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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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 as an LLC, see the General Instructions for the authorized individual who must sign the report.

I, [Name],
President & Chief Executive Officer
Name of the Holding Company Director and Official
President & Chief Executive Officer
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 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

[Signature]
Signature of Holding Company Director and Official
02/19/2021
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, 2020
Month / Day / Year
5493001ZNBSEK5L54F09
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

MountainOne Financial, MHC
Legal Title of Holding Company
93 Main St., PO Box 997
(Mailing Address of the Holding Company) Street / P.O. Box
North Adams MA 01247
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Debra Wooley SVP/Controller
Name Title
413-663-2126
Area Code / Phone Number / Extension
413-663-2125
Area Code / FAX Number
deb.wooley@mountainone.com
E-mail Address

www.mountainone.com
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
   [X]

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
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>MountainOne Financial Inc.</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Legal Title of Subsidiary Holding Company</td>
<td>Legal Title of Subsidiary Holding Company</td>
</tr>
<tr>
<td>93 Main Street, PO Box 997</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>North Adams MA 01247</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

(Repeat for additional subsidiaries)
Report Item

1(a): Form 10-K filed with the SEC
   None

1(b): Annual Report to Shareholders
   None

2:   Organization Chart
     See Attached

2b:  Domestic Branch Listing – Attached (Also e-mailed to Joan Marie Herlihy –
     JoanMarie.Herlihy@bos.frb.org)

3:   Shareholders
     None – MountainOne Financial, MHC is a mutual holding company.

4.  Directors & Officers - Public

4:   Directors and officers
     Provided under separate cover – Confidential Volume
MOUNTAINONE FINANCIAL, MHC

LEI is not applicable unless otherwise noted

MountainOne Capital Trust I*
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

MountainOne Capital Trust II*
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

MountainOne Financial, Inc.****
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

MountainOne Financial, MHC
LEI# 5493002578XYSRFY2C51
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

MountainOne Bank ***
LEI# 5493002578XYSRFY2C51
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

MountainOne Insurance Agency, Inc.**
85 Main St., Suite 100 N. Adams, MA 01247
Incorporated in Massachusetts

NAHSB Security Corp.**
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

RSB Properties LLC ** &*****
93 Main St., N. Adams, MA 01247
Incorporated in Massachusetts

* Trust Companies are affiliates, not subsidiaries of MountainOne Financial, MHC
** All subsidiaries of MountainOne Bank are 100% owned by MountainOne Bank
*** Bank is 100% owned by MountainOne Financial, Inc.
**** MountainOne Financial, Inc. is 100% owned by MountainOne Financial, MHC
***** MountainOne Bank is the sole Member of RSB Properties, LLC acting through their Board of Directors with additional Managers elected by the Board of Directors of MountainOne Bank

Bank Branches:
93 Main St., North Adams MA 01247
795 Main St., Williamstown, MA 01267
111 Silver Lake Blvd., Pittsfield, MA 01201
279 Union St., Rockland, MA 02370
77 Granite St., Quincy, MA 02169
54 Front St., Scituate, MA 02066
Results: A list of branches for your holding company: MOUNTAINONE FINANCIAL, MHC (2634212) of NORTH ADAMS, MA. The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

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.
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://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>97804</td>
<td>Mountainone Bank</td>
<td>93 MAIN ST</td>
<td>NORTH ADAMS</td>
<td>MA</td>
<td>01247</td>
<td>BERKSHIRE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MOUNTAINONE BANK</td>
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<td>OK</td>
<td>Full Service</td>
<td>451144</td>
<td>Mountainone Financial Center Branch</td>
<td>111 SILVER LAKE BLVD</td>
<td>PITTSFIELD</td>
<td>MA</td>
<td>01201</td>
<td>BERKSHIRE</td>
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<td>Not Required</td>
<td>MOUNTAINONE BANK</td>
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<td>UNITED STATES</td>
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<td>MOUNTAINONE BANK</td>
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<tr>
<td>Name</td>
<td>City, State</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with subsidiaries (include names of subs)</td>
<td>Other Companies and % of Voting Securities held</td>
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<tr>
<td>Art, Pamela</td>
<td>Williamstown, MA</td>
<td>Retired Publishing Executive</td>
<td>Trustee, Vice Chair</td>
<td>Director - MountainOne Bank</td>
<td>N/A</td>
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<tr>
<td>Bailey, James</td>
<td>Marshfield, MA</td>
<td>Retired / CPA</td>
<td>Trustee</td>
<td>Director - MountainOne Bank</td>
<td>N/A</td>
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<td>Bosley, Daniel</td>
<td>North Adams, MA</td>
<td>Government Consultant</td>
<td>Trustee, Chair</td>
<td>Director - MountainOne Bank</td>
<td>See Confidential Item 4.</td>
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<td>Carey-Neville, Noreen</td>
<td>Plymouth, MA</td>
<td>Insurance Agency Owner</td>
<td>Trustee</td>
<td>Director - MountainOne Bank</td>
<td>See Confidential Item 4.</td>
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<td>Carlotto, Lynne</td>
<td>Pittsfield, MA</td>
<td>N/A</td>
<td>EVP, Senior Risk Management Officer</td>
<td>EVP, Senior Risk Management &amp; CRA Officer - MountainOne Bank</td>
<td>N/A</td>
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<td>Trustee</td>
<td>Director - MountainOne Bank</td>
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<td>Fraser, Robert</td>
<td>Marshfield, MA</td>
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<td>Trustee, President &amp; CEO</td>
<td>Director - MountainOne Bank, President and CEO of MountainOne Bank</td>
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<td>Hogan, Susan</td>
<td>Williamstown, MA</td>
<td>College Administrator</td>
<td>Trustee</td>
<td>Director - MountainOne Bank</td>
<td>See Confidential Item 4.</td>
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<td>Retired CEO, Food Production Company</td>
<td>Trustee</td>
<td>Director - MountainOne Bank</td>
<td>N/A</td>
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<td>Owens, Steven</td>
<td>Cohoes, NY</td>
<td>N/A</td>
<td>EVP, CFO, CIO, COO, Treasurer</td>
<td>EVP, CFO, CIO, COO, Treasurer - MountainOne Bank, Director &amp; Treasurer - MountainOne Insurance Agency, Inc.</td>
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<td>Director - MountainOne Bank</td>
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