

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 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, Elmo Greer

Name of the Holding Company Director and Official (FDHC C490)

Chairman, 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.

Elmo Greer

Signature of Holding Company Director and Official (FDHC H321)

03/27/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID **1071463**

C.I. _____

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

CUMBERLAND VALLEY FINANCIAL CORPORATION

Legal Title of Holding Company (FDHC 9017)

100 SOUTH MAIN STREET

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

LONDON KY 40743-0709

City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

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

City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

MICHAELA BROWN VP

Name (FDHC 8901) Title (FDHC C496)

(606)878-7010 ext: 7302

Area Code / Phone Number / Extension (FDHC 8902)

(606)862-0773

Area Code / FAX Number (FDHC 9116)

MBROWN@CVNB.COM

E-mail Address (FDHC 4086)

None

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	C447

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.

Legal Name of Holding
 Company: Cumberland
 Valley Financial
 Corporation
 FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name FDHCPV72	City FDHCPV73	State FDHCPV74	Country FDHCPV75	Country of Citizenship or Incorporation FDHCPV76	Describe the provisions of the trust or plan FDHCPV77	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert. FDHCPV78	For Trusts, Identify each trustee or designated individual that has the power to vote FDHCPV79	Number of Securities - Common Stock FDHCPV80	Number of Securities - Warrants FDHCPV81	Number of Securities - Options FDHCPV82	Number of Securities - Other FDHCPV83	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company FDHCPV84
Elmo Lee Greer	London	Kentucky	United States	United States	N/A	N/A	N/A	4,846.34	N/A	N/A	N/A	22.94%
Jerry Greer (deceased)	Lexington	Kentucky	United States	United States	N/A	N/A	N/A	1,852.33	N/A	N/A	N/A	8.77%
Winston Griffin	London	Kentucky	United States	United States	N/A	N/A	N/A	1,412.50	N/A	N/A	N/A	6.68%

**Legal Name of Holding
Company: Cumberland
Valley Financial
Corporation
FDHCPV71**

Legal Name of
Holding Company:
Cumberland Valley
Financial
Corporation

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name FDHCPV99	City FDHCPW00	State FDHCPW01	Country FDHCPW02	Principal Occupation if other than with holding company FDHCPW03	Title or Position with the Holding Company FDHCPW04	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) FDHCPW05
Elmo Lee Greer	London	Kentucky	United States	Chairman, President & CEO CVNB	Chairman, President & CEO	22.94%
Winston R Griffin	London	Kentucky	United States	Chairman & CEO Laurel Grocery Company London, Kentucky	Director, Shareholder	6.68%
James A. Tatum	Prospect	Kentucky	United States	Retired	Director, Shareholder	1.23%
Ross Halbleib	Punta Gorda	Florida	United States	Retired	Director, Shareholder	2.39%
Whitney Greer	Lexington	Kentucky	United States	EVP & Sr Trust Officer CVNB	Director, Shareholder	1.17%
Tim Edwards	Richmond	Kentucky	United States	EVP & CLO CVNB	Director, Shareholder	0.14%

Legal Name of Holding**Company: Cumberland Valley****Financial Corporation****FDHCPV98**

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
Elmo Lee Greer	Chairman, CEO, President & Director	Cumberland Valley National Bank & Trust Company	N/A
Elmo Lee Greer	Chairman & Director	Cumberland Valley Title Company	N/A
Winston R Griffin	Director	Cumberland Valley National Bank & Trust Company	N/A
Winston R Griffin	Director	Cumberland Valley Title Company	N/A
James A. Tatum	Director	Cumberland Valley National Bank & Trust Company	N/A
James A. Tatum	Director	Cumberland Valley Title Company	N/A
Ross Halbleib	Director	Cumberland Valley National Bank & Trust Company	N/A
Ross Halbleib	Director	Cumberland Valley Title Company	N/A
Whitney Greer	Director	Cumberland Valley National Bank & Trust Company	N/A
Whitney Greer	Director	Cumberland Valley Title Company	N/A
Whitney Greer	Manager	Cumberland Valley Insurance LLC	N/A

Tim Edwards	Director	Cumberland Valley National Bank & Trust Company	N/A
Tim Edwards	Director	Cumberland Valley Title Company	N/A

Legal Name of
Holding Company:
 Cumberland Valley
Financial
Corporation

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Elmo Lee Greer	Member	Tri G LLC	N/A
Elmo Lee Greer	Partner	G & G Farms	N/A
Elmo Lee Greer	Manager, Member	Greer Group LLC	100%
Elmo Lee Greer	Manager, Member	Elmo Greer Capital LLC	100%
Winston R Griffin	Manager, Member	Sheesh, LLC	90%
Winston R Griffin	Shareholder, Director, Chairman, CEO & Corporate Counsel	Laurel Grocery Company, LLC	10%
Winston R Griffin	Director	CHI St Joseph	N/A
Whitney Greer	Owner	Sunset Rentals, LLC	100
Whitney Greer	Owner	Elevated Wellnes, LLC	100
Tim Edwards	Managing Partner	Edwards Family Limited Partnership	33%
Tim Edwards	Managing Membr	TR Realty LLC	50%
Tim Edwards	Managing Member	Three T Properties LLC	84%