

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

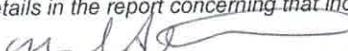
This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Ronald A Sutherland
Name of the Holding Company Director and Official (FDHC C490)
President, CEO
Title of the Holding Company Director and Official (FDHC C491)

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 (FDHC H321)
12-23-24
Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD 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):

September 30, 2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address
Covington Financial Corporation, MHC

Legal Title of Holding Company (FDHC 9017)

PO Box 188

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

Covington	OH	45318
City (FDHC F206)	State (FDHC F207)	Zip Code (FDHC F208)

117 N High St

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

Covington	OH	45318
City (FDHC 9130)	State (FDHC 9200)	Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

Darlene Angle
Name (FDHC 8901) Accounting Manager
Title (FDHC C496)

937-473-2021

Area Code / Phone Number / Extension (FDHC 8902)

937-473-2022

Area Code / FAX Number (FDHC 9116)

darlene.angle@covingtonsavingsandloan.com

E-mail Address (FDHC 4086)

Address (URL) for the Holding Company's web page (FDHC 4087)

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

0=No	FDHC
1=Yes	C4470

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 (FDHC KY38) _____
2. a letter justifying this request has been provided separately (FDHC KY38) _____

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), indicate the status of Annual Report to Shareholders:

is included with the FR Y-6 report (FDHC PV65)
 will be sent under separate cover (FDHC PV65)
 is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

Yes No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

Yes No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

Yes No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

Yes No (FDHC PV70)

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.

Covington Financial Corporation			Legal Title of Subsidiary Holding Company		
PO Box 188			(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box		
Covington	OH	45318	City	State	Zip Code
117 N High St			Physical Location (if different from mailing address)		
Legal Title of Subsidiary Holding Company			Legal Title of Subsidiary Holding Company		
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box			(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box		
City	State	Zip Code	City	State	Zip Code
Physical Location (if different from mailing address)			Physical Location (if different from mailing address)		
Legal Title of Subsidiary Holding Company			Legal Title of Subsidiary Holding Company		
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box			(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box		
City	State	Zip Code	City	State	Zip Code
Physical Location (if different from mailing address)			Physical Location (if different from mailing address)		
Legal Title of Subsidiary Holding Company			Legal Title of Subsidiary Holding Company		
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box			(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box		
City	State	Zip Code	City	State	Zip Code
Physical Location (if different from mailing address)			Physical Location (if different from mailing address)		

Form FR Y-6

Legal Title of Holding Company: Covington Financial Corporation MHC
Fiscal Year End: 09/30/2024

Report Item 4: Insiders

1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A". Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A".

(Please see Appendix A of the report instructions for an example of how to export forms 21, 22, 23, and 24.)

***Data Entry Tip: If you would like to add a line break within an individual note, please use the **Alt+Enter** key. *(If you would like to include a note, please add it here.)*

Form FR Y-6

Legal Title of Holding Company: Covington Financial Corporation
 Fiscal Year End: 09/30/2024

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."

(Please see Appendix A of the report instructions for an example of how to report items 1, 2, 3, and 4.) Once complete, please print sheet and include in your hardcopy of the report.

***Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Insitution's Note: (If you would like to include a note, please add it here.)

(1) Name, City, State, Country	(2) Principal Occupation If other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Ronald Sutherland, Vandalia, OH USA	N/A	President/Director	President, CEO & Director (Covington Savings and Loan)	na	na	na	na
William Weikert, Covington, OH USA	Manufacturer, Plastics	Director	Director (Covington Savings and Loan)	Partner (New Tech Plastics Inc.)	na	na	na
John J Meyer, Covington, OH USA	Consultant	Vice Chairman	Vice Chairman (Covington Savings and Loan)	Owner (EagleLaunch LLC)	na	na	na
Jody I Boehringer, Covington, OH USA	Insurance	Director	Director (Covington Savings and Loan)	President/Co-Owner (Miami Valley Insurance Agency)	na	na	na
Robert W Rudy, Troy, OH USA	Grain Elevator Owner	Chairman	Chairman (Covington Savings and Loan)	Owner (Rudy Inc.)	na	na	na
Jason S Sutherland, Vandalia, OH USA	N/A	Vice President/Director	Director (Covington Savings and Loan)	N/A	na	na	na