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.

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.

I, Gerald J. Robinson
Name of the Holding Company Director and Official

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

12/28/2015
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 346840
C.I. ________________

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)

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

Physical Location (if different from mailing address)

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

E-mail Address

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

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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
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