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)); Section 6(a) of the International Banking Act (12 U.S.C. § 3105(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

Name of the Holding Company Director and Official

Secretary/Treasurer

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.

Signature of 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

RSSD ID

C.I.

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

December 31, 2015

Month / Day / Year

Date of Report

N/A

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

Physical Location (if different from mailing address)

204 Court Street

Person to whom questions about this report should be directed:

Jodi Stacy

Vice President

Name

Title

606-743-3141

Area Code / Phone Number / Extension

606-743-2416

Area Code / Fax Number

jstacy@bankofthemountains.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes

Please identify the report items to which this request applies:

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☐ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 161 hours per response, with an average of 6.25 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, 2015

Report Item 1:

a. Not applicable.

Report Item 2(a) Organizational Chart

*No LEI for any corporation on the Organizational Chart

Item 2(b). Submitted via e-mail.

J.D. [signature]
3/24/16
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 the 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 depositor institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, start a new, 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, Online, 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 UNRUGM, Office Number, and ID_RISD 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_RISD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>FDIC UNRUGM</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RISD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>ok</td>
<td></td>
<td>Full Service</td>
<td>422110</td>
<td>EZI BANKING BRANCH</td>
<td>3645 WEST MAIN STREET</td>
<td>WEST LIBERTY</td>
<td>KY</td>
<td>43472</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>252471</td>
<td>1 BANK OF THE MOUNTAINS, INC.</td>
<td>422110</td>
<td></td>
</tr>
<tr>
<td>ok</td>
<td></td>
<td>Full Service</td>
<td>422110</td>
<td>EZI BANKING BRANCH</td>
<td>3645 WEST MAIN STREET</td>
<td>WEST LIBERTY</td>
<td>KY</td>
<td>43472</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>252471</td>
<td>1 BANK OF THE MOUNTAINS, INC.</td>
<td>422110</td>
<td></td>
</tr>
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</table>
Report Item 3(1): Shareholders

<table>
<thead>
<tr>
<th>A Name and Address</th>
<th>B 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>2,156</td>
<td>43,452</td>
<td>None</td>
<td>None</td>
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<tr>
<td>West Liberty, KY</td>
<td></td>
<td>100%</td>
<td>72.64%</td>
<td>85.60%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></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></td>
<td></td>
<td>6.74%</td>
<td>3.55%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Helen Black</td>
<td>USA</td>
<td>None</td>
<td>280</td>
<td>2,520</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>West Liberty, KY</td>
<td></td>
<td></td>
<td>9.43%</td>
<td>4.96%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
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<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></td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>USA</td>
<td></td>
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</table>

Report Item 3(2): Shareholders

None
<table>
<thead>
<tr>
<th>(1) Name and Address</th>
<th>(2) Other Principal Occupation</th>
<th>(3)A in Bank Holding Co.</th>
<th>(3)B Title/Position in all Subsidiaries</th>
<th>(3)C Other</th>
<th>(4)A Percentages in Bank Holding Co.</th>
<th>(4)B Percentages in all Subsidiaries</th>
<th>(4)C Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.K. Stacy</td>
<td>N/A</td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td>N/A</td>
<td>Common - A 100%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>West Liberty, KY USA</td>
<td></td>
<td>President</td>
<td>Bank of the Mountains Director</td>
<td></td>
<td>Common - B 72.64%</td>
<td>Mountain Mortgage, LLC</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Common - C 85.60%</td>
<td>Director Secretary</td>
<td></td>
</tr>
<tr>
<td>Joe Stacy</td>
<td>N/A</td>
<td>Chairman</td>
<td>Bank of the Mountains Chairman</td>
<td>N/A</td>
<td>Preferred - A 100%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>West Liberty, KY USA</td>
<td></td>
<td>Director</td>
<td>Bank of the Mountains Director</td>
<td></td>
<td>Preferred - B 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Common - B 1.7%</td>
<td>None</td>
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</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>West Liberty, KY USA</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></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>
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<tr>
<td>Wrigley, KY USA</td>
<td></td>
<td>Vice President</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>