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, 616, and 609 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.

James Tatum
Name of the Holding Company Director and Official

CFO
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, in 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:

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

For Federal Reserve Bank Use Only

RSSID ID: 10711463
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017
Month / Day / Year

549300OULGVBZWJOV/320
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’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)
London KY 40743
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
James Tatum
CFO
Name Title

606-878-7010 7323
Area Code / Phone Number / Extension
606-852-0773
Area Code / Fax Number
jimtatum@cvnb.com
E-mail Address

None
Address (URL) for the Holding Company’s Web page

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

In accordance with the General Instructions for this report (check only one):
1. a letter justifying this request is being provided along with this 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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required format 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

03/2018
Cumberland Valley Financial Corporation
London, Kentucky

FR Y-6

December 31, 2017

1. Annual Report to Shareholders – Will be sent under separate cover when printed

2a. Organization Chart - Attached

2b. Domestic Branch Listing - Submitted Electronically March 26, 2018

3. Securities Holders - Attached

4. Insiders - Attached
Report Item 2
Organizational Chart

Cumberland Valley Financial Corporation
London, Kentucky
1983
Incorporated in Kentucky

Cumberland Valley National Bank & Trust Company
East Bernstadt, Kentucky
100%
1904
National Association
LEI #
549300OULGV8ZW0JV320

Cumberland Valley Title Company
London, Kentucky
100%
1998
Incorporated in Kentucky

Cumberland Valley Capital Trust I
London, Kentucky
100%
2006
Incorporated in Kentucky

Cumberland Valley Insurance, LLC
East Bernstadt, Kentucky
100%
2002
Managing Member
Incorporated in Kentucky
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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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2 (a) Name & Address (City, State, Country) 2(b) Citizenship or Incorporation 2(c) Number & Percentage of Each Class of Voting Securities
CUMBERLAND VALLEY FINANCIAL CORPORATION

Report Item 4
Insiders
December 31, 2017

Elmo Lee Greer, Shareholder, Director & Officer
London, KY

Citizenship: United States

Chairman, CEO, President & Director  Cumberland Valley Financial Corporation
Chairman, CEO, President & Director*  Cumberland Valley National Bank & Trust
Chairman and Director  Cumberland Valley Title Company
Treasurer & Director  Grehan, Inc.
                      London, KY
Treasurer & Director  Haulers, Inc.
                      London, KY
Director  Greer Mining, Inc.
                      London, KY
Member  Elmo Greer & Sons, LLC
                      London, KY
Member  Tri G, LLC
                      London, KY
Partner (25%)  Main Street Properties
                      London, KY
Partner  G & G Farms
                      London, KY
Shareholder  Jasper Iron & Metal
                      London, KY
Manager, Member (100%)  Greer Group, LLC
                      London, KY

*Denotes principal occupation

Mr. Greer owns or holds power to vote 4,839.34 shares (22.90%) of the outstanding Cumberland Valley Financial Corporation common stock.
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<th>Title</th>
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<tr>
<td>Manager, Member*</td>
<td>Elmo Greer &amp; Sons, LLC</td>
</tr>
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<td></td>
<td>London, KY</td>
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<tr>
<td>Vice President &amp; Director</td>
<td>Grehan, Inc.</td>
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<td></td>
<td>London, KY</td>
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<tr>
<td>Vice President &amp; Director</td>
<td>Haulers, Inc.</td>
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<td></td>
<td>London, KY</td>
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<tr>
<td>Director</td>
<td>Greer Mining, Inc.</td>
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<td>London, KY</td>
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<tr>
<td>Partner (25%)</td>
<td>Main Street Properties</td>
</tr>
<tr>
<td></td>
<td>London, KY</td>
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<tr>
<td>Member</td>
<td>Tri G, LLC</td>
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<td></td>
<td>London, KY</td>
</tr>
<tr>
<td>Partner (25%)</td>
<td>G &amp; G Farms</td>
</tr>
<tr>
<td></td>
<td>London, KY</td>
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<tr>
<td>Director</td>
<td>First National Bank</td>
</tr>
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<td></td>
<td>Manchester, KY</td>
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<tr>
<td>Director</td>
<td>First National Financial</td>
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<tr>
<td></td>
<td>Manchester, KY</td>
</tr>
<tr>
<td>Shareholder</td>
<td>Jasper Iron &amp; Metal</td>
</tr>
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<td></td>
<td>London, KY</td>
</tr>
</tbody>
</table>

*Denotes principal occupation

Mr. Greer owns or holds power to vote 1,852.33 shares (8.77%) of the outstanding Cumberland Valley Financial Corporation common stock.
Winston Robert Griffin, Shareholder & Director
London, KY

Citizenship: United States

Director
Cumberland Valley Financial Corporation

Director
Cumberland Valley National Bank & Trust

Director
Cumberland Valley Title Company

Manager, Member (100%)
Sheesh, LLC, London, KY

CEO & Owner
Retail Marketing Corporation

Shareholder, Director, Chairman, CEO
Laurel Grocery Company, London, KY

Corporate Counsel*

*Denotes principal occupation

Mr. Griffin owns or holds power to vote 1,412.50 shares (6.68%) of the outstanding Cumberland Valley Financial Corporation common stock.

James A. Tatum, Director & Officer
London, KY

Citizenship: United States

Director, CFO & Treasurer
Cumberland Valley Financial Corporation

Director & CFO*
Cumberland Valley National Bank & Trust
London, KY

Director
Cumberland Valley Title Company

Manager
Cumberland Valley Insurance, LLC
London, KY

*Denotes principal occupation

Mr. Tatum owns or holds power to vote 260.16 shares (1.23%) of the outstanding Cumberland Valley Financial Corporation common stock.
Ross Halbleib, MD  
St James City, FL

Citizenship: United States

Director  
Cumberland Valley Financial Corporation  
London, KY

Director  
Cumberland Valley National Bank & Trust  
London, KY

Director  
Cumberland Valley Title Company

Retired Medical Director*  
Baptist Health  
Corbin, KY

*Denotes principal occupation

Dr. Halbleib owns or holds power to vote 504.80 shares (2.39%) of the outstanding Cumberland Valley Financial Corporation common stock.

Whitney Sisson  
Lexington, KY

Citizenship: United States

Director  
Cumberland Valley Financial Corporation  
London, KY

Director, Executive Vice President & Senior Trust Officer*  
Cumberland Valley National Bank & Trust  
London, KY

Director  
Cumberland Valley Title Company

Manager  
Cumberland Valley Insurance, LLC

*Denotes principal occupation

Mrs. Sisson owns or holds power to vote 227 shares (1.07%) of the outstanding Cumberland Valley Financial Corporation common stock.