Board of Governors of the Federal Reserve System



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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

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	
Date of Signature	
For Federal Reserve Bank Use Only	

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

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Legal Title of Holding Compan		
6550 Princeton Glend	Division markets	
(Mailing Address of the Holdin		P.O. Boy
Liberty Township	OH	45011
City	State	Zip Code
N/A		
Physical Location (if different t	monning data oos,	
Person to whom question	one about this re	port should be directed:
CISCII to WIIOIII questi	ons about tins ic	port ariould be directed
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		port silodid be directed.
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Katie Schnieber Name 513-821-3335 Area Code / Phone Number / 513-737-1012 Area Code / FAX Number kschnieber@valleyce	Extension entral.org	port silouid be directed

Address (URL) for the Holding Company's web page	
Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes 0
In accordance with the General Instructions for this report (check only one),	t
a letter justifying this request is being provided alo with the report	
2. a letter justifying this request has been provided s	eparately \square
NOTE: Information for which confidential treatment is be	ing requested

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.

as "confidential."

Report Item 1: Annual Report to Shareholders 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
Checklist
The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.
Verification of Changes
All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.
Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?
⊠ Yes □ No
If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.
Report Item 2a: Organization Chart
☐ Yes ☒ No
If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.
Report Item 2b: Domestic Branch Listing
Yes 🔀 No
If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.
Report Item 3: Securities Holders
☐ Yes ☒ No
If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.
Report Item 4: Insiders
⊠ Yes □ No
If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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 Bancor	p Inc						
Legal Title of Subsidiary Holdin	CONTRACTOR OF STREET		Legal Title of Subsidiary Holding Company				
6550 Princeton Glend	lale Rd						
(Mailing Address of the Subsidi	iary Holding Company	y) Street / P.O. Box	(Mailing Address of the	ne Subsidiary Holding Company)	Street / P.O. Box		
Liberty Township	ОН	45011					
City	State	Zip Code	City	State	Zip Code		
N/A							
Physical Location (if different fr	om mailing address)		Physical Location (if	different from mailing address)			
Legal Tille of Subsidiary Holdin	ng Company		Legal Title of Subsidi	ary Holding Company			
(Mailing Address of the Subsid	iary Holding Company	y) Street / P.O. Box	(Mailing Address of the	he Subsidiary Holding Company)	Street / P.O. Box		
City	State	Zip Code	City	State	Zip Code		
Physical Location (if different fi	rom mailing address)		Physical Location (if	Physical Location (if different from mailing address)			
Legal Title of Subsidiary Holdin	ng Company		Legal Title of Subsidi	iary Holding Company			
(Mailing Address of the Subsid	liary 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 for	rom mailing address)		Physical Location (if	different from mailing address)			
Legal Title of Subsidiary Holdin	ng Company		Legal Title of Subsid	iary Holding Company			
	THE STATE OF THE S						
(Mailing Address of the Subsid	liary 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 for	rom mailing address)		Physical Location (if	different from mailing address)			

Item 4 Valley Central MHC Insiders

Name City State	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
Country	(1) (2) General Contractor	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling	Construction,						
Cincinnati	President,			Owner,			
Ohio	Kessling	Chairman of	Chairman of	Kessling			
USA US	A Construction	the Board	the Board, MHC	Construction	n/a	n/a	Kessling Construction 100%
John M. Stretch West Chester	North Ridge Realty,			Commercial			D.A. Development, Inc. 100%; Princeton Ventures III, LLC 100%; Hamilton Riverfront, LLC 50%; M&S Holdings of Ohio, LLC
Ohio	Commercial	Board	Board	Realtor, North			50%; Markat Properties of Ohio,
	SA Realtor	Member	Member, MHC	Ridge Realty	n/a	n/a	LLC 40%
Donald J. Vonderhaar			·				
Cincinnati	Vonderhaar's			CEO/President,			
Ohio	Catering,	Board	Board	Vonderhaar's			Vonderhaar's Catering 100%;
USA US	SA CEO/President	Member	Member, MHC	Catering	n/a	n/a	DelightMore 45%
Brian T. Reisert							
Cincinnati	Loss Control			AVP,			
Ohio	Cincinnati	Board	Board	Cincinnati			
USA US	SA Insurance	Member	Member, MHC	Financial Corp.	n/a	n/a	n/a
Vaden W. Fitton							
Hamilton							
Ohio		Board	Board				
USA U	SA Retired	Member	Member, MHC	n/a	n/a	n/a	n/a
James Papakirk							
Cincinnati	Attorney						Stratson Group LLC 25%; Flagel
Ohio	Flagel and	Board	Board	Partner Flagel &			& Papakirk LLC 50%; F&P Title,
	SA Papakirk LLC	Member	Member, MHC	Papakirk LLC	n/a	n/a	LLC 50%: 3010 Colerain, LLC 50%
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Internal FR

Fred G. DeBiasi Franklin Ohio USA U	JSA (Valley Central Bank, CEO/President	Board Member	Board Member, MHC	CEO/President, Valley Central Bank	n/a	n/a	n/a
Edmund R. Pokora Middletown	(Southwest Ohio Computer Association,	1219		Associate Director, Southwest Ohio			
Ohio USA U		Chief Financial Officer	Board Member	Board Member, MHC	Computer Association	n/a	n/a	n/a
Item 4 Valley Central Bancorp, Inc	1	Insiders - See IV	HC 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
country .		(1) (2) General		(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling Cincinnati Ohio	1	Contractor Construction, President, Kessling	Chairman of	Chairman of	Owner, Kessling			
		Construction	the Board	the Board, MHC	Construction	n/a	n/a	Kessling Construction 100%
John M. Stretch West Chester Ohio		North Ridge Realty, Commercial	Board	Board	Commercial Realtor, North		2/2	D.A. Development, Inc. 100%; Princeton Ventures III, LLC 100%; Hamilton Riverfront, LLC 50%; M&S Holdings of Ohio, LLC 50%; Markat Properties of Ohio, LLC 40%
USA U Donald J. Vonderhaar	USA	Realtor	Member	Member, MHC	Ridge Realty	n/a	n/a	LLC 40%
Cincinnati Ohio	1	Vonderhaar's Catering, CEO/President	Board Member	Board Member, MHC	CEO/President, Vonderhaar's Catering	n/a	n/a	Vonderhaar's Catering 100%; DelightMore 45%
Cincinnati		Loss Control			AVP,			
Ohio USA L		Cincinnati Insurance	Board Member	Board Member, MHC	Cincinnati Financial Corp.	n/a	n/a	n/a

Internal FR

Vaden W. Fitton Hamilton Ohio			Board	Board				
USA	USA	Retired	Member	Member, MHC	n/a	n/a	n/a	n/a
James Papakirk Cincinnati Ohio USA	USA	Attorney Flagel and Papakirk LLC	Board Member	Board Member, MHC	Partner Flagel & Papakirk LLC	n/a	n/a	Stratson Group LLC 25%; Flagel & Papakirk LLC 50%; F&P Title, LLC 50%; 3010 Colerain, LLC 50%
		Southwest			Associate			
Edmund R. Pokora		Ohio Computer			Director,			
Middletown		Association,			Southwest Ohio			
Ohio		Chief Financial	Board	Board	Computer			
USA	USA	Officer	Member	Member, MHC	Association	n/a	n/a	n/a
Fred G. DeBiasi								
Franklin		Valley Central			CEO/President,			
Ohio		Bank,	Board	Board	Valley Central			
USA	USA	CEO/President	Member	Member, MHC	Bank	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