

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, Michael Cahill

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)

02/07/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

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

June 30, 2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

VWF Bancorp, Inc.

Legal Title of Holding Company (FDHC 9017)

976 S. Shannon Street

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

Van Wert

OH

45891

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Not Applicable

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

n/a

n/a

n/a

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

Richard Brackin

Chief Financial Officer

Name (FDHC 8901)

Title (FDHC C496)

419-238-9662

Area Code / Phone Number / Extension (FDHC 8902)

419-238-5872

Area Code / FAX Number (FDHC 9116)

rbrackin@greenwaybank.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.

Results: A list of branches for your holding company: **VWF BANCORP, INC. (5723760)** of **VAN WERT, OH.**
The data are as of **12/31/2024**. Data reflects information that was received and processed through **01/06/2025**.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
OK		Full Service (Head Office)	380878	GREENWAY BANK	976 S SHANNON ST	VAN WERT	OH	45891	VAN WERT	UNITED STATES	Not Required	Not Required	GREENWAY BANK	380878
OK		Full Service	6004336	FORT WAYNE DOWNTOWN BRANCH	202 W. BERRY ST., SUITE	FORT WAYNE	IN	46802	ALLEN	UNITED STATES	Not Required	Not Required	GREENWAY BANK	380878

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VWF Bancorp, Inc.

Fiscal Year Ending June 30, 2024

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2024			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 6-30-2024		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Community Bank of Pleasant Hill Trustee of the Van Wert Federal Savings Bank Employee Stock Ownership Plan St Joseph, MO, USA	USA	138,451 - 7.2% Common Stock	None		
Chuck Koch Van Wert, OH, USA	USA	104,695 - 5.5% Common Stock			
Mike Keysor Van Wert, OH, USA	USA	103,845 - 5.4% Common Stock			
Tom Turnwald Van Wert, OH, USA	USA	103,845 - 5.4% Common Stock			

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VWF Bancorp, Inc.

Fiscal Year Ending June 30, 2024

Report Item 4: Insiders

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

(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	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies
Gary Clay Van Wert, OH USA	N/A	Director & Chairman	Director & Chairman	N/A	3.7%	None	N/A
Jon Bagley Van Wert, OH USA	Secretary of the Board of Directors, Vancrest Management Corp.	Director	Director	Secretary of the BOD	4.3%	None	Vancrest Management Corp. (30%)
Chuck Koch Van Wert, OH USA	Attorney at law	Director	Director	Managing Partner	5.5%	None	Koch & White Law (50%)
Mike Keysor Van Wert, OH USA	CEO, Custom Assembly Inc	Director	Director	President	5.4%	None	N/A
Tom Turnwald Van Wert, OH USA	Owner & President, Millwork Brands, Inc.	Director	Director	Owner	5.4%	None	Millwork Brands, Inc. (100%)
Mike Cahill Fort Wayne, IN USA	N/A	President & CEO	President & CEO	N/A	0.5%	None	N/A

Rich Brackin Fort Wayne, IN USA	N/A	Chief Financial Officer	Chief Financial Officer	N/A	0.1%	None	N/A
Andrew Holy Fort Wayne, IN USA	N/A	Chief Risk Officer	Chief Risk Officer	N/A	< 0.1%	None	N/A