

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, Scott W. Shockey

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

Senior Vice President and CFO

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.

Scott W. Shockey

Signature of Holding Company Director and Official (FDHC H321)

03/28/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 2012436

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):

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

OHIO VALLEY BANC CORP.

Legal Title of Holding Company (FDHC 9017)

420 THIRD AVENUE

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

GALLIPOLIS

City (FDHC F206)

OH

State (FDHC F207)

45631-0240

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:

Melinda G. Spurlock

Assistant Cashier/Accounting Specialist

Name (FDHC 8901)

Title (FDHC C496)

(740)578-3401 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(740)441-9471

Area Code / FAX Number (FDHC 9116)

mgspurlock@ovbc.com

E-mail Address (FDHC 4086)

WWW.OVBC.COM

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 <u>0</u>

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- 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:
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	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Edward A. Bell	Marco Island	Florida	USA	USA	N/A	N/A	N/A	317,715.00	N/A	N/A	N/A	6.70%

Legal Name of Holding Company:
FDHCPV71

[illegible]

Legal Name of Holding Company:

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	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	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)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Thomas E. Wiseman	Gallipolis	Ohio	USA	N/A	Chairman of the Board and Director	0.66%
Larry E. Miller, II	Crown City	Ohio	USA	N/A	President, CEO and Director	0.38%
Scott W. Shockey	Gallipolis	Ohio	USA	N/A	Senior Vice President and CFO	0.26%
Tommy R. Shepherd	Willow Wood	Ohio	USA	N/A	Senior Vice President and Secretary	0.21%
Bryan F. Stepp	Point Pleasant	West Virginia	USA	N/A	Senior Vice President - Lending/Credit	0.13%
Ryan J. Jones	Jackson	Ohio	USA	N/A	Chief Operating and Risk Officer	0.77%
David W. Thomas	Westerville	Ohio	USA	Former Chief Examiner, OH Division of Financial Institutions	Lead Director	0.11%
Anna P. Barnitz	Letart	West Virginia	USA	Treasurer and CFO	Director	0.18%
Brent A. Saunders	Gallipolis	Ohio	USA	Attorney	Director	0.86%
Brent R. Eastman	Gallipolis	Ohio	USA	Business Owner	Director	1.69%
Kimberly A. Canady	Gallipolis	Ohio	USA	Business Owner	Director	0.01%
K. Ryan Smith	Bidwell	Ohio	USA	President	Director	0.01%
Seth I. Michael	Jackson	Ohio	USA	Clerk of Courts	Director	0.01%
Edward B. Roberts	Waverly	Ohio	USA	Business Owner	Director	0.06%
Edward J. Robbins	Piketon	Ohio	USA	President & CEO	Director	0.12%

Legal Name of Holding Company:
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
Thomas E. Wiseman	Chairman of the Board and Director	Ohio Valley Bank	None
Larry E. Miller, II	President, CEO, and Director	Ohio Valley Bank	None
Scott W. Shockey	Executive Vice President and CFO	Ohio Valley Bank	None
Tommy R. Shepherd	Executive Vice President and Secretary	Ohio Valley Bank	None
Bryan F. Stepp	Executive Vice President - Lending/Credit	Ohio Valley Bank	None
Ryan J. Jones	Chief Operating and Risk Officer	Ohio Valley Bank	None
David W. Thomas	Lead Director	Ohio Valley Bank	None
Anna P. Barnitz	Director	Ohio Valley Bank	None
Brent A. Saunders	Director	Ohio Valley Bank	None
Brent R. Eastman	Director	Ohio Valley Bank	None
Kimberly A. Canady	Director	Ohio Valley Bank	None
K. Ryan Smith	Director	Ohio Valley Bank	None
Seth I. Michael	Director	Ohio Valley Bank	None
Edward B. Roberts	Director	Ohio Valley Bank	None
Edward J. Robbins	Director	Ohio Valley Bank	None

Legal Name of Holding Company:
FDHCPV98

Item 4(1)(a) Name	Item 4(5)(a) Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Item 4(5)(b) 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.	Item 4(5)(c) 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
Thomas E. Wiseman	Partner	Wiseman-Roach Development	50%
Ryan J. Jones	Managing Member	The Jones Organization, LLC	50%
Ryan J. Jones	Owner	Ryco Rentals, LLC	100%
Ryan J. Jones	Managing Member	Jones Family Properties 23 LLC	50%
Brent A. Saunders	N/A	Brent A. Saunders, Attorney at Law	100%
Brent A. Saunders	Partner	Halliday, Sheets & Saunders	50%
Brent R. Eastman	President and Co-owner	Ohio Valley Supermarkets, Inc.	50%
Brent R. Eastman	Partner	Eastman Enterprises Limited Partnerships	47.5%
Brent R. Eastman	Co-Owner	Hobby Horse Investments, LLC	50%
Kimberly A. Canady	Owner and Trustee	Canady Farms, LLC	50%
Kimberly A. Canady	Owner and Co-Manager	Coffey Farms, LLC	37.5%
Seth I. Michael	N/A	Seth Michael Auctions/Auctioneer	100%
Edward B. Roberts	Financial Advisor	LPL Financial	100%
Edward B. Roberts	Co-Owner	OakBridge Financial Partners, LLC	50%
Edward B. Roberts	Financial Advisor & Co-Owner	OakBridge Financial Partners	50%
Edward B. Roberts	Co-Owner	R2 Properties, LLC	50%
Edward B. Roberts	Owner	Malgav Properties, LLC	100%
Edward B. Roberts	Co-Owner	Meadow Run Farm, LLC	25%
Edward J. Robbins	Owner	Ohio Valley Veneer, Inc. ("OVV") head corporation	100%
Edward J. Robbins	Owner	-- Ohio Valley Metals subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Ed Robbins Trucking, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Ohio Valley Realty Company, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Robbins Realty, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Jasper Mill Holdings, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Ohio Valley Milling, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	-- Ohio Valley Unemployment, LLC subsidiary of OVV	100%
Edward J. Robbins	Owner	Ohio Valley Stave, Inc.	100%
Edward J. Robbins	Owner	LITS, LLC	100%
Edward J. Robbins	Owner	HAE, LLC	100%
Edward J. Robbins	Owner	Sherwood 23 Holdings, LLC	100%
Edward J. Robbins	Owner	E.A. (Eddie) Robbins Memorial Fund, Inc.	100%
Edward J. Robbins	Owner	Dogwood Hill Golf, Inc.	100%
Edward J. Robbins	Owner	73 Holdings, LLC	100%
Edward J. Robbins	Owner	E.A. Robbins Forest Products, LLC	100%
Edward J. Robbins	Owner	Chenoweth Farm, LLC	100%
Edward J. Robbins	Owner	TRO Management, LLC	100%
Edward J. Robbins	Owner	West Virginia Veneer, LLC	100%
Edward J. Robbins	Owner	Taylor Lumber Worldwide, Inc.	100%