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 3106(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, 135, 312, 618, and 606 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(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 an LLC, see the General Instructions for the authorized individual who must sign the report.

C. E. Stacy
Chairman / 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.

C. E. Stacy
Chairman / President
Title of the Holding Company Director and Official

Date of Signature
2/1/2022

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

RS SSD ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021

Month / Day / Year
N/A

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address

Mountain Bancorp, Inc.

Legal Title of Holding Company
P.O. Box 309
(Mailing Address of the Holding Company) Street / P.O. Box
West Liberty KY 41472-1057
City State Zip Code

204 Court Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jodi Stacy
Vice President
Name Title

Area Code / Phone Number / Extension
Area Code / FAX Number

E-mail Address

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

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."

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.
ANNUAL REPORT OF BANK HOLDING COMPANIES – FR Y-6

Mountain Bancorp, Inc.
West Liberty, Kentucky
Year Ending December 31, 2021

Report Item 1:

a. Not applicable – Annual Report is not sent to shareholders.

Report Item 2(a) Organizational Chart

* LEI is N/A unless noted

Item 2(b). Submitted via e-mail.
The data is as of 12/31/2021. Data reflects information that was received and processed through 12/31/2021.

### Presentations 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 Data 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 Data column.
- **Open**: If a branch listed was sold or closed, enter "Open" in the Data Action column and the sale or closure date in the Effective Data column.
- ** resultSet**: If a branch listed was never owned by this depository institution, enter "resultSet" 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 Data column.

### 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, Open, 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.

### Table: FR Y-10 Domestic Branch Schedule

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Branch ID- regex</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>FDIC/UBR M</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID- regex</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (head office)</td>
<td>42214</td>
<td>42214 BANBROOK BRANCH</td>
<td>BANBROOK BRANCH</td>
<td>59 MEETING HOUSE BRANCH ROAD</td>
<td>EUGENE</td>
<td>OR</td>
<td>97405</td>
<td>OR</td>
<td>42214</td>
<td>42214</td>
<td></td>
<td>42214</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>42215</td>
<td>42215 BANBROOK BRANCH</td>
<td>BANBROOK BRANCH</td>
<td>59 MEETING HOUSE BRANCH ROAD</td>
<td>EUGENE</td>
<td>OR</td>
<td>97405</td>
<td>OR</td>
<td>42215</td>
<td>42215</td>
<td></td>
<td>42215</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3(1): Shareholders

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Country</th>
<th>A - Common</th>
<th>B - Common</th>
<th>C - Common</th>
<th>A - Preferred</th>
<th>B - Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.K. Stacy</td>
<td>USA</td>
<td>2,672</td>
<td>2,296</td>
<td>44,712</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>West Liberty, KY</td>
<td>USA</td>
<td>100%</td>
<td>77.30%</td>
<td>88.09%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joe Gevedon Est.</td>
<td>USA</td>
<td>None</td>
<td>200</td>
<td>1,800</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>West Liberty, KY</td>
<td>USA</td>
<td></td>
<td>6.74%</td>
<td>3.55%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joe Stacy</td>
<td>USA</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>6,561</td>
<td>840</td>
</tr>
<tr>
<td>West Liberty, KY</td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Report Item 3(2): Shareholders

None
<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Other Principal Occupation</th>
<th>(3A) in Bank Holding Co.</th>
<th>(3B) Title/Position in all Subsidiaries</th>
<th>(3C) Other</th>
<th>(4A) Percentages in Bank Holding Co.</th>
<th>(4B) Percentages in all Subsidiaries</th>
<th>(4C) Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.K. Stacy</td>
<td>N/A</td>
<td>Chairman</td>
<td>Bank of the Mountains Chairman</td>
<td>N/A</td>
<td>Common - A 100%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td></td>
<td>Common - B 77.30%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td>President</td>
<td>Bank of the Mountains CEO</td>
<td></td>
<td>Common - C 88.09%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Joe Stacy</td>
<td>N/A</td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td>N/A</td>
<td>Preferred - A 100%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Preferred - B 100%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Robert Hutchinson</td>
<td>Attorney</td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td>N/A</td>
<td>Common - B 1.7%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Alden Collins</td>
<td>N/A</td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td>N/A</td>
<td>Common - B 0.2%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Wrigley, KY</td>
<td></td>
<td>Secretary</td>
<td></td>
<td></td>
<td></td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>