

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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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 chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

**September 30, 2018**

Month / Day / Year

none

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

Reporter's Name, Street, and Mailing Address

I, Ken Robinson, Director

SVBancorp, 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

Director

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David W Wittkamp

MANAGER

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]

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

Date of Signature

12/26/18

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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  0=No  1=Yes 0

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
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## 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

*LEI: 254900GOZC4S8EO1W523*

*NO LEI DATA*

*SEE REPORT  
ITEM 2B*

## Report Item 3.

- 3(1)(a) Gerald J. Robinson  
Cincinnati, OH USA

## 3(1)(b) USA

- 3(1)(c) Owns 1 share of class A stock and 0 shares of class B stock.  
Has 100% voting rights of class A stock (100 votes) and 0% voting  
rights of class B stock (0 votes).

- 3(1)(a) The 2007 GJR Family GST Trust  
Cincinnati, OH USA

## 3(1)(b) USA

- 3(1)(c) Owns 99 shares of class B stock.  
Has 100% voting rights of class B stock (99 votes).

- 3(2) N/A

## Report Item 4.

- 4(1) Gerald J. Robinson  
Cincinnati, OH USA  
4(2) Director, Chairman of the Board of Spring Valley Bank  
4(3)(a) Director  
4(3)(b) Spring Valley Bank  
Director, Chairman of the Board

- 4(3)(c) Kenko Corporation - Director, President and Treasurer  
Gardcon, Inc. Director, President, Secretary and Treasurer
- 4(4)(a) 100% voting rights of class A stock (100 votes) and 0% voting rights  
of class B stock (0 votes)
- 4(4)(b) N/A
- 4(4)(c) Kenko Corporation - 100%  
Gardcon, Inc. - 100%
  
- 4(1) Kenneth S. Robinson  
Cincinnati, OH USA
- 4(2) Real Estate Developer
- 4(3)(a) President, Secretary and Treasurer
- 4(3)(b) Spring Valley Bank  
Director, Treasurer
- 4(3)(c) The 2001 Gerald J. Robinson Family Trust - Trustee  
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  
The 2007 GJR Family GST Trust - Trustee  
Ben Company - Vice President
  
- 4(4)(a) 100% voting rights of class B stock (99 votes) as trustee of The 2007  
GJR Family GST Trust
- 4(4)(b) N/A
- 4(4)(c) N/A
  
- 4(1) The 2001 Gerald J. Robinson Family Trust  
Cincinnati, OH USA
- 4(2) N/A trust
- 4(3)(a) shareholder only
- 4(3)(b) N/A
- 4(3)(c) N/A
  
- 4(4)(a) 100% voting rights of class B stock (99 votes) as trustee of The 2007  
GJR Family GST Trust
- 4(4)(b) N/A
- 4(4)(c) N/A

## Report Item 2B Domestic Branch Listing

**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 09/30/2018. Data reflects information that was received and processed through 10/03/2018.

### 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 was changed 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.

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
OK	9/30/2018	Full Service (Head Office)	2607412	SPRING VALLEY BANK	1206 SPRINGFIELD PIKE	WYOMING	OH

Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office	Comments
45215	HAMILTON	UNITED STATES	Not Required	Not Required	SPRING VALLEY BANK	2607412	