

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)(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.

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.

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 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Vickie Johnson
 Signature of Holding Company Director and Official

03/31/2022
 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

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2021

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's 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

606-376-0044

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 1=Yes 0

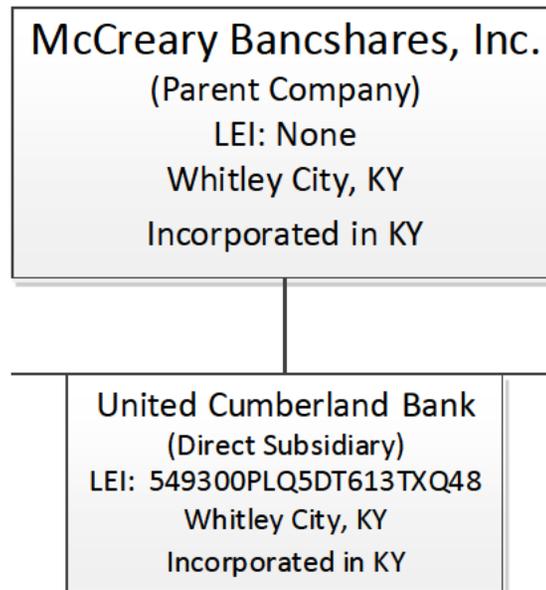
In accordance with the General Instructions for this report (check only one),

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."

McCreary Bancshares Organization Chart



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 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row enter one or more of the actions spec'ied 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. 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://y Online.federalreserve.gov>.

* FDIC UNINUM Office Number and ID_RSSD columns are for reference only. Ver fication 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)	425818		UNITED CUMBERLAND BANK	47 SOUTH MAIN STREET	WHITLEY CITY	KY	42653	MCCREARY	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	361514		PINE KNOT BRANCH	3995 S HIGHWAY 27	PINE KNOT	KY	42635	MCCREARY	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	5164886		SOMERSET BRANCH	2568 SOUTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	486417		NORTH BRANCH	1385 US HIGHWAY 27 NORTH	WHITLEY CITY	KY	42653	MCCREARY	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	1218259		SCOTT HIGH DRIVE BR	567 BAKER HIGHWAY	HUNTSVILLE	TN	37756	SCOTT	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	3645055		JACKSBORO BRANCH	2828 APPALACHIAN HIGHWAY	JACKSBORO	TN	37757	CAMPBELL	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	
OK		Full Service	700739		MUNICIPAL DRIVE BRANCH	106 MUNICIPAL DRIVE	ONEIDA	TN	37841	SCOTT	UNITED STATES	Not Required	Not Required	UNITED CUMBERLAND BANK		425818	

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McCreary Bancshares, Inc.
Whitley City, KY
Fiscal Year Ending December 31, 2021

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 12-31-2021			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 12-31-2021		
(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
Darrell D. King Family ¹ Winfield, TN USA	USA	10,840 - 8.32% Common Stock	None		
David Ross Family ² Whitley City, KY USA	USA	30,233 - 23.20% Common Stock			
M.A. Winchester Family ³ Lexington, KY USA	USA	29,803 - 22.87% Common Stock			
McCreary Bancshares ESOP ⁴ Whitley City, KY USA	USA	30,311 - 23.26% Common Stock			

¹ Darrell D. King - 4.60%, Skila Brown - 1.26%, Holly Garrett - 1.23%, and Trevor King - 1.23%.

² David Ross - 15.24%, Kathy Ross - 7.01%, and Donna Ross 0.96%.

³ M.A. Winchester - 6.68%, Portia Winchester - 6.68%, David Winchester - 3.04%, Susan Borders - 2.80%, Timothy Winchester - 2.75%, Alice Winchester - 0.16%, David Skyler Winchester - 0.16%, Lillian Rader - 0.11%, Lillian Hanna Winchester - 0.09%, Kevin Borders - 0.08%, Graham Winchester - 0.06%, Megan Winchester - 0.06%, Rachael Winchester - 0.06%, Kimberly Winchester - 0.06%, Eleanor Borders - 0.04%, and Lillian Rader as Custodian for Friedrich Rader - 0.04%.

⁴ Barry Braden - Trustee, Skila Brown - Trustee, J.C. Egnew - Trustee, Vickie Johnson - Trustee, Michael Laxton - Trustee, David Ross - Trustee, David Winchester - Trustee, and M.A. Winchester - Trustee; The trustees of the McCreary Bancshares ESOP select a trustee to vote the shares held by the ESOP each year. Participants are entitled to direct the trustee as to the manner in which voting rights will be exercised with respect to any corporate matter which involves the voting of such shares allocated to the participants' accounts with respect to the approval or disapproval of any corporate merger or consolidation, recapitalization, reclassification, liquidation, dissolution, sale of substantially all assets of a trade of business, or such similar transaction as may be prescribed in Treasury regulations.

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McCreary Bancshares, Inc.
Whitley City, KY
Fiscal Year Ending December 31, 2021

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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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 securi- ties are held (List names of companies and percentage of voting securities held)
Darrell D. King Winfield, TN USA	Businessman	Director	Director (United Cumberland Bank)	Member Brewco, LLC Winfield, TN	4.60% ¹	None	Brewco, LLC 25%
				Trustee King Trust Winfield, TN			King Trust 100%
				Member KT Group, LLC Winfield, TN			KT Group, LLC 50%
				Member KT Minerals, LLC Winfield, TN			KT Minerals, LLC 50%
				Director Lumber King, Inc. Whitley City, KY			
David Ross Whitley City, KY USA	Businessman	Director & Trustee of McCreary Bancshares ESOP ⁴	Director (United Cumberland Bank)	President & Director DKMJ, Inc. Whitley City, KY	15.24% ²	None	DKMJ 100%
				President & Director MJ of Somerset, Inc. Somerset, KY			MJ of Somerset 100%

(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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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 securi- ties are held (List names of companies and percentage of voting securities held)
				Member Ross Enterprises #2, LLC Whitley City, KY			Ross Enterprises #2, LLC 100%
				Member Ross Land Co, LLC Whitley City, KY			Ross Land Co, LLC 100%
				Member KD Enterprises, LLC Whitley City, KY			KD Enterprises, LLC 100%
				Member Frankfort Host, LLC Frankfort, KY			Frankfort Host, LLC 100%
				Member Bluegrass Hospitality Prop, LLC West Liberty, KY			Bluegrass Hospitality Prop, LLC 50%
				Member Country Host, LLC Somerset, KY			Country Host, LLC 100%
				Member 42 Lodging, LLC Florence, KY			42 Lodging, LLC 100%
				Member Morehead Ventures, LLC Morehead, KY			Morehead Ventures, LLC 100%
				Member Corporate Host, LLC Morehead, KY			Corporate Host, LLC 70%
M.A. Winchester Lexington, KY USA	Retiree	Director & Trustee of McCreary	Director (United Cumberland	Member Auto Plus, LLC Whitley City, KY	6.68% ³	None	Auto Plus 50%

(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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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 securi- ties are held (List names of companies and percentage of voting securities held)
		Bancshares ESOP ⁴	Bank)	Director Crabtree-Wilson, Inc. Whitley City, KY			Crabtree-Wilson, Inc. 25%
				Member Sandstone Partners, LLC Whitley City, KY			Sandstone Partners, LLC 33.33%
J. C. Egnew Stearns, KY USA	Businessman	Director & Trustee of McCreary Bancshares ESOP ⁴	Director (United Cumberland Bank)	President & Director Outdoor Venture Corp. Stearns, KY	4.37%	None	Outdoor Venture Corp. 58%
Skila Brown Bloomington, IN USA	Former School Teacher	Director & Trustee of McCreary Bancshares ESOP ⁴	Director (United Cumberland Bank)	None	1.26% ¹	None	None
David Winchester LaFollette, TN USA	Attorney	Director, Chairman, & Trustee of McCreary Bancshares ESOP ⁴	Director & Chairman (United Cumberland Bank)	Member AW Properties, LLC Knoxville, TN	3.04% ³	None	AW Properties, LLC 100%
James Johnson Stearns, KY USA	N/A	Director	Director & President and CEO (United Cumberland Bank)	None	0.15%	None	None
Vickie Johnson Stearns, KY USA	N/A	Director, President, & Trustee of	VP and CFO (United Cumberland	None	0.15%	None	None

(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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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 securi- ties are held (List names of companies and percentage of voting securities held)
		McCreary Bancshares ESOP ⁴	Bank)				
Michael Laxton Winfield, TN USA	N/A	Director & Trustee of McCreary Bancshares ESOP ⁴	Director & Executive VP and CIO (United Cumberland Bank)	None	0.03%	None	None
Barry Braden Stearns, KY USA	N/A	Executive VP & Trustee of McCreary Bancshares ESOP ⁴	VP and COO (United Cumberland Bank)	None	0.04%	None	None

¹ The Darrell D. King Family owns 8.32% of Common Stock in McCreary Bancshares, Inc., which includes the shares held directly by Darrell D. King and Skila Brown.

² The David Ross Family owns 23.20% of Common Stock in McCreary Bancshares, Inc., which includes the shares held directly by David Ross.

³ The M.A. Winchester Family owns 22.87% of Common Stock in McCreary Bancshares, Inc., which includes the shares held directly by M.A. Winchester & David Winchester.

⁴ The McCreary Bancshares ESOP owns 23.26% of Common Stock in McCreary Bancshares, Inc. The trustees of the McCreary Bancshares ESOP select a trustee to vote the shares held by the ESOP each year. Participants are entitled to direct the trustee as to the manner in which voting rights will be exercised with respect to any corporate matter which involves the voting of such shares allocated to the participants' accounts with respect to the approval or disapproval of any corporate merger or consolidation, recapitalization, reclassification, liquidation, dissolution, sale of substantially all assets of a trade of business, or such similar transaction as may be prescribed in Treasury regulations.