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 6(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. §§ 245(a)(1), 602, and 611a); and sections 113, 166, 312, 518, 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, Ken Robinson
Name of the Holding Company Director and Official

[Signature]
Signature of Holding Company Director and Official

Date of Report (top-tier holding company’s fiscal year-end):
September 30, 2021

Date of Signature
1/30/2021

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 S S D I D
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):
September 30, 2021

Month / Day / Year
N/A

Report ER 1206 Springfield Pike
(Shipping Address of the Holding Company)/ P.O. Box
(Street Address)/ P.O. Box

City
WYOMING
Ohio

State

Zip Code

45215

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
David W Willkamp
Manager

Name
513-761-6688
Area Code / Phone Number / Extension

513-761-6688
Area Code / Phone Number

Email Address

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? o Yes o 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 information collection, 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

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
Results: A list of branches for your depository institution: SPRING VALLEY BANK (ID_RSSD: 2607412)
This depository institution is held by SV BANCORP, INC. (3464343) of WYOMING, OH.
The data are as of 09/30/2021. Data reflects information that was received and processed through 04/05/2022.

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 save 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 Schedule for each branch with a Data Action of Close, 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 UNICON, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<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 UNICON*</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 (Held Office)</td>
<td>2607412</td>
<td>SPRING VALLEY BANK</td>
<td>SPRINGFIELD PKW</td>
<td>1296</td>
<td>WYOMING</td>
<td>15215</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>
<tr>
<td>(2)(a) Name</td>
<td>(2)(b) City, State, Country</td>
<td>(2)(c) Country of Citizenship or Incorporation</td>
<td>(2)(c) Number and Percentage of Each Class of Voting Securities</td>
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</table>

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

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
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, County</th>
<th>Principal Occupation if other than with Holding Co.</th>
<th>(3) Title and Position with Subsidiaries (Include names of other subsidiaries)</th>
<th>(3) Title and Position with other Businesses (Include names of other businesses)</th>
<th>4(a) Percent of Voting Shares in Subsidiaries (Include names)</th>
<th>4(b) List names of other companies (includes partnerships)</th>
<th>4(c) List names of other companies (includes partnerships)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenneth S. Robinson</td>
<td>Cincinnati, OH, Hamilton USA</td>
<td>Real Estate Developer</td>
<td>President, Secretary and Treasurer SPRING VALLEY BANK</td>
<td>2001 Gerald J. Robinson Family Trust - trustee Gerald J. Robinson 2009 Family Trust - trustee Gerald J. Robinson Trust - trustee FBO Nancy Robinson Trustee The 2007 GIR Family GST Trust Trust - Trustee Ben Company - VP</td>
<td>100% voting rights of class B stock (99 votes) as Trustee of the 2007 GIR Family GST Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The 2007 GIR Family GST Trust</td>
<td>Kenneth S. Robinson, trustee Cincinnati, OH, Hamilton USA</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 GIR Family GST Trust</td>
<td>N/A</td>
</tr>
</tbody>
</table>