

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):

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Legal Title of Holding Company

(Mailing Address of the Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Name Title

Area Code / Phone Number / Extension

Area Code / FAX Number

E-mail Address

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

I, _____
 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

 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

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

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."

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.

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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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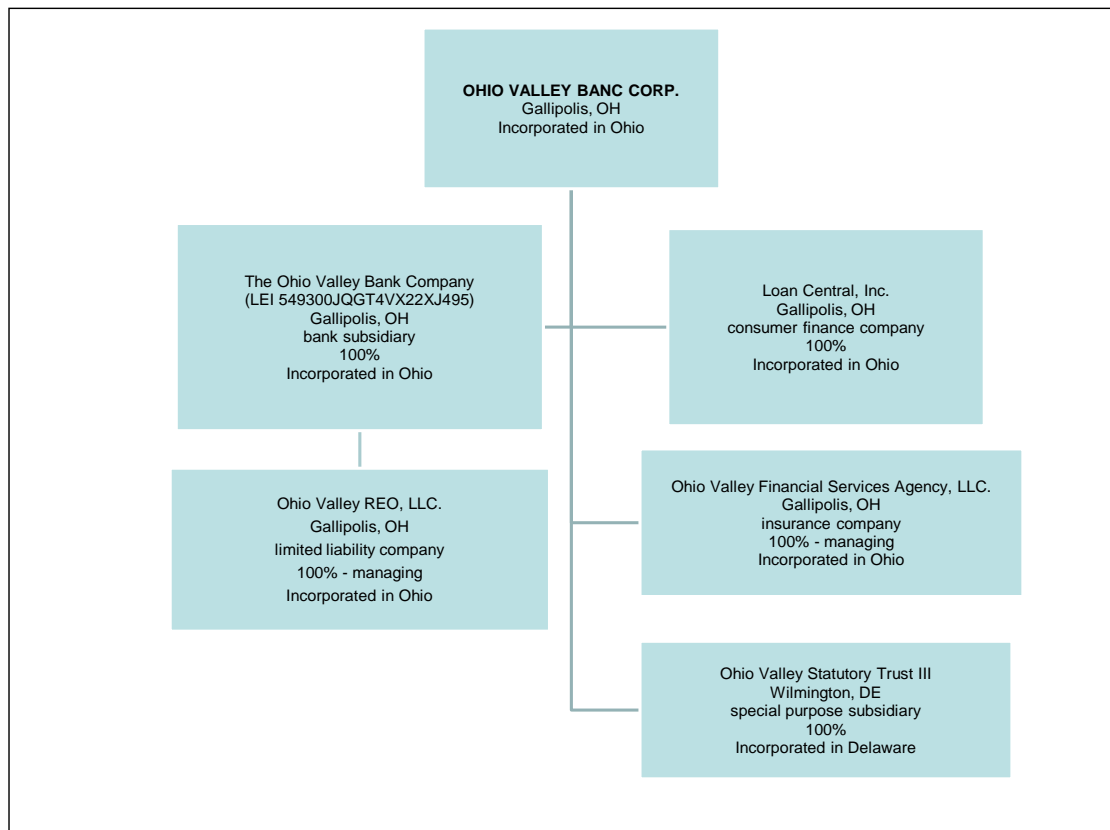
Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2023

Report Item

1: Annual Report to Shareholders

Not Applicable

2a: Organization Chart



* Unless noted otherwise, all entities do not have an LEI

2b: Domestic Branch Listing

Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: OHIO VALLEY BANK COMPANY, THE (ID_RSSD: 498317).

This depository institution is held by OHIO VALLEY BANC CORP. (2012436) of GALLIPOUS, OH.

The data are as of 12/31/2023. Data reflects information that was received and processed through 01/04/2024.

Reconciliation and Verification Steps

Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.

Please see the FR Y-6 instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

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, if applicable. 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 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
OK		Full Service (Head Office)	498317	OHIO VALLEY BANK COMPANY, THE	420 THIRD AVE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2716042	EASTERN AVENUE BRANCH	2145 EASTERN AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756139	HOLZER OFFICE	100 JACKSON PIKE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	379715	JACKSON PIKE BRANCH	3035 STATE ROUTE 160	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756120	MINI BANK BRANCH	437 FOURTH AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	5782860	IRONTON BRANCH	1013 IRONTON HILLS DRIVE #A-3	IRONTON	OH	45638	LAWRENCE	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	1878587	JACKSON BRANCH	738 EAST MAIN ST.	JACKSON	OH	45640	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3156355	OAK HILL BRANCH	316 JACKSON STREET	OAK HILL	OH	45656	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	501712	RIO GRANDE BRANCH	27 NORTH COLLEGE AVE	RIO GRANDE	OH	45674	GALLIA	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
Change	6/20/2023	Full Service	1878578	WAVERLY BRANCH	197 EAST EMMIT AVENUE	WAVERLY	OH	45690	PIKE	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	137821	WELLSTON BRANCH	123 SOUTH OHIO AVENUE	WELLSTON	OH	45692	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	4842897	BARBOURSVILLE BRANCH	6431 US ROUTE 60 EAST	BARBOURSVILLE	WV	25504	CABELL	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668102	BEND AREA OFFICE	156 MALLARD LANE	MASON	WV	25260	MASON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	888637	MILTON BRANCH	280 EAST MAIN STREET	MILTON	WV	25541	CABELL	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668120	POINT PLEASANT BRANCH	328 VIAND STREET	POINT PLEASANT	WV	25550	MASON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Limited Service	5652226	POINT PLEASANT NORTH	2509 JACKSON AVENUE	POINT PLEASANT	WV	25550	MASON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	

Ohio Valley Banc Corp.
 Gallipolis, Ohio
 Fiscal Year Ending December 31, 2023

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2023			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2023		
(1)(a) Name and Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Edward A. Bell Marco Island, FL USA	USA	372,479 - 7.8% Common Stock	None	None	None

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Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2023**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Thomas E. Wiseman Gallipolis, Ohio USA	N/A	Chairman of the Board Director	Chairman of the Board Director (Ohio Valley Bank)	N/A	0.62%	None	Wiseman-Roach Development (50%)
Larry E. Miller, II Crown City, Ohio USA	N/A	President, CEO and Director	President, CEO and Director (Ohio Valley Bank)	N/A	0.35%	None	None
Scott W. Shockey Gallipolis, Ohio USA	N/A	Senior Vice President and CFO	Executive Vice President and CFO (Ohio Valley Bank)	N/A	0.23%	None	None
Tommy R. Shepherd Willow Wood, Ohio USA	N/A	Senior Vice President and Secretary	Executive Vice President and Secretary (Ohio Valley Bank)	N/A	0.18%	None	None
Bryan F. Stepp Point Pleasant, West Virginia USA	N/A	Senior Vice President - Lending / Credit	Executive Vice President - Lending / Credit (Ohio Valley Bank)	N/A	0.10%	None	None
Ryan J. Jones Jackson, Ohio USA	N/A	Chief Operating and Risk Officer	Chief Operating and Risk Officer	N/A	0.74%	None	The Jones Organization LLC (50%) RYCO Rentals LLC (100%) Jones Family Properties 23 LLC (50%)
David W. Thomas Westerville, Ohio USA	Former Chief Examiner, Ohio Division of Financial Institutions	Lead Director	Lead Director (Ohio Valley Bank)	Former Chief Examiner, Ohio Division of Financial Institutions	0.11%	None	None
Anna P. Barnitz Letart, West Virginia USA	Treasurer and CFO	Director	Director (Ohio Valley Bank)	Treasurer and CFO - Bob's Market and Greenhouses, Inc.	0.17%	None	None

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Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2023

Report Item 4: Insiders

(CONTINUED)

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names and percentage of voting securities held)
Brent A. Saunders Gallipolis, Ohio USA	Attorney	Director	Director (Ohio Valley Bank)	Attorney - Halliday, Sheets & Saunders; Chairman of the Board-Holzer Health System	0.86%	None	Brent A. Saunders, Attorney at Law (100%) Halliday, Sheets & Saunders (50%)
Brent R. Eastman Gallipolis, Ohio USA	Business Owner	Director	Director (Ohio Valley Bank)	President and Co-Owner of Ohio Valley Supermarkets, Inc.; Partner - Eastman Enterprises	1.61%	None	Ohio Valley Supermarkets, Inc. (50%) Eastman Enterprises Limited Partnership (47.5%) Hobby Horse Investments, LLC (50%)
Kimberly A. Canady Gallipolis, Ohio USA	Business Owner	Director	Director (Ohio Valley Bank)	Owner, Canady Farms, LLC	0.01%	None	Canady Farms, LLC (50%) Coffey Farms, LLC (37.5%)
K. Ryan Smith Bidwell, Ohio USA	President	Director	Director (Ohio Valley Bank)	President, University of Rio Grande, Rio Grande Community College; Former Speaker of the Ohio House of Representatives	0.01%	None	None
Edward B. Roberts Waverly, Ohio USA	Business Owner	Director	Director (Ohio Valley Bank)	Co-owner, OakBridge Financial Partners, LLC; Financial Advisor, LPL Financial;	0.06%	None	LPL Financial (100%) OakBridge Financial Partners, LLC (50%) OakBridge Financial Partners (50%) R2 Properties, LLC (50%) Malgav Properties, LLC (100%)
Edward J. Robbins Piketon, Ohio USA	President & CEO	Director	Director (Ohio Valley Bank)	President & CEO, Ohio Valley Veneer, Inc.	0.12%	None	Ohio Valley Veneer, Inc. ("OVV") (100%) _ head corporation -- Ohio Valley Metals (100%)_ subsidiary of OVV -- Ed Robbins Trucking, LLC (100%)_ subsidiary of OVV -- Ohio Valley Realty Company, LLC (100%)_ subsidiary of OVV -- Robbins Realty, LLC (100%)_ subsidiary of OVV -- Jasper Mill Holdings, LLC (100%)_ subsidiary of OVV -- Ohio Valley Milling, LLC (100%)_ subsidiary of OVV -- Ohio Valley Unemployment, LLC (100%)_ subsidiary of OVV Ohio Valley Stave, Inc. (100%) LITS, LLC (100%) HAE, LLC (100%) Sherwood 23 Holdings, LLC (100%) E.A. (Eddie) Robbins Memorial Fund, Inc. (100%) Dogwood Hill Golf, Inc. (100%) 73 Holdings, LLC (100%) E.A. Robbins Forest Products, LLC (100%) Chenoweth Farm, LLC (100%) TRO Management, LLC (100%) West Virginia Veneer, LLC (100%) Taylor Lumber Worldwide, Inc. (100%)