

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.

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.

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, James, M. Anthony

Name of the Holding Company Director and Official

President & CEO

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]
 Signature of Holding Company Director and Official
3/17/2022
 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, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Vineyard Bancorp, MHC

Legal Title of Holding Company

P.O. Box 1069

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

Edgartown

MA

02539

City

State

Zip Code

78 Main Street, Edgartown, MA 02539

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karen Pontremoli

Assistant to the President

Name

Title

508-684-4170

Area Code / Phone Number / Extension

508-684-4170

Area Code / FAX Number

KPontremoli@mvtbank.com

E-mail Address

N/A

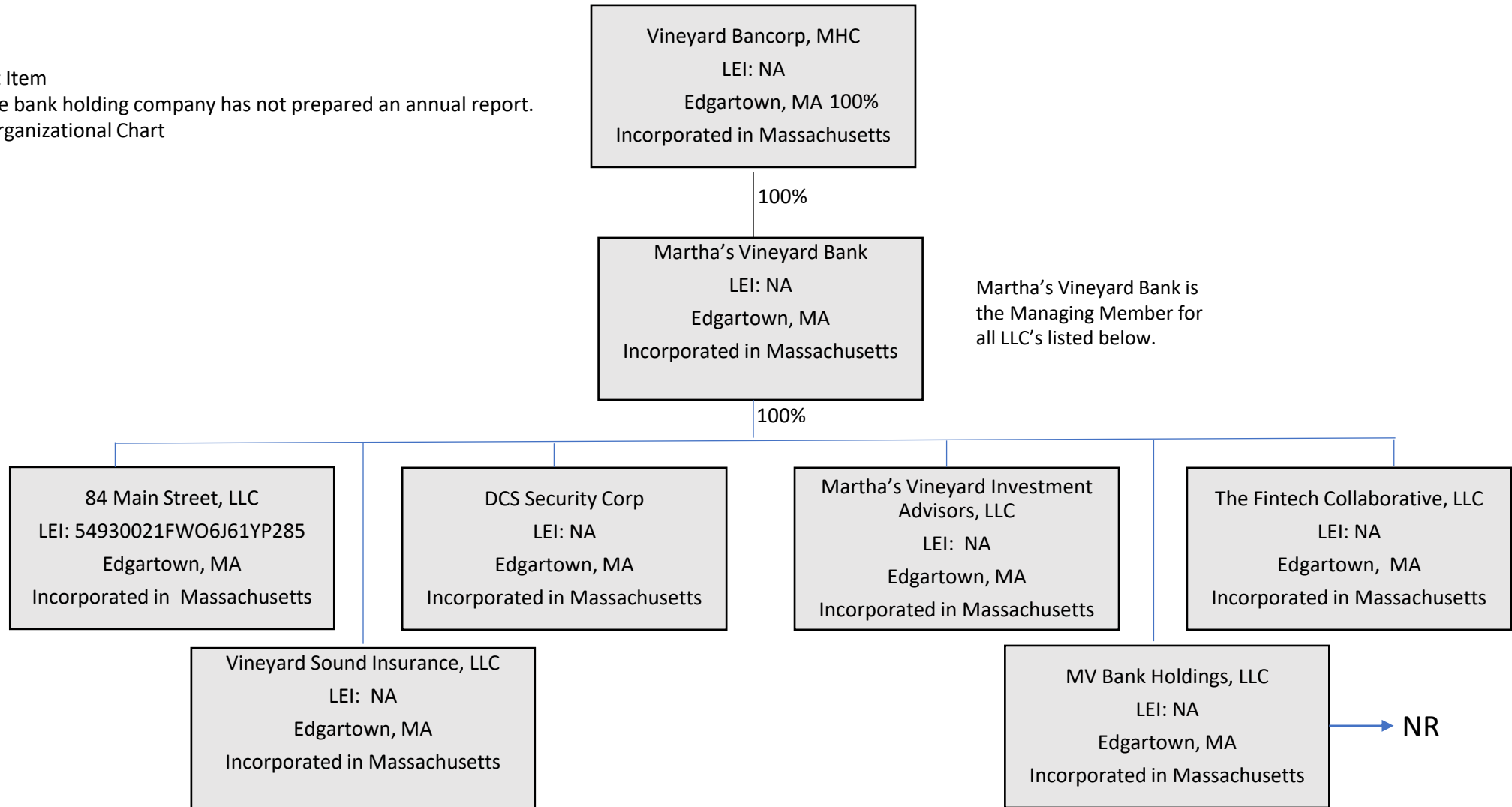
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

Form FR Y-6
Vineyard Bancorp, MHC
Edgartown, Massachusetts
Fiscal Year Ending December 31, 2021

Report Item

- 1. The bank holding company has not prepared an annual report.
- 2a. Organizational Chart



Results: A list of branches for your depository institution: **MARTHA'S VINEYARD BANK (ID_RSSD: 196800)**.
 This depository institution is held by **VINEYARD BANCORP MHC (5557826) of EDGARTOWN, 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
Change	2/23/2022	Full Service (Head Office)	196800	EDGARTOWN MAIN	78 MAIN STREET	EDGARTOWN	MA	02539	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
Change	2/23/2022	Full Service	3281556	CHILMARK BRANCH	9 STATE ROAD	CHILMARK	MA	02535	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
Change	2/23/2023	Full Service	2726546	POST OFFICE BRANCH	236 EDGARTOWN-VINEYARD HAVEN ROAD, POST OFFICE SQUARE	EDGARTOWN	MA	02539	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	4725525	PALMER AVENUE BRANCH	397 PALMER	FALMOUTH	MA	02540	BARNSTABLE	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	5616983	VILLAGE GREEN BRANCH	84 MAIN STREET	FALMOUTH	MA	02540	BARNSTABLE	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
Change	2/23/2022	Full Service	3207480	FLYING HORSES BRANCH	14 OAK BLUFFS AVENUE	OAK BLUFFS	MA	02557	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	2924315	UNCAS AVENUE BRANCH	4 UNCAS AVENUE	OAK BLUFFS	MA	02557	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
Change	2/23/2023	Full Service	182175	VINEYARD HAVEN BRANCH	40 SOUTH MAIN STREET	VINEYARD HAVEN	MA	02568	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	196408	TISBURY BRANCH	11 STATE ROAD	VINEYARD HAVEN	MA	02568	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	2756794	WEST TISBURY BRANCH	490 STATE ROAD	WEST TISBURY	MA	02575	DUKES	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	
OK		Full Service	4105387	WOODS HOLE BRANCH	2 WATER STREET	WOODS HOLE	MA	02543	BARNSTABLE	UNITED STATES	Not Required	Not Required	MARTHA'S VINEYARD BANK	196800	

Form FR Y-6
Vineyard Bancorp, MHC
Fiscal Year Ending December 31, 2021

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3) Title & Position with Holding Company	(3)(b) Title & Position with subsidiaries (& names of subsidiaries)	(3)c Title and Position with other businesses	(4)(a) Percentage of Voting Shares in Holding Company	4)(b) Percentage of Voting Shares in subsidiaries	(4)(c) List names of other companies >25% of voting securities
James M. Anthony, Edgartown, MA USA	N/A	President, CEO & Trustee	President: 84 Main Street, LLC President: DCS Security Corp President: Martha's Vineyard Investment Advisors, LLC President: The Fintech Collaborative, LLC President: Vineyard Sound Insurance, LLC President: MV Bank Holdings, LLC	N/A N/A N/A N/A N/A N/A	None None None None None None	None None None None None None	None None None None None None
Ronald H. Rappaport	Attorney	Trustee - Chair	None	N/A	None	None	None
Donna L. Cummins	N/A	Trustee - Vice Chair	None	N/A	None	None	None
Stever Aubrey	N/A	Trustee	None	N/A	None	None	None
Beth S. Colt	Financial Advisor	Trustee	None	N/A	None	None	None
Kenneth C. Galley	N/A	Trustee - Clerk	None	N/A	None	None	None
Wayne C. Lamson	N/A	Trustee	None	N/A	None	None	None
George A. Santos	Optometrist	Trustee	None	N/A	None	None	None
Alison Shaw	Photographer	Trustee	None	N/A	None	None	None
Reid G. Silva	Land Surveyor	Trustee	None	N/A	None	None	None
Jennifer Smith Turner	N/A	Trustee	None	N/A	None	None	None
Ann M. Tyra	N/A	Trustee	None	N/A	None	None	None