

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):

06/30/2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

VWF Bancorp, Inc.

Legal Title of Holding Company

976 South Shannon Street

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

Van Wert

OH



45891

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Richard Brackin

Chief Financial Officer

Name

Title

419-238-9662

Area Code / Phone Number / Extension

Area Code / FAX Number

richb@vanwertfederal.com

E-mail Address

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

I, **Gary Clay**

Name of the Holding Company Director and Official

Chairman

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.

Gary Clay
Signature of Holding Company Director and Official

2/28/2024
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

0

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.

Form FR Y-6

VWF Bancorp, Inc.

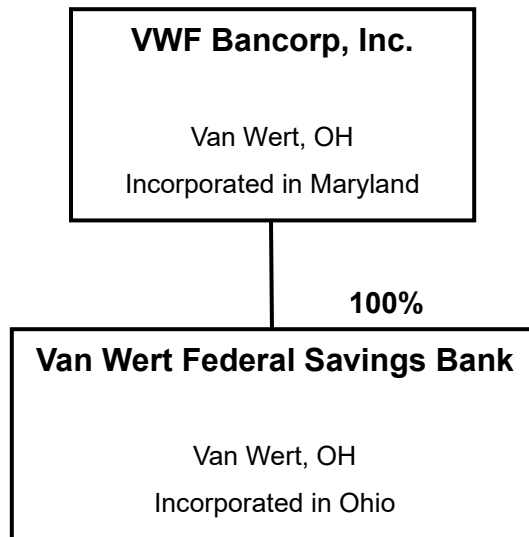
Van Wert, Ohio

Fiscal Year Ending June 30, 2023

Report Item

1. The bank holding company is registered with the SEC.

2a. Organizational Chart



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



Head Offices for Selected Holding Company

[Back to Search Results](#)

A list of head offices for the holding company: **VWF BANCORP, INC. (5723760)** of **VAN WERT, OH**.
The data are as of **06/30/2023**.

Click on a Head Office ID RSSD to see all of its branches, or click on the link below to see a consolidated branch listing for all head offices.

[» Click here to get a consolidated branch listing for this holding company <](#)

Head Office ID	RSSD	Head Office Popular Name	Street Address	City	State	Zip Code	County	Country
380878		VAN WERT FEDERAL SAVINGS BANK	976 S SHANNON ST	VAN WERT	OH	45891	VAN WERT	UNITED STATES

Form FR Y-6

VWF Bancorp, Inc.

Fiscal Year Ending June 30, 2023

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2023			Securities holders 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 6-30-2023		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Community Bank of Pleasant Hill Trustee of the Van Wert Federal Savings Bank Employee Stock Ownership Plan St Joseph, MO	USA	153,834 - 8.0% Common Stock	None		

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VWF Bancorp, Inc.

Fiscal Year Ending June 30, 2023

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies
Gary Clay Van Wert, OH USA	N/A	Director & Chairman	Director & Chairman	N/A	3%	None	N/A
Jon Bagley Van Wert, OH USA	Secretary of the Board of Directors, Vancrest Management Corp.	Director	Director	Secretary of the BOD	4%	None	Vancrest Management Corporation
Chuck Koch Van Wert, OH USA	Attorney at law	Director	Director	Managing Partner	5%	None	Koch & White Law
Mike Keysor Van Wert, OH USA	CEO, Custom Assembly Inc	Director	Director	Owner, President	5%	None	Custom Assembly Inc
Tom Turnwald Van Wert, OH USA	Owner & President, Millwork Brands, Inc.	Director	Director	Owner	5%	None	Millwork Brands, Inc.
Mike Cahill Fort Wayne, IN USA	N/A	President & CEO	President & CEO	N/A	0.13%	None	N/A

Mark Schumm Van Wert, OH USA	N/A	N/A	Chief Risk Officer	N/A	2%	None	N/A
Kylee Moody Van Wert, OH USA	N/A	N/A	Controller	N/A	1%	None	N/A
Rich Brackin Fort Wayne, IN USA	N/A	Chief Financial Officer	Chief Financial Officer	N/A	0.05%	None	N/A