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, 5385, 5412, 1850a(e)(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 as 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

   Director

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 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Date of Report (top-tier holding company's fiscal year-end):
09/30/2022

Month / Day / Year

N/A

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

Reporters Name, Street, and Mailing Address

SV Bancorp, Inc.

Legal Title of Holding Company

1206 Springfield Pike

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

Wyoming Ohio

City State Zip Code

45215

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David W Wittkamp

Manager

Name Title

513-761-6688

Area Code / Phone Number / Extension

513-761-6194

Area Code / FAX Number

springvalleybank@cinci.rr.com

E-mail Address

NONE

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

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 (7000-0297), WASHINGTON, DC 20503.
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. (3464340) of WYOMING, OH.

The data are as of 09/30/2022. Data reflects information that was received and processed through 10/05/2022.

### 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.

### 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.

<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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
</table>
## Report Item 3: Security Holders

### Fiscal Year Ending September 30, 2022

<table>
<thead>
<tr>
<th>Name</th>
<th>Country or Citizenship</th>
<th>(1)(a) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name</th>
<th>(2)(b) City, State, Country</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</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Cincinnati, OH, Hamilton</td>
<td>USA</td>
<td>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>USA</td>
<td>0 shares of class A stock, 0%, no voting rights</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Keneth Robinson, trustee</td>
<td></td>
<td>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>Cincinnati, OH, Hamilton</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)(a)</th>
<th>(3)(b)</th>
<th>(4)(a)</th>
<th>(4)(b)</th>
<th>(4)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Principal Occupation if other than with Holding Co.</td>
<td>Title and Position with Subsidiaries (include names of other subsidiaries)</td>
<td>Title and Position with other Businesses (include names of other businesses)</td>
<td>Percent of Voting Shares in Holding Co.</td>
<td>Percent of Voting Shares in Subsidiaries (include names)</td>
<td>List names of other companies (includes partnerships)</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</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City, State, County</td>
<td>Cincinnati, OH, Hamilton USA</td>
<td></td>
<td></td>
<td>Gerald J. Robinson 2009 Non Grantor Charitable Lead Trust - trustee</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Gerald J. Robinson Trust FBO Nancy Robinson - Trustee</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>The 2007 GJR Family GST Trust - Trustee</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Ben Company - VP</td>
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<td></td>
<td>The 2007 GJR Family GST Trust Investment of trust assets</td>
<td></td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>Kenneth S. Robinson, trustee Cincinnati, OH, Hamilton USA</td>
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<td></td>
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<td></td>
<td></td>
<td>Investor Only</td>
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<td></td>
<td></td>
<td></td>
<td>N/A</td>
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<td></td>
<td>none</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>none</td>
<td>N/A</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>100% voting rights of class B stock (99 votes) as Trustee of the 2007 GJR Family GST Trust</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

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