RECEIVED Board of Governors of the Federal Reserve System PERVISION & REGULATION



2015 SEP 17 PM 1: 49

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)); 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

man of the board must sign the report.
I, Bernard W Kessling
Name of the Holding Company Director and Official
Chairman Valley Central MHC
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 Federa Reserve. System and are true and correct to the best of many correc

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,

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

A44749915

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 ho	olding comp	pany's fiscal year-end):
December 31, 2014		
Month / Day / Year		
NA		
Reporter's Legal Entity Identifier (I	LEI) (20-Chara	cter LEI Code)
Reporter's Name, Street, a	and Mailing	Address
Valley Central, MHC	· · · · · · · · · · · · · · · · · · ·	
Legal Title of Holding Company		
115 W Benson St		
(Mailing Address of the Holding Co	ompany) Stree	t / P.O. Box
Cincinnati	OH	45215
City	State	Zip Code
Physical Location (if different from	mailing addres	ss)
Person to whom questions	about this	

Name Title 513-821-3335 Area Code / Phone Number / Extension 513-821-3345 Area Code / FAX Number jgaynor@valleycentral.org E-mail Address N/A 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.

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.

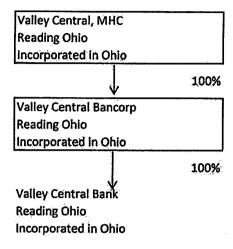
Valley Central Ba	ncorp				
Legal Title of Subsidiary I	Holding Company		Legal Title of Subsid	diary Holding Company	· · · · · · · · · · · · · · · · · · ·
115 W Benson			, i		
	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
Cincinnati	ОН	45215			
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	rent from mailing address)		Physical Location (i	f different from mailing address)	
Legal Title of Subsidiary I	Holding Company		Legal Title of Subsid	diary Holding Company	
(Mailing Address of the S	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	rent from mailing address)		Physical Location (i	f different from mailing address)	
Legal Title of Subsidiary I	Holding Company		Legal Title of Subsid	diary Holding Company	
(Mailing Address of the S	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	rent from mailing address)		Physical Location (i	f different from mailing address)	
Legal Title of Subsidiary I	Holding Company		Legal Title of Subsid	diary Holding Company	
(Mailing Address of the S	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	rent from mailing address)		Physical Location (if	f different from mailing address)	

Form FR Y 6 Valley Central, MHC Reading Ohio Fiscal Year Ending 12/31/2014

Item 1

Not Applicable

Item 2a



Item 2b

See attached

Item 3 Section 1 **Security Holders**

Valley Central, MHC - Not applicable

Valley Central bancorp - Security Holder

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

Section 2

Not applicable

Item 4	insiders
Visitor Control BALLC	

Item 4		insiders						
Valley Central, MHC								
Name			Title		Title with	Percentage of voting	Percentage of	
City		Occupation	Position	Title Position	Other	Shares in	voting Shares	Other Companies If 25% or
tate			with Holding	with Subsidies	Business	subsidiaries	in Holding Co.	more of voting securities
County			Company				-70 - 10	
			(3a)	(3b)	(3c)	(4à)	(4Ь)	(4c)
hama ad had Manillan		General						
lernard W. Kessling Incinnati		Contractor Construction	Chalirman of	Chairman of				
)hio	AZEL	President	the Board	the Board	Owner	n/a	n)/a	n/a
homas H. Reisert		Edward B,	Vicé	Vice	OHIICI	.14-	.ive	iva
Incinnati		Mueller Co.,	Chairman of	Chairman of				
hlo	USA		the Board	the Board	President	n/a	n/a	n/a
Alchael W. Hinger		Account.				*		-1.
Vest Chester		Executive	Board	Board	Account			
hio	USA	Oracle	Member	Member	Executive	n/a	n/a	n/a
onald J. Vonderhaar		Caterer						
inchinati.		Vonderhaar	Board	Board	_ :	•		
hio	USA	Catering	Member	Member	President	n/a	n/a	n/a
Irlan T. Reisert		Lost Control	Daniel	Daniel	Associate			
inclanati Dhio	(Je A	Cincinnati Insurance	Board Member	Board Member	Territory Manager	n/a	-/-	n/o
oanna L Gaynor	OSA	msurance	Chief	Chief	Meusket	n/a	n/a	n/a
Jacknati			Executive	Executive				
hio	USA	n/a	Officer	Officer	n/a	n/a	n/a	n/a
			•					•••
em 4		Insidere				•		
1000 4		Insiders						
tives of		Insiders						
alley Central, Bancorp		Insiders	Πθε		Tilletal:	· ·		
alley Central, Bancorp		V 84 1 1111	Title Position	Title Position	Title with	Percentage of voting	Percentage of	Other Companies IF25% or
alley Central, Bancorp ame ty		Occupation	Position with Holding	Title Position with Subsidies	Other	Shares In	voting Shares	Other Companies IF 25% or more of voting securities
alley Central, Bancorp ame ity tate		Occupation	Position with Holding Company	with Subsidies	Other Business	Shares in subsidiaries	voting Shares In Holding Co.	more of voting securities
alley Central, Bancorp ame ty ate		Occupation (1) (2)	Position with Holding		Other	Shares In	voting Shares	•
alley Central, Bancorp lame Ity tate ounty		Occupation (1) (2) General	Position with Holding Company	with Subsidies	Other Business	Shares in subsidiaries	voting Shares In Holding Co.	more of voting securities
alley Central, Bancorp ame ty ate ounty emand W. Kessling		Occupation (1) (2) General Contractor	Position with Holding Company (3a)	with Subsidies (3b)	Other Business	Shares in subsidiaries	voting Shares In Holding Co.	more of voting securities
alley Central, Bancorp lame ity tate county ernerd W. Kessling inconnection	l Té	Occupation (1) (2) General Contractor Construction	Position with Holding Company (3e) Chairman of	with Subsidies (3b) Chairman of	Other Business (3c)	Shares in subsidiaries (4a)	voting Shares in Holding Co. (4b)	more of voting securities
alley Central, Bancorp lame lity tate ounty emand W. Kessling incinnati	USA	Occupation (1) (2) General Contractor Construction President	Position with Holding Company (3a) Chairman of the Board	with Subsidies (3b) Chairman of the Board	Other Business	Shares in subsidiaries	voting Shares In Holding Co.	more of voting securities
alley Central, Bancorp ame try tate county ernerd W. Kessling inclinati hio homas H. Reisert	ÜŚĄ	Occupation (1) (2) General Contractor Construction President Edward B:	Position with Holding Company (3a) Chairman of the Board Vice	with Subsidies (3b) Chairman of the Board Vice	Other Business (3c)	Shares in subsidiaries (4a)	voting Shares in Holding Co. (4b)	more of voting securities
Valley Central, Bancorp Vame Jity Vallet Val		Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co.,	Position with Holding Company (3a) Chairman of the Board Vice Chairman of	with Subsidies (3b) Chairman of the Board Vice Chairman of	Other Business (3c)	Shares in subsidiaries (4a) n/a	voting Shares in Holding Co. (4b)	more of voting securities (4c):
falley Central, Bancorp lame Ity tate Jounty Sernard W. Kessling Jincfinati Jinchinas H. Reisert Jinchinati Johio		Occupation (1) (2) General Contractor Construction President Edward B:	Position with Holding Company (3a) Chairman of the Board Vice	with Subsidies (3b) Chairman of the Board Vice	Other Business (3c)	Shares in subsidiaries (4a)	voting Shares in Holding Co. (4b)	more of voting securities
alley Central, Bancorp lame lity tate lounty lement W. Kessling inclinati blio homas H. Reisert lincinnati blio fictuael W. Hinger		Occupation (1) (2) General Contractor Construction President Edward B: Mueller Co., Inc.	Position with Holding Company (3a) Chairman of the Board Vice Chairman of	with Subsidies (3b) Chairman of the Board Vice Chairman of	Other Business (3c)	Shares in subsidiaries (4a) n/a	voting Shares in Holding Co. (4b)	more of voting securities (4c):
alley Central, Bancorp lame lity tate county ernard W. Kessling incinnati bhio homas H. Reisert incinnati bhio litchael W. Hinger		Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive.	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board	Other Business (3c) Owner President	Shares in subsidiaries (4a) n/a	voting Shares in Holding Co. (4b)	more of voting securities (4c):
alley Central, Bancorp lame Ity tate tounty ernerd W. Kessling lincinnati hito homas H. Reisert lincinnati hito lichael W. Hinger Vest Chester hito lonald J. Vonderhaar	USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Board Board Member	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member	Other Business (3c) Owner President	Shares in subsidiaries (4a)	voting Shares in Holding Co. (4b) n/a	more of voting securities (4e) n/a
alley Central, Bancorp lame thy tate toounty ternard W. Kessling dinctinati blio toomas H. Reisert Inclinati blio Alichael W. Hinger Vest Chester Johio Johnold J. Vonderhaar Inclinati	USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhaar	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Board Member Board	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member Board	Other Business (3c) Owner President Account Executive	Shares in subsidiaries (4a) n/a n/a	voting Shares in Holding Co. (4b) n/a n/a	more of voting securities (4c) n/a n/a
alley Central, Bancorp ame ity tate ounty ernard W. Kessling incinnati hio homas H. Reisert incinnati hio ilichael W. Hinger Vest Chester hio onald J. Vonderhaar incinnati hio	USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhaar Catering	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Board Board Member	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member	Other Business (3c) Owner President Account Executive	Shares in subsidiaries (4a)	voting Shares in Holding Co. (4b) n/a	more of voting securities (4e) n/a
elley Central, Bancorp ame try tate bunty ernard W. Kessling incinnati hio hio hio lichael W. Hinger fest Chester hio onald J. Vonderhaar lincinnati hio rian T. Reisert	USA	Occupation (1) (2) General Contractor Construction President Edward B: Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhaar Catering Lost Control	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Board Member Board Member	(3b) Chairman of the Board Vice Chairman of the Board Board Member Board Member	Other Business (3c) Owner President Account Executive President Associate	Shares in subsidiaries (4a) n/a n/a	voting Shares in Holding Co. (4b) n/a n/a	more of voting securities (4c) n/a n/a
atley Central, Bancorp lame lity tate ounty ernerd W. Kessling incinnati hito homas H. Reisert incinnati oblic hicael W. Hinger Vest Chester ohio hichiad J. Vonderhaar incinnati bilo trian T. Reisert Incinnati	USA USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhear Catering Lost Control Cincinnati	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Board Member Board Member Board Member	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member Board Board Member	Other Business (3c) Owner President Account Executive President Associate Territory	Shares in subsidiaries (4a) n/a n/a n/a	voting Shares in Holding Co. (4b) n/a n/a n/a	more of voting securities (4c) n/a n/a n/a
alley Central, Bancorp lame lity tate county ternard W. Kessling incinnati blio homas H. Reisert incinnati blio Michael W. Hinger West Chester thio bonald J. Vonderhaar Incinnati blio blio blio blio blio blio blio bli	USA USA	Occupation (1) (2) General Contractor Construction President Edward B: Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhaar Catering Lost Control	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Member Board Member Board Member Board Member	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member Board Member Board Member	Other Business (3c) Owner President Account Executive President Associate	Shares in subsidiaries (4a) n/a n/a	voting Shares in Holding Co. (4b) n/a n/a	more of voting securities (4c) n/a n/a
Valley Central, Bancorp Vame Jity Valley Val	USA USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhear Catering Lost Control Cincinnati	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Member Board Member Board Member Board Member Chief	Chairman of the Board Vice Chairman of the Board Board Member Board Member Board Member Chief	Other Business (3c) Owner President Account Executive President Associate Territory	Shares in subsidiaries (4a) n/a n/a n/a	voting Shares in Holding Co. (4b) n/a n/a n/a	more of voting securities (4c) n/a n/a n/a
Item 4 Valley Central, Bancorp Name City State County Bernard W. Kessling Cincinnati Ohio Thomas H. Reisert Cincinnati Ohio Michael W. Hinger West Chester Ohio Donald J. Vonderhaar Cincinnati Ohio Brian T. Reisert Cincinnati Ohio Joanna L. Gaynor Cincinnati Ohio	USA USA USA	Occupation (1) (2) General Contractor Construction President Edward B. Mueller Co., Inc. Account Executive. Oracle Caterer Vonderhear Catering Lost Control Cincinnati	Position with Holding Company (3a) Chairman of the Board Vice Chairman of the Board Member Board Member Board Member Board Member	with Subsidies (3b) Chairman of the Board Vice Chairman of the Board Board Member Board Member Board Member	Other Business (3c) Owner President Account Executive President Associate Territory	Shares in subsidiaries (4a) n/a n/a n/a	voting Shares in Holding Co. (4b) n/a n/a n/a	more of voting securities (4c) n/a n/a n/a

Results: A list of branches for your depository institution: VALLEY CENTRAL BANK (ID_RSSD: 320070).

This depository institution is held by VALLEY CENTRAL BANCORP, INC. (4352538) of READING. OH.

The data are as of 03/31/2015. Data reflects information that was received and processed through 04/06/2015.

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 FRY-10 reporting requirements, you must also submit FRY-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
ОК	Full Service (He	ad Office) 3200	70 VALLEY CENTRAL BANK	115 W BENSON ST	READING	ОН	45215	HAMILTON	UNITED STATES	41389		VALLEY CENTRAL BANK	320070	
OK	Full Service	44682	51 BENSON STREET BRANCH	115 WEST BENSON STREET	READING	ОН	45215	HAMILTON	UNITED STATES	Not Required	Not Required	VALLEY CENTRAL BANK	320070	