

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
 OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

2013 SEP 25 A 11:53
 STATISTICS & ANALYSIS
 DEPARTMENT

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

June 30, 2013

Month / Day / Year

I, Robert J. King, Jr.

Reporter's Name, Street, and Mailing Address

PVF Capital Corp.

Legal Title of Holding Company

30000 Aurora Road

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

Solon

OH

44139

City

State

Zip Code

Name of the Holding Company Director and Official

President and Chief Executive Officer

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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

James H. Nicholson

Chief Financial Officer

Name

Title

440-248-7171

Area Code / Phone Number / Extension

440-914-3916

Area Code / FAX Number

james.nicholson@pvfsb.com

E-mail Address

parkviewfederal.com

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

Signature of Holding Company Director and Official

09/24/2013

Date of Signature

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

For Federal Reserve Bank Use Only

RSSD ID
 C.I.

3828652

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

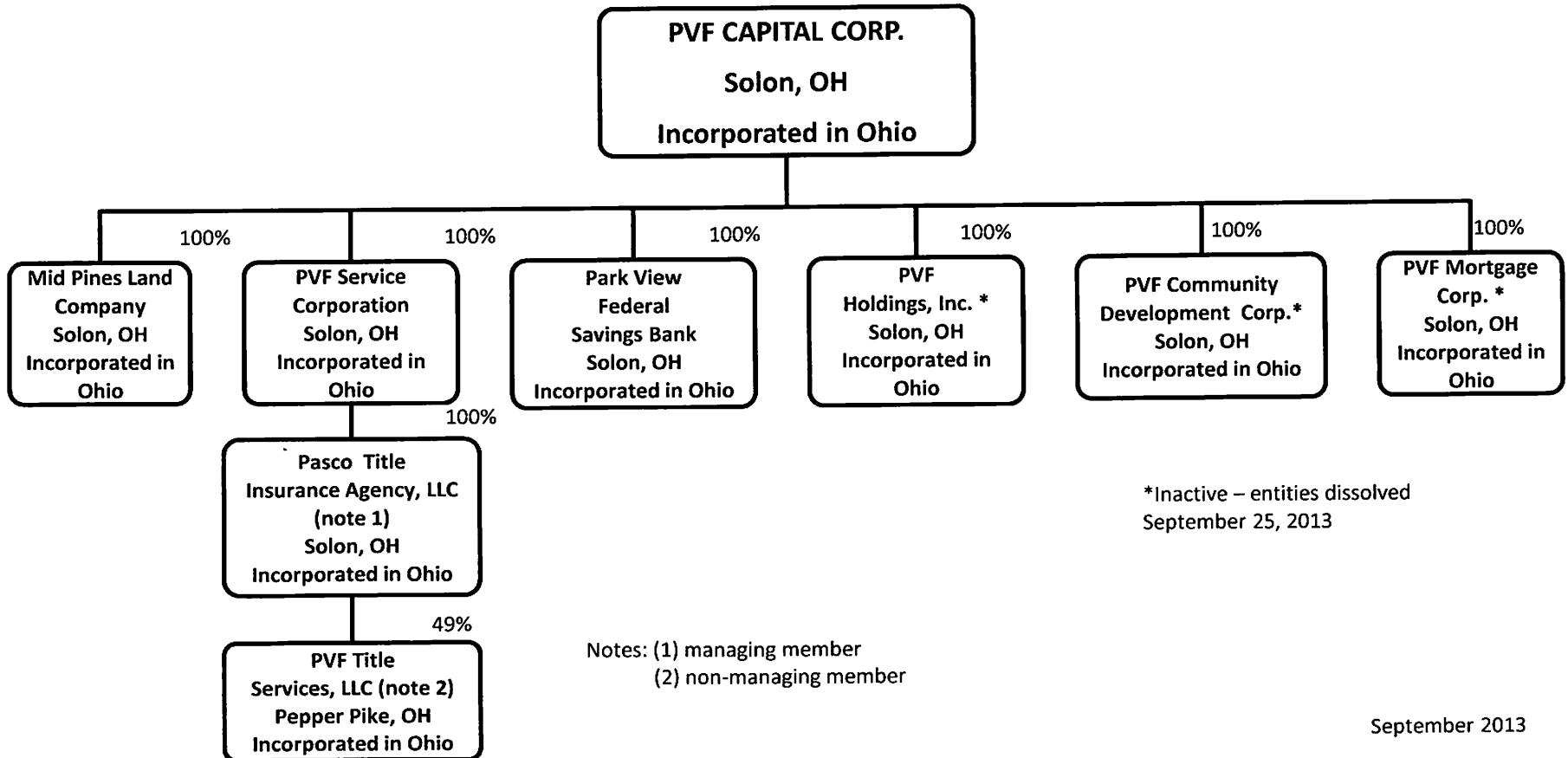
No



Form FR Y-6

30000 Aurora Road
Solon, Ohio

Organization Chart



*Inactive – entities dissolved
September 25, 2013

Notes: (1) managing member
(2) non-managing member

Results: A list of branches for your depository institution: PARK VIEW FEDERAL SAVINGS BANK (ID_RSSD: 692973).
 This depository institution is held by PVF CAPITAL CORP. (3828652) of SOLON, OH.
 The data are as of 06/30/2013. Data reflects information that was received and processed through 07/08/2013.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| 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* | Comments |
|-------------|----------------|----------------------------|-----------------|--------------------------------|-----------------------|------------------|-------|----------|----------|---------------|--------------|----------------|--------------------------------|----------------------|----------|
| OK | | Full Service (Head Office) | 692973 | PARK VIEW FEDERAL SAVINGS BANK | 30000 AURORA ROAD | SOLON | OH | 44139 | CUYAHOGA | UNITED STATES | 41069 | 0 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145600 | AURORA BRANCH | 215 W GARFIELD RD | AURORA | OH | 44202 | PORTAGE | UNITED STATES | 464499 | 117 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145619 | AVON BRANCH | 36311 DETROIT RD | AVON | OH | 44011 | LORAIN | UNITED STATES | 464502 | 120 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145637 | BEACHWOOD BRANCH | 2111 RICHMOND RD | BEACHWOOD | OH | 44122 | CUYAHOGA | UNITED STATES | 265754 | 4 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145646 | BEDFORD BRANCH | 413 NORTHFIELD RD | BEDFORD | OH | 44146 | CUYAHOGA | UNITED STATES | 464496 | 114 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145628 | BAINBRIDGE BRANCH | 8500 WASHINGTON ST | CHAGRIN FALLS | OH | 44023 | GEAUGA | UNITED STATES | 265762 | 110 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145655 | CHARDON BRANCH | 408 WATER ST | CHARDON | OH | 44024 | GEAUGA | UNITED STATES | 265763 | 111 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4145664 | LAKEWOOD-CLEVELAND BRANCH | 11010 CLIFTON BLVD | CLEVELAND | OH | 44102 | CUYAHOGA | UNITED STATES | 265756 | 6 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146492 | MACEDONIA BRANCH | 497 E AURORA RD | MACEDONIA | OH | 44056 | SUMMIT | UNITED STATES | 265761 | 109 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146504 | MAYFIELD HEIGHTS BRANCH | 1244 SOM CENTER RD | MAYFIELD HEIGHTS | OH | 44124 | CUYAHOGA | UNITED STATES | 464495 | 113 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146513 | MEDINA BRANCH | 3613 MEDINA RD | MEDINA | OH | 44256 | MEDINA | UNITED STATES | 359176 | 112 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146522 | MENTOR BRANCH | 6990 HEISLEY RD | MENTOR | OH | 44060 | LAKE | UNITED STATES | 265760 | 108 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146531 | NORTH ROYALTON BRANCH | 13901 RIDGE RD | NORTH ROYALTON | OH | 44133 | CUYAHOGA | UNITED STATES | 464503 | 121 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| Close | 7/30/2010 | Full Service | 4146559 | SOLON BRANCH | 34400 AURORA RD | SOLON | OH | 44139 | CUYAHOGA | UNITED STATES | Not Required | Not Required | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146568 | STREETSBORO BRANCH | 9305 MARKET SQUARE DR | STREETSBORO | OH | 44241 | PORTAGE | UNITED STATES | 464500 | 118 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4146577 | STRONGSVILLE BRANCH | 17780 PEARL RD | STRONGSVILLE | OH | 44136 | CUYAHOGA | UNITED STATES | 464497 | 115 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |
| OK | | Full Service | 4169008 | TWINSBURG BRANCH | 10071 DARROW ROAD | TWINSBURG | OH | 44087 | SUMMIT | UNITED STATES | 495181 | 122 | PARK VIEW FEDERAL SAVINGS BANK | 692973 | |

Form FR Y-6
PVF Capital Corp.
Fiscal Year Ending June 30, 2013

Report Item 3: Securities Holders
(1)(a) (b) (c and (2)(a) (b) (c)

| (1)(a) Name City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) # & % of Each Class of Voting Securities |
|---|--|---|
| Umbeto P. Fedeli Independence, Ohio, USA | USA | 2,648,910 (1) - 9.9% Common Stock |
| Short Vincent Partners II, L.P. Cleveland, Ohio, USA | USA | 2,436,610 (2) - 9.2% Common Stock |
| Steven A. Calabrese Solon, Ohio, USA | USA | 1,815,182 (3) - 6.9% Common Stock |

| (2)(a) Name City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) # & % of Each Class of Voting Securities |
|--|--|---|
|--|--|---|

Not Applicable

| | | |
|---------------|---|-------------|
| (1) includes: | Fedeli Family Charitable Foundation which Mr. Fedeli is the President | 28,431 |
| | Mr. Fedeli's wife's IRA and shares underlying vested warrants | 2,543 |
| | Mr. Fedeli's Warrants if exercised | 181,100 (a) |

(a) Per a letter agreement, based upon the number of common shares outstanding as of June 27, 2012, the number of shares Mr. Fedeli may be deemed to own upon exercise of warrants is limited to 181,100 of the 248,942 total PVF Capital common shares subject to warrants held by Mr. Fedeli.

| | |
|---------------|--|
| (2) includes: | 2,436,610 Common Shares of which Mr. Hollington (Director of PVF Capital Corp.) and *Short Vincent Partners II, L.P. has shared voting and investment power |
| | *Short Vincent Partners II, L.P.'s general partner is CapitalWorks SVP II LLC, a subsidiary of CapitalWorks LLC. (Mr. Hollington is President of CapitalWorks SVP II LLC.) |

| | | |
|---------------|---|------------|
| (3) includes: | Steven A. Calabrese Profit Sharing Trust <u>Solon, Ohio, USA</u> | 213,697 |
| | CCAG Limited Partnership <u>Solon, Ohio, USA</u> | 1,091,148 |
| | Trusts for benefit of Mr. Calabrese children | 83,362 (b) |
| | Mr. Calabrese's children - IRAs | 8,460 |
| | Underlying vested options | 5,000 |
| | Underlying vested warrants | 280,060 |
| | Mr. Calabrese's wife | 61,522 c) |

(b) Mr. Calabrese has sole voting and investment power.

c) Mr. Calabrese has shared voting and investment power. Mr. Calabrese disclaims beneficial ownership of the shares owned by his wife.

Form FR Y-6
PVF Capital Corp.
Fiscal Year Ending June 30, 2013

Report Item 4: Insiders

| (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 Businesses (director, trustee, partner, or executive officer) | (4)(a) Percentage of Voting shares in Holding Company | (4)(a) 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 name & % held) |
|--|---|---|--|--|--|---|--|
| Mark D. Grossi Cleveland, Ohio, USA | Consultant to Financial Services Companies | Chairman of the Board | Chairman of the Board - Park View Federal Savings Bank | Trustee for: Walsh University, Greater Cleveland Boy Scouts of America & Lake Ridge Academy Director of : Energy Inc. & John D. Oil & Gas Co. | 0.6% | n/a | n/a |
| Richard R. Hollington, III Cleveland, Ohio, USA | President of CapitalWorks, LLC | Director | Director - Park View Federal Savings Bank | President of CapitalWorks, LLC Director of: Advanced Hydro solutions, Premium Plastic Solutions and KKSP Precision Machining Trustee of: University School | 9.6% | n/a | n/a - less than 25% |
| Robert J. King, Jr. Solon, Ohio, USA | n/a | Director, President and Chief Executive Officer | Director, President and Chief Executive Officer | Director of: United Way Services, The Diversity Center, Ursuline College, Cleveland Development Partners, Musical Arts Association, The Andersons, Inc., Shiloh Industries, Inc., MTD, Inc., and Medical Mutual | 2.9% | n/a | n/a |
| Stuart D. Neidus Cleveland, Ohio, USA | Chairman and Chief Executive Officer of Anthony & Sylvan Pools Corporation | Director | Director - Park View Federal Savings Bank | Director of: Parkwood Corporation | 0.7% | n/a | n/a - all less than 25% |
| James H. Nicholson Solon, Ohio, USA | n/a | Chief Financial Officer | Chief Financial Officer - Park View Federal Savings Bank | n/a | 0.4% | n/a | n/a |
| Jeffrey N. Male Solon, Ohio, USA | n/a | VP & Secretary | Executive Vice President - Park View Federal Savings Bank | n/a | 2.3% | n/a | n/a |

Form FR Y-6
PVF Capital Corp.
Fiscal Year Ending June 30, 2013

Report Item 4: Insiders

| (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 Businesses (director, trustee, partner, or executive officer) | (4)(a) Percentage of Voting shares in Holding Company | (4)(a) 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 name & % held) |
|--|--|---|--|---|--|---|--|
| Steven A. Calabrese Cleveland, Ohio, USA | Managing Partner of Calabrese, Racek and Markos, Inc. | Director | Director - Park View Federal Savings Bank | Managing Partner of Calabrese, Racek and Markos, Inc. Director of : Energy, Inc. & John D. Oil & Gas Co. | 6.9% | n/a | -Calabrese, Racek & Markos, Inc. - 25% -CRM Construction Services, Inc. - 40% -C. P. R. Columbus Associates - 25% -C. R. Lakeshore - 48% -C. R. Truman LP - 40% -C.R. Green, LP - 80% -C.R. Lakewood - 40% -Cumberland Trail Golf Course - 60% -E & S Investment Partners - 50% -FCCC Co. LLC - 50% -27981 Euclid Co., LLC -32.5% -Grist Mill Office, LLC - 95% -Grist Mill Retail, LLC -95% -Grist Mill Sub, LLC - 95% -Little Mountain Lots - 100% -Little Mountain Golf Course - 50% -Madison/Route 20, LLC - 50% -Murray Hill, L. P. - 26.25% -R.C. Enterprises II, LLC - 33.3% -TGF Corporation - 100% -Timber Country, LTD - 25% -Water Golf, LTD - 50% -Village Trails Development - 100% |
| Frederick D. DiSanto Cleveland, Ohio, USA | Chief Executive Officer of Ancora Advisors, LLC | Director | Director - Park View Federal Savings Bank | Chief Executive Officer of Ancora Advisors, LLC Director of: Parts Associates Inc., W.F. Hann & Sons, Netknowledge, Inc., Boys Hope Girls Hope of N.E. Ohio and John Carroll University, Chairman of: the Greater Cleveland Sports Commission | 1.1% | n/a | -Dival Inc. - 50% -Competitive Title - 25.5% -Majas Partners LLC - 50% -DiSanto Management Inc. - 100% -Gatsby Lane Limited Partnership - 50% -17710 S. Waterloo LLC - 25% |
| Umberto P. Fedeli Independence, Ohio, USA | Chief Executive Officer of The Fedeli Group | Director | Director - Park View Federal Savings Bank | Chief Executive Officer of The Fedeli Group Director of: Cleveland Clinic Foundation (Chairman of Government Relations), Trustee of: John Carroll University, Cleveland Catholic Diocese Foundation and Northern Ohio Italian American Foundation | 9.9% | n/a | -The Fedeli Group, Inc. -100% -Integrated Workers Compensation Solutions, Inc. - 50% -Advantage Consulting Ltd - 50% |