

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.

I, Joanna Gaynor
 Name of the Holding Company Director and Official
CEO
 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.

Joanna Gaynor
 Signature of Holding Company Director and Official
3/23/20
 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. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

Month / Day / Year
 None

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

Reporter's Name, Street, and Mailing Address

Valley Central MHC
 Legal Title of Holding Company
6550 Princeton Glendale Road
 (Mailing Address of the Holding Company) Street / P.O. Box
Liberty Township OH 45011
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Cristy Siegrist CFO
 Name Title
513-868-5354
 Area Code / Phone Number / Extension
513-737-1012
 Area Code / FAX Number
csiegrist@valleycentral.org
 E-mail Address
valleycentral.org
 Address (URL) for the Holding Company's web page

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."

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.

Valley Central Bancorp, Inc
Legal Title of Subsidiary Holding Company

6550 Princeton Glendale Road
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Liberty Township OH 45011
City State Zip Code

Physical Location (if different from mailing address)

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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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

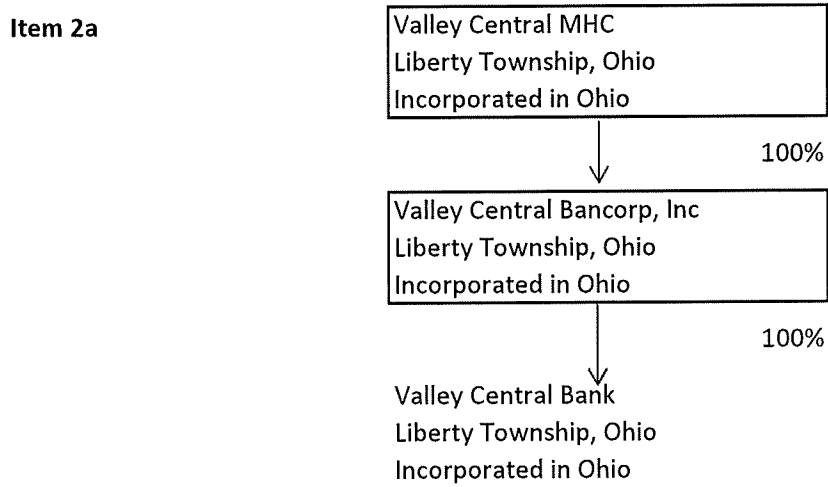
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y 6
 Valley Central, MHC
 Reading Ohio
 Fiscal Year Ending 12/31/2019

Item 1 **Not Applicable**



LEI is N/A unless otherwise noted

Item 2b **attached**

Item 3 **Security Holders**

Section 1
 Valley Central MHC - Not applicable
 Valley Central Bancorp, Inc - Security Holder

Name	Country of Incorporation	Percentage of Voting Securities
		100%
Valley Central MHC	USA	100%

Section 2 **Not applicable**

LEI is N/A unless otherwise noted

**Item 4
Valley Central MHC**

Insiders

Name City State County	Occupation		Title Position with Holding Company	Title Position with Subsidiaries	Title with Other Business	Percentage of voting Shares in subsidiaries	Percentage of voting Shares in Holding Co.	Other Companies if 25% or more of voting securities
	(1)	(2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling Cincinnati Ohio	USA	General Contractor Construction President	Chairman of the Board	Chairman of the Board	Owner	n/a	n/a	n/a
Michael W. Hinger West Chester Ohio	USA	Retired	Board Member	Board Member	N/A	n/a	n/a	n/a
Donald J. Vonderhaar Cincinnati Ohio	USA	Vonderhaar's Caterin	Board Member	Board Member	Caterer	n/a	n/a	n/a
Brian T. Reisert Cincinnati Ohio	USA	Loss Control Cincinnati Insurance	Board Member	Board Member	AVP	n/a	n/a	n/a
Joanna L. Gaynor Cincinnati Ohio	USA	n/a	Board Member & Chief Executive Officer	Board Member & Chief Executive Officer	n/a	n/a	n/a	n/a
Vaden W. Fitton Hamilton Ohio	USA	Great Miami Valley YMCA Attorney	Board Member	Board Member	President & CEO	n/a	n/a	n/a
James Papakirk Middletown Ohio	USA	Flagel and Papakirk LLC	Board Member	Board Member	n/a	n/a	n/a	n/a
Edmund R. Pokora Middletown Ohio	USA	Southwest Ohio Computer Association	Board Member	Board Member	Associate Director	n/a	n/a	n/a
John Stretch West Chester Ohio	USA	Real Estate Broker, North Ridge Realty Group	Board Member	Board Member	n/a	n/a	n/a	n/a

**Item 4
Valley Central Bancorp, Inc**

Insiders

Name City State County	Occupation		Title Position with Holding Company	Title Position with Subsidiaries	Title with Other Business	Percentage of voting Shares in subsidiaries	Percentage of voting Shares in Holding Co.	Other Companies if 25% or more of voting securities
	(1)	(2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Bernard W. Kessling Cincinnati Ohio	USA	General Contractor Construction President	Chairman of the Board	Chairman of the Board	Owner	n/a	n/a	n/a
Michael W. Hinger West Chester Ohio	USA	Retired	Board Member	Board Member	N/A	n/a	n/a	n/a
Donald J. Vonderhaar Cincinnati Ohio	USA	Vonderhaar's Caterin	Board Member	Board Member	Caterer	n/a	n/a	n/a
Brian T. Reisert Cincinnati Ohio	USA	Loss Control Cincinnati Insurance	Board Member	Board Member	AVP	n/a	n/a	n/a
Joanna L. Gaynor Cincinnati Ohio	USA	n/a	Board Member & Chief Executive Officer	Board Member & Chief Executive Officer	n/a	n/a	n/a	n/a
Vaden W. Fitton Hamilton Ohio	USA	Great Miami Valley YMCA Attorney	Board Member	Board Member	President & CEO	n/a	n/a	n/a
James Papakirk Middletown Ohio	USA	Flagel and Papakirk LLC	Board Member	Board Member	n/a	n/a	n/a	n/a
Edmund R. Pokora Middletown Ohio	USA	Southwest Ohio Computer Association	Board Member	Board Member	Associate Director	n/a	n/a	n/a
John Stretch West Chester Ohio	USA	Real Estate Broker, North Ridge Realty Group	Board Member	Board Member	n/a	n/a	n/a	n/a

Valley Central MHC	USA	n/a	n/a	n/a	n/a	100% (1 share)	100% (1 share)	n/a
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Results: A list of branches for your depository institution: VALLEY CENTRAL BANK (ID_RSSD: 320070).
 This depository institution is held by VALLEY CENTRAL, MHC (4352574) of LIBERTY TOWNSHIP, OH.
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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	12/31/2019	Full Service (Head Office)	320070	VALLEY CENTRAL BANK	6550 PRINCETON GLENDALE RD.	LIBERTY TOWNSHIP	OH	45215	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2019	Full Service	4975124	LIBERTY TOWNSHIP	6550 PRINCETON GLENDALE RD	LIBERTY TOWNSHIP	OH	45011	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2019	Full Service	4141602	ROOSEVELT BOULEVARD BRANCH	4455 ROOSEVELT BOULEVARD	MIDDLETOWN	OH	45044	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2019	Full Service	12179	UNIVERSITY AVENUE BRANCH	701 NORTH UNIVERSITY BOULEVARD	MIDDLETOWN	OH	45042	BUTLER	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	
Ok	12/31/2019	Full Service	4468251	BENSON STREET BRANCH	115 WEST BENSON STREET	READING	OH	45215	HAMILTON	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	