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. §§ 3105(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.

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.

Ken Robinson, Director
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.

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

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ included with the FR Y-6 report
☐ will be sent under separate cover
☒ not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

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

September 30, 2018

Month / Day / Year

none

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

SVB Bancorp, Inc.
Legal Title of Holding Company

1206 Springfield Pike
(Mailing Address of the Holding Company) Street / PO Box

Wyoming OH 45215
City State Zip Code

Physical Location (if different from mailing address)

David W Wittkamp, Manager
Name Title

513-761-6688
Area Code / Phone Number / Extension

513-761-6194
Area Code / FAX Number

springvalleybank@cinzi.rr.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ Yes

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.”

03/2018
SV BANCORP, INC.  Attachment to FR Y-6  9/30/2018

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 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

Attachment to FR Y-6 Continued....
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 inform;
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 dat

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

<table>
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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
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<td>9/30/2018</td>
<td>Full Service (Head Office)</td>
<td>2607412</td>
<td>SPRING VALLEY BANK</td>
<td>1206 SPRINGFIELD PIKE</td>
<td>WYOMING</td>
<td>OH</td>
</tr>
</tbody>
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<table>
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<th>County</th>
<th>Country</th>
<th>FDIC UNIMUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Comments</th>
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<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SPRING VALLEY BANK</td>
<td>2607412</td>
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