

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

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

December 31, 2022

Month / Day / Year

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

VP/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

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

2/16/2023
Date of Signature

For Federal Reserve Bank Use Only
RSSD ID _____
C.I. _____

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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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

NorthAdams 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)

Legal Title of Subsidiary Holding Company

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

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City State 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

No changes

3: Shareholders

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

4: Directors and officers -

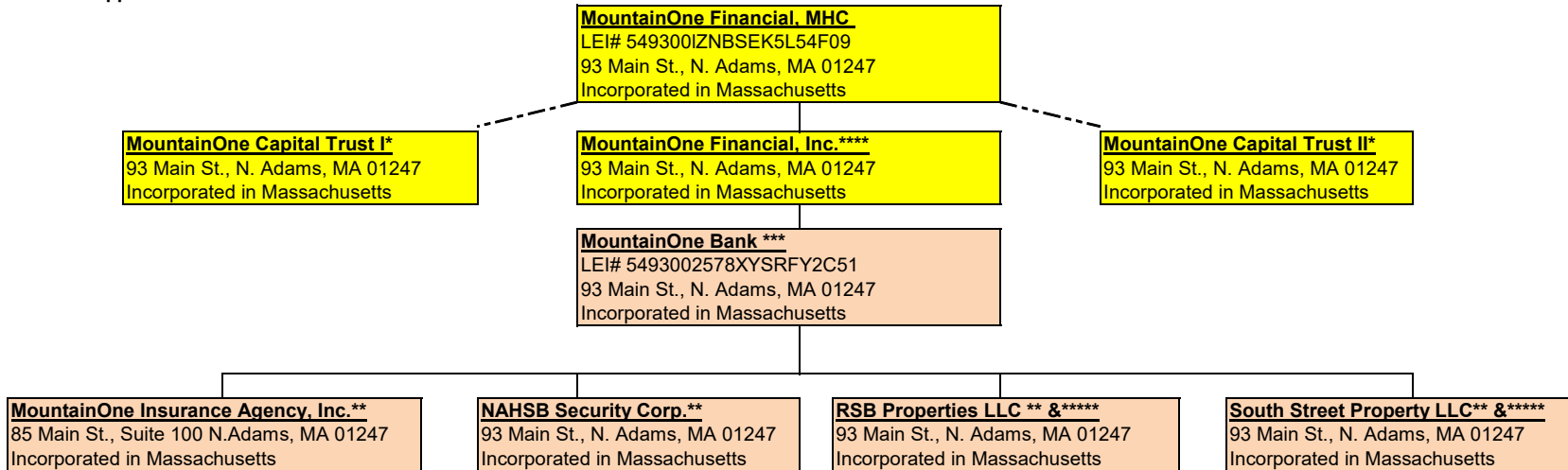
Attached– Public Version

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 & South Street Property 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

Form FRY-6 Report Item 4: Insiders
MountainOne Financial, MHC
Fiscal Year Ending December 31, 2022

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
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	Retired / Insurance Agency Owner	Trustee	Director - 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
Grant, Mary Scituate, MA	President MA College of Art and Design	Trustee	Director - MountainOne Bank	N/A
Haynes, Antony Williamstown, MA	Associate Dean and Associate Professor - College	Trustee	Director - MountainOne Bank	N/A
Hogan, Susan Williamstown, MA	Retired / 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	Vice-Chair	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.
Zink, Karen Pittsfield, MA	Retired President & COO - Utility Company	Trustee	Director - MountainOne Bank	N/A

**Form FRY –6 Report Item 4: Insiders
MountainOne Financial, INC
Fiscal Year Ending December 31, 2022**

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
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	Retired / Insurance Agency Owner	Director	Director - 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
Grant, Mary Scituate, MA	President MA College of Art and Design	Trustee	Director - MountainOne Bank	N/A
Haynes, Antony Williamstown, MA	Associate Dean and Associate Professor - College	Trustee	Director - MountainOne Bank	N/A
Hogan, Susan Williamstown, MA	Retired / 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	Vice-Chair	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