

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

DEC 16 A 8:28

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):

September 30, 2013

Month / Day / Year

I, Gerald J. Robinson, Director

Reporter's Name, Street, and Mailing Address

SV Bancorp, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

1206 Springfield Pike

Title of the Holding Company Director and Official

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

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.

Wyoming

OH

45215

City

State

Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

David Wittkamp

Name

Title

513-761-6688

Area Code / Phone Number / Extension

513-761-6194

Area Code / FAX Number

springvalleybank@cinci.rr.com

E-mail Address

Signature of Holding Company Director and Official

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

Date of Signature

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

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

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

For Federal Reserve Bank Use Only

RSSD ID
C.I.

3464340

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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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City State Zip Code

Physical location (if different from mailing address)

Report Item 1.

No annual report will be issued.

Report Item 2.

- 2a. SV BANCORP, INC.
1206 Springfield Pike
Wyoming, OH 45215

SV BANCORP, INC. is incorporated in the State of Ohio

SV BANCORP, INC (3464340)
owns 100% of Spring Valley Bank
Spring Valley Bank is located in Wyoming, OH

Spring Valley Bank is incorporated in the State of Ohio

- 2b Spring Valley Bank (ID RSSD:2607412) Full Service Branch
1206 Springfield Pike, Wyoming, OH 45215

Report Item 3.

- 3(1)(a) Gerald J. Robinson
Cincinnati, OH USA
- 3(1)(b) USA
- 3(1)(c) Owns 10 shares of class A stock and 15 shares of class B stock.
Has 100% voting rights of class A stock (100 votes) and 16.67%
voting rights of class B stock (15 votes).
- 3(1)(a) The 2007 GJR Family GST Trust
Cincinnati, OH USA
- 3(1)(b) USA
- 3(1)(c) Owns 75 shares of class B stock.
Has 83.33% voting rights of class B stock (75 votes).
- 3(2) N/A

Report Item 4.

- 4(1) Gerald J. Robinson
Cincinnati, OH USA
- 4(2) Director, Chairman of the Board and Treasurer of Spring Valley
Bank
- 4(3)(a) Director, President and Treasurer
4(3)(b) Spring Valley Bank
Director, Chairman of the Board and Treasurer
- 4(3)(c) Kenko Corporation - Director, President and Treasurer
Gardcon, Inc. - Director, President, Secretary and Treasurer
Gerald J. Robinson 2009 Grantor Charitable Lead Trust - Trustee

Gerald J. Robinson 2009 Non Grantor Charitable Lead Trust -
Trustee
Gerald J. Robinson Trust FBO Nancy Robinson - Trustee
The 2001 Gerald J. Robinson Family Trust - Trustee
Gerald J. Robinson Charitable Lead Trust - Trustee
Gerald J. Robinson 2008 Grantor Charitable Lead Trust - Trustee

Attachment to FR Y-6 Continued.....

4(4)(a) 100% voting rights of class A stock (100 votes) and 16.67% voting
rights of class B stock (15 votes)

4(4)(b) N/A

4(4)(c) Kenko Corporation - 100%

Gardcon, Inc. - 100%

Gerald J. Robinson 2009 Grantor Charitable Lead Trust - 100%

Gerald J. Robinson Trust FBO Nancy Robinson - 100%

The 2001 Gerald J. Robinson Family Trust - 100%

Gerald J. Robinson Charitable Lead Trust - 100%

Gerald J. Robinson 2008 Grantor Charitable Lead Trust - 100%

4(1) Kenneth S. Robinson
Cincinnati, OH USA

4(2) Real Estate Developer

4(3)(a) N/A

4(3)(b) Spring Valley Bank
Director

4(3)(c) The 2007 GJR Family GST Trust - Trustee

Gardcon, Inc. - Director

The 2001 Gerald J. Robinson Family Trust - Trustee

Ben Company - Vice President

4(4)(a) 83.33% voting rights of class B stock (75 votes) as trustee of The
2007 GJR Family GST Trust

4(4)(b) N/A

4(4)(c) N/A

Results: A list of branches for your depository institution: SPRING VALLEY BANK (ID_RSSD: 2607412).
 This depository institution is held by SV BANCORP, INC. (3464340) of WYOMING, OH.
 The data are as of 09/30/2013. Data reflects information that was received and processed through 10/08/2013.

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)	2607412	SPRING VALLEY BANK	1206 SPRINGFIELD PIKE	WYOMING	OH	45215	HAMILTON	UNITED STATES	57149	0	SPRING VALLEY BANK	2607412	