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), 105, 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 5(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.

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2022

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

606-743-3141

Area Code / Phone Number / Extension

606-743-2419

Area Code / FAX Number

jstacy@bankoftheMountains.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? [ ] 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".

For Federal Reserve Bank Use Only

RSSD ID

C.I.

Public reporting burden for this information collection is estimated to vary from 1 to 101 hours per response, with an average of 5.60 hours per response, including time to gather and maintain data in the responses and to review instructions and complete the information collection. Send comments regarding the burden estimates 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 (7000-0297), Washington, DC 20503. 12/2022
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 2a 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 2b 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.