

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6

2015 DEC 28 PM 12:46  
FEDERAL RESERVE BANK  
OF CLEVELAND

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, 2015**

Month / Day / Year

No LEI

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, GERALD J. ROBINSON  
Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
SV Bancorp, Inc.

Legal Title of Holding Company

1206 Springfield Pike

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

Wyoming

OH

45215

City

State

Zip Code

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:  
**David Wittkamp**

Name Title

513-761-6688

Area Code / Phone Number / Extension

Area Code / FAX Number

Signature of Holding Company Director and Official

E-mail Address

Date of Signature

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

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 3460340  
C.I. \_\_\_\_\_

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

## 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