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, Vickie Johnson
Name of the Holding Company Director and Official
Director & President
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 251, 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 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

RSSID ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year

None
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

None
Reporters Name, Street, and Mailing Address

McCreary Bancshares, Inc.
Legal Title of Holding Company

PO Box 160
(Mailing Address of the Holding Company) Street / P.O. Box

Whitley City
KY
42653
City
State
Zip Code

47 S Main St, Whitley City, KY 42653
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Barry Braden
Executive Vice President
Name
Title

606-376-5031
Area Code / Phone Number / Extension

606-376-5038
Area Code / FAX Number

bbraden@unitedcumberland.com
E-mail Address

None
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission?... 0
☐ No
☐ 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.”

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.

12/2019
Report Item 1: Annual Report to Shareholders
McCreary Bancshares does not prepare an annual report for the shareholders.

Report Item 2a: Organization Chart
See Attached

Report Item 2b: Domestic Branch Listing
See Attached

Report Item 3: Securities Holders
See Attached

Report Item 4: Insiders
See Attached
McCreary Bancshares Organization Chart

McCreary Bancshares, Inc.
(Parent Company)
LEI: None
Whitley City, KY
Incorporated in KY

United Cumberland Bank
(Direct Subsidiary)
LEI: 549300PLQ5DT613TXQ48
Whitley City, KY
Incorporated in KY

McCreary Bancshares, Inc. owns 100% of United Cumberland Bank
Results: A list of branches for your holding company: MCCREARY BANCSHARES INC. (1071342) of WHITLEY CITY, KY. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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.
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 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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>425818</td>
<td>47 SOUTH MAIN STREET</td>
<td>WHITLEY CITY</td>
<td>KY</td>
<td>42653</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>361514</td>
<td>3568 SOUTH HIGHWAY 27</td>
<td>SOMERSET</td>
<td>KY</td>
<td>42501</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>486413</td>
<td>2555 US HIGHWAY 27 NORTH</td>
<td>WHITLEY CITY</td>
<td>KY</td>
<td>42653</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3645055</td>
<td>2828 APPALACHIAN HIGHWAY</td>
<td>JACKSBORO</td>
<td>TN</td>
<td>37757</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>7207194</td>
<td>106 MUNICIPAL DRIVE</td>
<td>ONEIDA</td>
<td>TN</td>
<td>37841</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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</tr>
</tbody>
</table>
## Report Item 3: Securities holders

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darrell D. King, Winfield, TN USA</td>
<td>USA</td>
<td>13,000 - 9.97% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>David Ross, Whitley City, KY USA</td>
<td>USA</td>
<td>26,003 - 19.95% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M.A. Winchester, Lexington, KY USA</td>
<td>USA</td>
<td>27,956 - 21.45% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>McCreary Bancshares ESOP Trustee, David Winchester, Whitley City, KY USA</td>
<td>USA</td>
<td>30,311 - 23.25% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

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

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in Holding Company</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darrell D. King, Winfield, TN USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director (United Cumberland Bank)</td>
<td>Officer &amp; Director Farm King, Inc. Winfield, TN</td>
<td>9.97%</td>
<td>None</td>
<td>Farm King, Inc. 100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Officer &amp; Director Brewco, LLC Winfield, TN</td>
<td>Brewco, LLC 25%</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Trustee King Trust Winfield, TN</td>
<td>King Trust 100%</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Officer &amp; Director KT Group, LLC Winfield, TN</td>
<td>KT Group, LLC 50%</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Officer &amp; Director KT Minerals, LLC Winfield, TN</td>
<td>KT Minerals, LLC 50%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Director Lumber King, Inc. Whitley City, KY</td>
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<tr>
<td>David Ross, Whitley City, KY USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director (United Cumberland Bank)</td>
<td>Officer &amp; Director DKMJ, Inc. Whitley City, KY</td>
<td>19.95%</td>
<td>None</td>
<td>DKMJ 100%</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
</tr>
<tr>
<td>M.A. Winchester, Lexington,</td>
<td>Retiree</td>
<td>Director</td>
<td>Officer</td>
<td>21.45%</td>
<td>None</td>
<td>Auto Plus</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Director (United)</td>
<td>Auto Plus, LLC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal or Occupation</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Percentage of Voting Shares in Holding Company</td>
<td>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td>(4)(b) Percentage of Voting Shares in Companies and percentage of voting securities held</td>
<td></td>
</tr>
<tr>
<td>----------------------------</td>
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<td>--------------------------------------------------------------------</td>
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<td></td>
</tr>
<tr>
<td>J. C. Egnew, Stearns, KY USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director (United Cumberland Bank)</td>
<td>4.16%</td>
<td>None</td>
<td>Outdoor Venture Corp. 58%</td>
<td></td>
</tr>
<tr>
<td>Skila Brown, Bloomington, IN USA</td>
<td>Former School Teacher</td>
<td>Director</td>
<td>Director (United Cumberland Bank)</td>
<td>None</td>
<td>3.46%</td>
<td>None</td>
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</tr>
<tr>
<td>David Winchester, LaFollette, TN USA</td>
<td>Attorney</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman (United Cumberland Bank)</td>
<td>None</td>
<td>0.72%</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Tim Lavender, Whitley City, KY USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director (United Cumberland Bank)</td>
<td>None</td>
<td>0.59%</td>
<td>None</td>
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<tr>
<td>James Johnson, Stearns, KY USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director &amp; President and CEO (United Cumberland Bank)</td>
<td>None</td>
<td>0.15%</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

(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)
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vickie Johnson Stearns, KY USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>None</td>
<td>0.15%</td>
<td>None</td>
</tr>
<tr>
<td>Barry Braden Stearns, KY USA</td>
<td>N/A</td>
<td>Executive VP</td>
<td>None</td>
<td>0.03%</td>
<td>None</td>
</tr>
</tbody>
</table>