

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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):

12/31/22

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Cumberland Valley Financial Corporation

Legal Title of Holding Company

P O Box 709

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

London

KY



40743

City

State

Zip Code

100 South Main Street London Ky 40741

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michaeleana Brown

Vice President

Name

Title

606-878-7010 7302

Area Code / Phone Number / Extension

606-862-0773

Area Code / FAX Number

mbrown@cvnb.com

E-mail Address

N/A

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

I, Elmo L. Greer

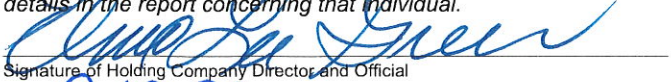
Name of the Holding Company Director and Official

Chairman, President & 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.*



Signature of Holding Company Director and Official

9-19-23

Date of Signature

<b>For Federal Reserve Bank Use Only</b>	
RSSD ID _____	
C.I. _____	

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes <input type="checkbox"/> 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 .....	<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."	

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Results: A list of branches for your holding company: CUMBERLAND VALLEY FINANCIAL CORPORATION (1071463) of LONDON, KY.  
The data is as of 12/31/2022. Data reflects information that was received and processed through 01/14/2023.

**Reconciliation and Verification Steps**

- In the **Data Action** column of each branch row, enter one or more of the actions specified below
- 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)	647218	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	1112 HIGHWAY 490	EAST BERNSTADT	KY	40729	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3664190	BESEA BRANCH	239 GLADES ROAD	BESEA	KY	40603	MADISON	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3158838	EAST CORBIN BRANCH	1376 MASTER STREET	CORBIN	KY	40703	KNOX	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3150568	SOUTH CORBIN BRANCH	1200 CUMBERLAND FALLS HIGHWAY	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	968892	LEXINGTON BRANCH	800 BEASLEY STREET SUITE 150	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3453390	NICHOLASVILLE ROAD BRANCH	1721 NICHOLASVILLE ROAD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	2717469	LONDON MAIN	FOURTH AND MAIN STREETS	LONDON	KY	40741	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	831419	NORTH LONDON BRANCH	1755 N MAIN ST	LONDON	KY	40741	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	830911	SOUTH LONDON BRANCH	810 SOUTH LAUREL ROAD	LONDON	KY	40744	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	2611786	WAL-MART SUPER CENTER BRANCH	1851 WEST HIGHWAY 192 BYPASS	LONDON	KY	40741	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3668700	WEST LONDON BRANCH	300 LONDON SHOPPING CENTER	LONDON	KY	40741	LAUREL	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	575722	LE HENRY BRANCH	1300 MAGISTERIAL DRIVE	LOUISVILLE	KY	40225	JEFFERSON	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3668718	NORTH RICHMOND	2110 LEXINGTON ROAD	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3668728	RICHMOND BY PASS BRANCH	505 LEIGHWAY DR	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	
OK		Full Service	3137400	SOMERSET LODGE BRANCH	1500 SOUTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	Not Required	Not Required	CUMBERLAND VALLEY NATIONAL BANK & TRUST COMPANY	647218	