

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.

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, Robert Fraser

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

Signature of Holding 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.

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.

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

December 31, 2021

Month / Day / Year

549300IZNBSEK5L54F09

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

Reporter's Name, Street, and Mailing Address

MountainOne Financial, MHC

Legal Title of Holding Company

93 Main Street, 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:

Jennifer Field

AVP/Assistant Controller

Name

Title

413-663-2337

Area Code / Phone Number / Extension

413-663-2125

Area Code / FAX Number

jennifer.field@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

1

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 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.

MountainOne Financial, Inc.

Legal Title of Subsidiary Holding Company

93 Main Street, PO Box 997

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

North Adams

MA

01247

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City

State

Zip Code

Physical Location (if different from mailing address)

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Zip Code

Physical Location (if different from mailing address)

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 Caitlin Plunkett – Caitlin.plunkett@bos.frb.org)

3: Shareholders

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

4: Directors and officers

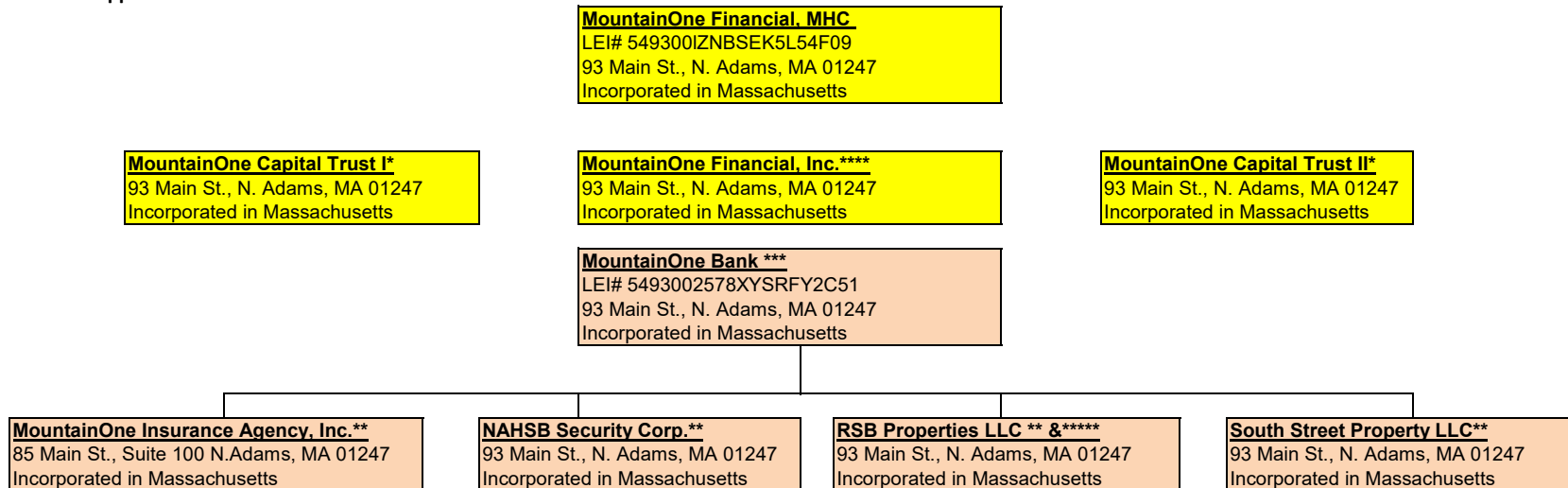
Provided under separate cover – Public Version

4: Directors and officers

Provided under separate cover – Confidential Volume

MOUNTAINONE FINANCIAL, MHC

LEI is not applicable unless otherwise noted



* 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 MountainOneFinancial, 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 depository institution: **MOUNTAINONE BANK (ID_RSSD: 97804)**.
This depository institution is held by **MOUNTAINONE FINANCIAL, MHC (2634212)** of **NORTH ADAMS, MA**.
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 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.

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)	97804	MOUNTAINONE BANK	93 MAIN ST	NORTH ADAMS	MA	01247	BERKSHIRE	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	
Change	12/31/2021	Full Service	4511447	PITTSFIELD BRANCH	111 SILVER LAKE BLVD.	PITTSFIELD	MA	01201	BERKSHIRE	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	
OK		Full Service	2983442	QUINCY BRANCH	77 GRANITE STREET	QUINCY	MA	02169	NORFOLK	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	
Change	12/31/2021	Full Service	551904	ROCKLAND BRANCH	279 UNION ST	ROCKLAND	MA	02370	PLYMOUTH	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	
Change	12/31/2021	Full Service	335001	SCITUATE BRANCH	54 FRONT ST	SCITUATE	MA	02066	PLYMOUTH	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	
Change	12/31/2021	Full Service	774105	WILLIAMSTOWN BRANCH	795 MAIN STREET	WILLIAMSTOWN	MA	01267	BERKSHIRE	UNITED STATES	Not Required	Not Required	MOUNTAINONE BANK	97804	

Form FRY-6 Report Item 4 Public Version: Insiders
MountainOne Financial, MHC
Fiscal Year Ending December 31, 2021

Note: Items 4(a) and 4(b) are not applicable

(1) Name, City, State	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with subsidiaries (include names of subs)	(4)(c) List names of other companies (including partnerships) if 25% or more of voting securities are held and include the % of any voting securities held
Art, Pamela Williamstown, MA	Retired Publishing Executive	Trustee Vice Chair	Director - MountainOne Bank	N/A
Bailey, James Marshfield, MA	Retired / CPA	Trustee	Director - MountainOne Bank	N/A
Bosley, Daniel North Adams, MA	Government Consultant	Trustee Chair	Director - MountainOne Bank	See Confidential Item 4.
Carey-Neville, Noreen Plymouth, MA	Insurance Agency Owner	Trustee	Director - MountainOne Bank	See Confidential Item 4.
Carlotto, Lynne Pittsfield, MA	N/A	EVP, Senior Risk Management Officer	EVP, Senior Risk Management & CRA Officer - MountainOne Bank	N/A
Crane, David Dalton, MA	Printing Executive	Trustee	Director - MountainOne Bank	See Confidential Item 4.
Fraser, Robert Marshfield, MA	N/A	Trustee President & CEO	Director - MountainOne Bank President and CEO of MountainOne Bank President and CEO of MountainOne Financial Inc. Director & CEO of MountainOne Insurance Agency, Inc.	N/A
Haynes, Antony Williamstown, MA	Associate Dean and Associate Professor - College	Trustee	Director - MountainOne Bank	N/A
Hogan, Susan Williamstown, MA	College Administrator	Trustee	Director - MountainOne Bank	See Confidential Item 4.
Maguire, Kevin Marshfield Hills, MA	Retired CEO, Food Production Company	Trustee	Director - MountainOne Bank	N/A
O'Connell, Thomas Boston, MA	Real Estate Development	Trustee	Director - MountainOne Bank	N/A
Owens, Steven Cohoes, NY	N/A	EVP, CFO, CIO, COO, Treasurer	EVP, CFO, CIO, COO, Treasurer - MountainOne Bank Director & Treasurer - MountainOne Insurance Agency, Inc.	N/A
Spence, William Norwell, MA	President, Heating Fuel, Storage & Real Estate Development Company	Trustee	Director - MountainOne Bank	See Confidential Item 4.
Thompson, Joseph Williamstown, MA	Retired - Director, Art Museum	Trustee	Director - MountainOne Bank	N/A
Zink, Karen Pittsfield, MA	Retired President & COO - Utility Company	Trustee	Director - MountainOne Bank	N/A

Form FRY –6 Report Item 4: Public Version: Insiders
MountainOne Financial, INC
Fiscal Year Ending December 31, 2021

Note: Items 4(a) and 4(b) are not applicable

(1) Name, City, State	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with subsidiaries (include names of subs)	(4)(c) List names of other companies (including partnerships) if 25% or more of voting securities are held and include the % of any voting securities held
Art, Pamela Williamstown, MA	Retired Publishing Executive	Director Vice Chair	Director - MountainOne Bank	N/A
Bailey, James Marshfield, MA	Retired / CPA	Director	Director - MountainOne Bank	N/A
Bosley, Daniel North Adams, MA	Government Consultant	Director Chair	Director - MountainOne Bank	See Confidential Item 4.
Carey-Neville, Noreen Plymouth, MA	Insurance Agency Owner	Director	Director - MountainOne Bank	See Confidential Item 4.
Carlotto, Lynne Pittsfield, MA	N/A	EVP, Senior Risk Management Officer	EVP, Sr Risk Mgmt & CRA Officer - MountainOne Bank	N/A
Crane, David Dalton, MA	Printing Executive	Director	Director - MountainOne Bank	See Confidential Item 4.
Fraser, Robert Marshfield, MA	N/A	Director President & CEO	Director - MountainOne Bank President and CEO of MountainOne Bank President and CEO of MountainOne Financial Inc. Director & CEO of MountainOne Insurance Agency, Inc.	N/A
Haynes, Antony Williamstown, MA	Associate Dean and Associate Professor - College	Trustee	Director - MountainOne Bank	N/A
Hogan, Susan Williamstown, MA	College Administrator	Director	Director - MountainOne Bank	See Confidential Item 4.
Maguire, Kevin Marshfield Hills, MA	Retired CEO, Food Production Company	Director	Director - MountainOne Bank	N/A
O'Connell, Thomas Boston, MA	Real Estate Development	Director	Director - MountainOne Bank	N/A
Owens, Steven Cohoes, NY	N/A	EVP, CFO, CIO, COO, Treasurer	EVP, CFO, CIO, COO, Treasurer - MountainOne Bank Director & Treasurer - MountainOne Insurance Agency, Inc.	N/A
Spence, William Norwell, MA	President, Heating Fuel, Storage & Real Estate Development Company	Director	Director - MountainOne Bank	See Confidential Item 4.
Thompson, Joseph Williamstown, MA	Director, Art Museum	Director	Director - MountainOne Bank	N/A
Zink, Karen Pittsfield, MA	Retired President & COO - Utility Company	Trustee	Director - MountainOne Bank	N/A