

RSSD ID

## 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.

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. Ronald A Sutherland  Name of the Holding Company Director and Official
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
4-4-2017
Date of Signature
For holding companies <u>not</u> 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

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 co OMB control number.	llection unless it	displays a currently valid
Date of Report (top-ti	ier holding compa	any's fiscal year-end)
September 30, 20	016	
Month / Day / Year		
NA		
Reporter's Legal Entity Iden	tifier (LEI) (20-Charact	er LEI Code)
Reporter's Name, Stre	et, and Mailing A	ddress
	_	
Covington Financia	Corporation M	IHC
Legal Title of Holding Compa	any	
117 N High Street		
(Mailing Address of the Hold	ing Company) Street /	P.O. Box
Covington	ОН	45318
City	State	Zip Code
Physical Location (if differen	t from mailing address	5)
Person to whom ques	tions about this re	eport should be directed.
Ronald A Sutherlan		ident
Name	Title	
937-473-2021		
Area Code / Phone Number	/ Extension	
937-473-2022		
Area Code / FAX Number		
rsutherland.csl@biz	:woh.rr.com	
E-mail Address		
NA		
Address (URL) for the Holdin	ng Company's web pa	ge
Is confidential treatme	ent requested for a	any portion 0=No
of this report submiss		
In accordance with the (check only one),	e General Instruction	ons for this report
1. a letter justifying	this request is be	ing provided along
with the report	••••••••••	
2. a letter justifying separately	this request has b	peen provided
NOTE: Information for		
requested mus	it be provided sepa	rately and labeled

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 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.

Covington Financia	al Corporation				
Legal Title of Subsidiary H	olding Company		Legal Title of Subsidiar	y Holding Company	
117 N. High Street	P O Box 188				
	bsidiary Holding Company	) Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box
Covington	ОН	45318			
City	State	Zip Code	City	State	Zip Code
Physical Location (if differen	ent from mailing address)		Physical Location (if di	fferent from mailing address)	
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsidial	ry Holding Company	
(Mailing Address of the Su	bsidiary 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 differen	ent from mailing address)		Physical Location (if di	fferent from mailing address)	
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsidiar	ry Holding Company	
(Mailing Address of the Su	ubsidiary Holding Company	/) Street / PO Box	(Mailing Address of the	Subsidiary Holding Company	Street / P.O. Box
City	State	Zip Code	City	State	Zıp Code
Physical Location (if different	ent from mailing address)		Physical Location (if di	fferent from mailing address)	
Legal Title of Subsidiary H	folding Company		Legal Title of Subsidiar	ry Holding Company	
(Mailing Address of the S	ubsidiary Holding Compan	/) Street / P.O. Boy			- C
		,, auditi ( )	(wanting Address of the	e Subsidiary Holding Company	) Street / P.U. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	ent from mailing address)		Physical Location (if di	ifferent from mailing address)	

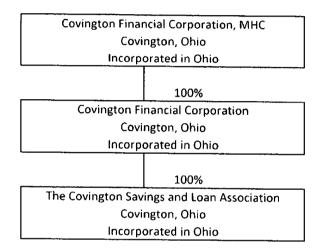
#### Form FR Y-6

# Covington Financial Corporation, MHC Covington, Ohio Fiscal Year Ending September 30, 2016

#### Report Item

1: The Covington Financial Corporation, MHC holding company does not prepare an annual report as it has no stock holders and is not registered with the SEC.

### 2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

3: Covington Financial Corporation, MHC: NA, Covington Financial Corporation: NA

Footnote: LEI Data is not applicable to Bank and Non-Bank Subsidiaries

Form FR Y-6
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Report Item 4: Insiders 1. 2. 36a(b)(c), and 4ekb)(c)

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- FDIC UNINUM, Office Number, and iO\_RSSD columns are for reference body. Verdication of these-values a not required.

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	†	and the	Manager of the Party of the Par	ADD F BROADA	VAN ST POSTAGE	HO H	45316	Actas.	UNITED STATES 1264847	-	ICOVINGTON SAWINGS AND LOAN ASSOCIATION, THE	\$35079