

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):

12/31/2023

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 S 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

606/8787010/7302

Area Code / Phone Number / Extension

606/8620773

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

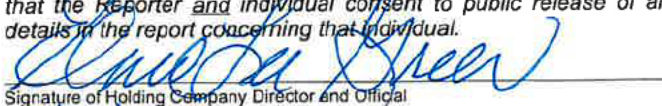
Name of the Holding Company Director and Official

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

2/21/24

Date of Signature

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes <input checked="" type="checkbox"/>
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.

---

### 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.

## CUMBERLAND VALLEY FINANCIAL CORPORATION

### Report Item 3 Securities Holders December 31, 2023

<b>1(a)</b> Name & Address (City, State, Country)	<b>1(b)</b> Citizenship or Incorporation	<b>1(c)</b> Number & Percentage Each Class of Voting Securities
Elmo Lee Greer London, KY United States	USA	4,856.34 (22.98%) Common Stock
Jerry Greer East Bernstadt, KY United States	USA	1,852.33 (8.77%) Common Stock
Winston Griffin London, KY United States	USA	1,412.50 (6.68%) Common Stock
<b>2 (a)</b> Name & Address (City, State, Country)	<b>2(b)</b> Citizenship or Incorporation	<b>2(c)</b> Number & Percentage of Each Class of Voting Securities
N/A	N/A	N/A

**CUMBERLAND VALLEY FINANCIAL CORPORATION**

**Report Item 4  
Insiders  
December 31, 2023**

**Elmo Lee Greer, Chairman, CEO, President, Shareholder & Director**  
London, KY

Residence: 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
Member	Tri G, LLC London, KY
Partner	G & G Farms London, KY
Manager, Member (100%)	Greer Group, LLC London, KY
Manager, Member (95%)	Elmo Greer Capital, LLC London, KY

Mr. Greer owns or holds power to vote 4,856.34 shares (22.98%) of the outstanding Cumberland Valley Financial Corporation common stock.

Mr. Greer does not own any shares in other subsidiaries.

**Principal Occupation:** Chairman, President & CEO

**Winston Robert Griffin, Shareholder & Director**  
London, KY

Residence: United States

Director	Cumberland Valley Financial Corporation
Director	Cumberland Valley National Bank & Trust
Director	Cumberland Valley Title Company
Manager, Member (90%)	Sheesh, LLC, London, KY
Shareholder, Director, Chairman, CEO & Corporate Counsel	Laurel Grocery Company, London, KY
Director	CHI St Joseph

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

Mr. Griffin does not own any shares in other subsidiaries.

**Principal Occupation:** Chairman & CEO Laurel Grocery Company, London, KY.

**James A. Tatum, Director & Officer**  
Prospect, KY

Residence: United States

Director	Cumberland Valley Financial Corporation
Director	Cumberland Valley National Bank & Trust London, KY
Director	Cumberland Valley Title Company

Mr. Tatum owns or holds power to vote 260.16 shares (1.23%) of the outstanding Cumberland Valley Financial Corporation common stock.

Mr. Tatum does not own any shares in other subsidiaries.

**Principal Occupation:** Retired

**Ross Halbleib, MD**  
Punta Gorda, FL

Residence: 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

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

Dr. Halbleib does not own any shares in other subsidiaries.

**Principal Occupation:** Retired

**Whitney Greer**  
Lexington, KY

Residence: 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
Owner	Sunset Rentals, LLC (100%)

Ms. Greer owns or holds power to vote 247 shares (1.17%) of the outstanding Cumberland Valley Financial Corporation common stock.

Ms. Greer does not own any shares in other subsidiaries.

**Principal Occupation:** Executive Vice President & Senior Trust Officer, CVNB