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. §§ 3108(a) and 3108(a)(1); 25, and 28A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 802 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.

J. James, M. Anthony
Name of the Holding Company Director and Official
President & CEO
Title of the Holding Company Director and Official attests 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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2021
Month / Day / Year

N/A
Reportor’s Legal Entity Identifier (LEI) (20 Character LEI Code)

N/A
Reportor’s Name, Street, and Mailing Address

Vineyard Bancoorp, MHC
Legal Title of Holding Company

P.O. Box 1069
(Mailing Address of the Holding Company) Street / P.O. Box
Edgartown
City
MA
State
02539
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
508-684-4170
Area Code / Phone Number / Extension

508-684-4170
Area Code / FAX Number

KfPonternoi@mvbank.com
E-mail Address

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

For holdings companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:
☐ is prepared
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 9.55 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 (7103-0297), Washington, DC 20503.
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

Vineyard Bancorp, MHC
LEI: NA
Edgartown, MA 100%
Incorporated in Massachusetts

100%

Martha’s Vineyard Bank
LEI: NA
Edgartown, MA
Incorporated in Massachusetts

84 Main Street, LLC
LEI: 54930021FWO61YP285
Edgartown, MA
Incorporated in Massachusetts

DCS Security Corp
LEI: NA
Edgartown, MA
Incorporated in Massachusetts

Martha’s Vineyard Investment Advisors, LLC
LEI: NA
Edgartown, MA
Incorporated in Massachusetts

MV Bank Holdings, LLC
LEI: NA
Edgartown, MA
Incorporated in Massachusetts

The Fintech Collaborative, LLC
LEI: NA
Edgartown, MA
Incorporated in Massachusetts

Martha’s Vineyard Bank is the Managing Member for all LLC’s listed below.

2b. Domestic Branch listing provided to the Federal Reserve Bank.
<table>
<thead>
<tr>
<th>Date Activ</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID/SSN*</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>EdCEP/CURRICULUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID/SSN*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>300890</td>
<td>ESQUINTO BRANCH</td>
<td>78 MAIN STREET</td>
<td>ESQUINTO</td>
<td>MA</td>
<td>07569</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>524550</td>
<td>CLEVELAND BRANCH</td>
<td>9 MAIN ROAD</td>
<td>CLEVELAND</td>
<td>MA</td>
<td>02530</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>220554</td>
<td>POST OFFICE BRANCH</td>
<td>236 ESQUINTO VINEYARD HAVEN ROAD, POST OFFICE SQUARE</td>
<td>ESQUINTO</td>
<td>MA</td>
<td>07569</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>422512</td>
<td>PALMERS AVENUE BRANCH</td>
<td>287 PALMERS</td>
<td>PALMERS</td>
<td>MA</td>
<td>02543</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>360988</td>
<td>VILLAGE GREEN BRANCH</td>
<td>84 MAIN STREET</td>
<td>VILLAGE</td>
<td>MA</td>
<td>02551</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>307748</td>
<td>EVANS HOUSES BRANCH</td>
<td>54 DAVE BURFORD AVE</td>
<td>CUMBERLAND</td>
<td>MA</td>
<td>02531</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>2524315</td>
<td>LINCOLN AVENUE BRANCH</td>
<td>4 LINCOLN AVENUE</td>
<td>CUMBERLAND</td>
<td>MA</td>
<td>02531</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>587175</td>
<td>SPEEDWAY HAVEN BRANCH</td>
<td>40 SOUTH MAIN STREET</td>
<td>VINEYARD HAVEN</td>
<td>MA</td>
<td>02558</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>336669</td>
<td>TILLEY BRANCH</td>
<td>11 STATEN ROAD</td>
<td>TILLEY</td>
<td>MA</td>
<td>02533</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>2707943</td>
<td>WEST TISBURY BRANCH</td>
<td>490 STATE ROAD</td>
<td>WEST TISBURY</td>
<td>MA</td>
<td>02573</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2/15/2022</td>
<td>Full Service</td>
<td>4803497</td>
<td>DWIGHT WIL BRANCH</td>
<td>2 WILLOW ST</td>
<td>WOODS HAVEN</td>
<td>MA</td>
<td>02543</td>
<td>BLUES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MARTHA'S VINEYARD BANK</td>
<td>020000</td>
<td></td>
</tr>
</tbody>
</table>

* For UNFIRMED, Office Number, and ID/SSN columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with subsidiaries (or names of other businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in subsidiaries</th>
<th>List names of other companies that own 25% of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>James M. Anthony, Edgartown, MA USA</td>
<td>N/A</td>
<td>President, CEO &amp; Trustee</td>
<td>President: 84 Main Street, LLC</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Ronald H. Rappaport</td>
<td>Attorney</td>
<td>Trustee - Chair</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Donna L. Cummins</td>
<td>N/A</td>
<td>Trustee - Vice Chair</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Steven Aubrey</td>
<td>N/A</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Beth S. Colt</td>
<td>Financial Advisor</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Kenneth C. Galley</td>
<td>N/A</td>
<td>Trustee - Clerk</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Wayne C. Lanson</td>
<td>N/A</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>George A. Santes</td>
<td>Optometrist</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Allison Shaw</td>
<td>Photographer</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Reid G. Silva</td>
<td>Land Surveyor</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Jennifer Smith Turner</td>
<td>N/A</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Ann M. Tyra</td>
<td>N/A</td>
<td>Trustee</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>