

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.

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

December 31, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Mountain-Valley Bancshares, Inc.

Legal Title of Holding Company

Post Office Box 1969

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

Elkins West Virginia 26241
 City State Zip Code

317 Davis Avenue

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Anthony N. Ricottilli Treasurer
 Name Title

304-637-2265

Area Code / Phone Number / Extension

304-637-2270

Area Code / FAX Number

aricottilli@mountainvalleybank.com

E-mail Address

www.mountainvalleybank.com

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

I, T. Richard Harvey
 Name of the Holding Company Director and Official
President and 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.

T. Richard Harvey
 Signature of Holding Company Director and Official
 03-06-2020
 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. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

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.

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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City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)

**ANNUAL REPORT OF HOLDING COMPANIES - FR Y-6
MOUNTAIN-VALLEY BANCSHARES, INC.
DECEMBER 31, 2019**

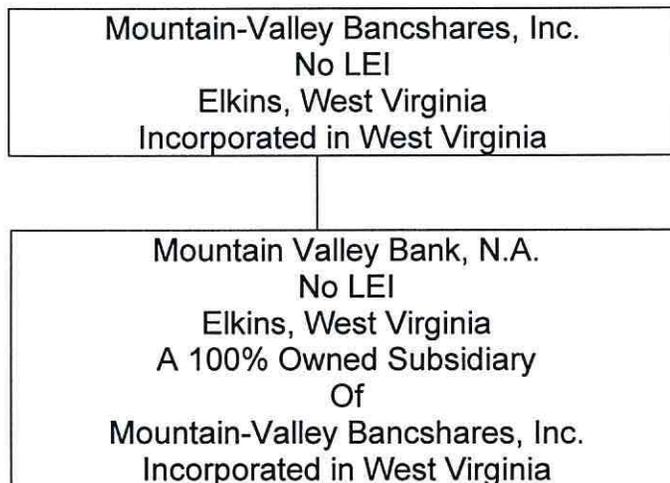
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Form FR Y-6
Mountain-Valley Bancshares, Inc.
Elkins, West Virginia
Year Ending December 31, 2019

Report Item

1. a. Mountain-Valley Bancshares, Inc. is not required to file form 10K with the Securities and Exchange Commission.
 - b. Mountain-Valley Bancshares, Inc. does prepare an annual report for its shareholders. Enclosed are two copies of the 2019 annual report.
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2. a. Organizational Chart



2. b. Submitted via e-mail on February 19, 2020.

**FORM FR Y-6
MOUNTAIN-VALLEY BANCSHARES, INC.
DECEMBER 31, 2019**

Report Item 3: Shareholders

(1)a (1)b (1)c (2)a (2)b (2)c

Report Item 3(1): Shareholders

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-19.

| 3(1)a Name & Address (City, State, Country) | 3(1)b Country of Citizenship Or Incorporation | 3(1)c Number of Each Class of Voting Securities | Percentage |
|---|---|---|------------|
| Shriners Hospitals for Crippled Children Tampa, Florida USA | USA | 33,300 Common Stock | 7.96% |
| Cecelia W. Wallace Mill Creek, WV USA | USA | 23,680 Common Stock | 5.66% |

Report Item 3(2): Shareholders

Shareholders not listed in 3(1) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-19.

| 3(2)a Name & Address (City, State, Country) | 3(2)b Country of Citizenship Or Incorporation | 3(2)c Number of Each Class of Voting Securities | Percentage |
|---|---|---|------------|
| NONE | NONE | NONE | NONE |

Report Items 4: Directors and Officers
(1) (2) (3) a,b,c and (4) a,b,c

| (1) | (2) | (3) a | (3) b | (3) c | 4(a) | 4 (b) | 4 (c) |
|---|--|---|---|---|--|--|---|
| Name & Address (City, State, Country) | Principal Occupation If Other Than With Bank Holding Company | Title & Position with Bank Holding Company | Title & Position With Subsidiaries (Name of Subsidiary) | Title & Position With Other Businesses (Name of Other Business) | Percentage of Voting Shares in Bank Holding Company | Percentage of Voting Shares in Subsidiaries (Name of Subsidiary) | Name of Other Companies With a 25% or Greater Voting Interest |
| T. Richard Harvey Elkins, WV United States | Chariman of the Board, President and Chief Executive Officer of Mountain Valley Bank, N.A. | President & CEO | Chariman of the Board, President and Chief Executive Officer Mountain Valley Bank, N.A. | None | 0.86% | N/A | N/A |
| Donald J. Judy Beverly, WV United States | Retired | Chairman of the Board | Vice Chairman of the Board Mountain Valley Bank, N.A. | Retired | 3.83% | N/A | N/A |
| Russell T. Linger, Jr. Huttonsville, WV United States | Dairy Farmer | Director | Director Mountain Valley Bank, N.A. | President Linger Farms Inc. | 2.09% | N/A | Linger Farms Inc. 50% Interest |
| Pat A. Nichols Davis, WV United States | Attorney at Law | Director | Director Mountain Valley Bank, N.A. | Owner Nichols and Nichols | 0.78% | N/A | Nichols and Nichols 100% Owner |
| David J. Orr Parsons, WV United States | Orr Enterprises LLC Owner Orr-Wilson Insurance Agent | Director Executive Vice President | Director Mountain Valley Bank, N.A. | Owner Orr Enterprises LLC Agent Orr-Wilson Insurance | 3.31% | N/A | Orr Enterprises LLC 100% Owner Orr-Wilson Insurance Agency 50% Owner |

Results: A list of branches for your depository institution: **MOUNTAIN VALLEY BANK, N.A. (ID_RSSD: 1011432)**.
 This depository institution is held by **MOUNTAIN-VALLEY BANCSHARES, INC. (1404641)** of **ELKINS, WV**.
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

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) | 1011432 | MOUNTAIN VALLEY BANK, N.A. | 317 DAVIS AVENUE | ELKINS | WV | 26241 | RANDOLPH | UNITED STATES | Not Required | Not Required | MOUNTAIN VALLEY BANK, N.A. | 1011432 | |
| OK | | Full Service | 2260974 | CHENOWETH CREEK OFFICE | 1955 BEVERLY PIKE | ELKINS | WV | 26241 | RANDOLPH | UNITED STATES | Not Required | Not Required | MOUNTAIN VALLEY BANK, N.A. | 1011432 | |
| OK | | Full Service | 886530 | MILL CREEK BRANCH | 9896 SENECA TRAIL | MILL CREEK | WV | 26280 | RANDOLPH | UNITED STATES | Not Required | Not Required | MOUNTAIN VALLEY BANK, N.A. | 1011432 | |
| OK | | Full Service | 1993211 | PARSONS BRANCH | 401 FIRST STREET | PARSONS | WV | 26287 | TUCKER | UNITED STATES | Not Required | Not Required | MOUNTAIN VALLEY BANK, N.A. | 1011432 | |