &amp; CEO, Ohio Valley Veneer, Inc.</td>
<td>0.11%</td>
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<td>Calbridge Financial Partners (50%)</td>
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- Ohio Valley Veneer, Inc. ("OVV") (100%) _head corporation
  - Ohio Valley Metals (100%), subsidiary of OVV
  - Ed Robbins Trucking, LLC (100%), subsidiary of OVV
  - Ohio Valley Realty Company, LLC (100%), subsidiary of OVV
  - Robbins Realty, LLC (100%), subsidiary of OVV
  - Jasper Mill Holdings, LLC (100%), subsidiary of OVV
  - Ohio Valley Milling, LLC (100%), subsidiary of OVV
  - Ohio Valley Unemployment, LLC (100%), subsidiary of OVV
  - Ohio Valley Stave, Inc. (100%)
- LIFS, LLC (100%)
- HAE, LLC (100%)
- Sherwood 23 Holdings, LLC (100%)
- E.A. (Eddie) Robbins Memorial Fund, Inc. (100%)
- Dogwood Hill Golf, Inc. (100%)
- 73 Holdings, LLC (100%)
- E.A. Robbins Forest Products, LLC (100%)
- Chesapeake Farm, LLC (100%)
- TRD Management, LLC (100%)
- West Virginia Veneer, LLC (100%)
- Taylor Lumber Worldwide, Inc. (100%)