

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.

I, Michael McFarland

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.

Michael E. McFarland
 Signature of Holding Company Director and Official

04/10/2023
 Date of Signature

by Daniel 5-5-2023
M. McFarland

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

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

06/30/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

15 Beach MHC

Legal Title of Holding Company

15 Beach Street

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

Quincy MA 02170
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Larry Stanford Controller

Name Title

617-376-3511

Area Code / Phone Number / Extension

Area Code / FAX Number

stanford@colonialfed.com

E-mail Address

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

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."

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.

CFSB Bancorp, Inc.

Legal Title of Subsidiary Holding Company

15 Beach Street

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

Quincy **MA** **02170**
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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City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

15 Beach MHC

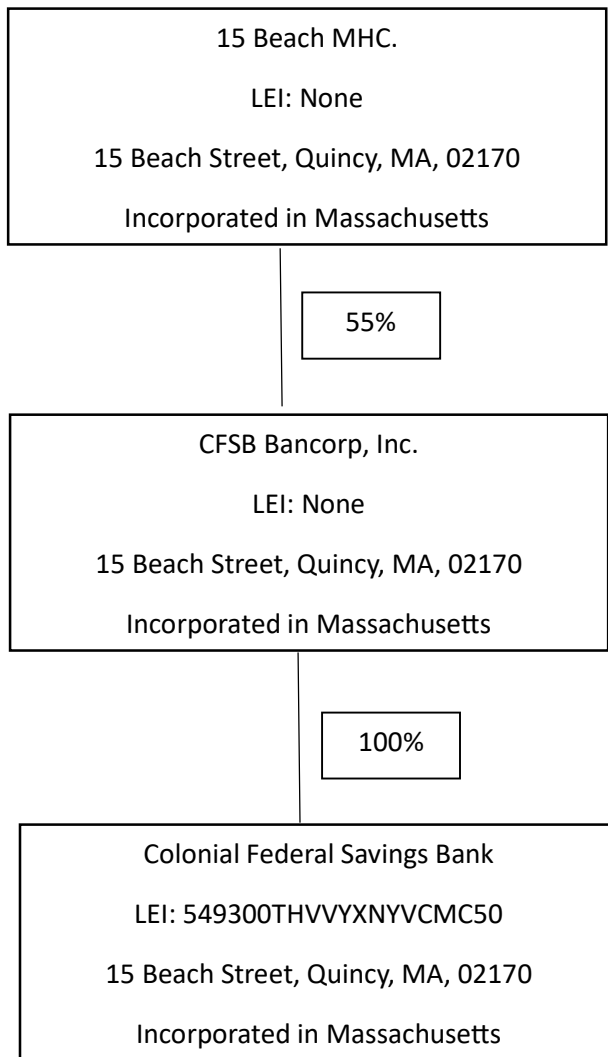
Quincy, Massachusetts

Fiscal Year Ending June 30, 2022

Report Item

1: The bank holding company does not prepare an annual report and is not registered with the SEC.

2a: Organizational Chart:



2b: Domestic branch listing provided to the Federal Reserve Bank.

Form FR Y-6
 15 Beach MHC
 Fiscal Year Ending June 30, 2022

Report Item 2b: Branch Listing

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*
Full Service (Head Office)	117074	COLONIAL FEDERAL SAVINGS BANK	15 BEACH STREET	QUINCY	MA	02170	NORFOLK	UNITED STATES	Not Required	Not Required	COLONIAL FEDERAL SAVINGS BANK	117074
Full Service	4150743	HOLBROOK BRANCH	819 SOUTH FRANKLIN ST	HOLBROOK	MA	02343	NORFOLK	UNITED STATES	Not Required	Not Required	COLONIAL FEDERAL SAVINGS BANK	117074
Full Service	4150725	QUINCY SOUTHERN ARTERY BRANCH	3000 SOUTHERN ARTERY	QUINCY	MA	02189	NORFOLK	UNITED STATES	Not Required	Not Required	COLONIAL FEDERAL SAVINGS BANK	117074
Full Service	4150752	WEYMOUTH BRANCH	708 MIDDLE ST	WEYMOUTH	MA	02186	NORFOLK	UNITED STATES	Not Required	Not Required	COLONIAL FEDERAL SAVINGS BANK	117074

Form FR Y-6
 15 Beach MHC
 Fiscal Year Ending June 30, 2022

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending June 30, 2022

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending June 30, 2022

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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None

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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None

Form FR Y-6
CFSB Bancorp, Inc.
Fiscal Year Ending June 30, 2022

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending June 30, 2022

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending June 30, 2022

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
15 Beach MHC Quincy, MA, USA	United States	3,586,903 55%	None		

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15 Beach MHC & CFSB Bancorp, Inc.
Fiscal Year Ending June 30, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List name of other companies (Includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Michael E. McFarland Quincy, MA, USA	N/A	Director, President, CEO	Director, President, CEO CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Susan Shea Quincy, MA, USA	N/A	COO & Treasurer	COO & Treasurer CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Kamal Denizkurt Weymouth, MA, USA	N/A	Vice President of Financial Markets	Vice President of Financial Markets CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
William Esselstyn Braintree, MA, USA	N/A	Vice President of Information Systems	Vice President of Information Systems CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Angela Blanchard Hanover, MA, USA	N/A	Vice President of Retail Lending	Vice President of Retail Lending CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Mary Kuropatkin Marshfield, MA, USA	N/A	Vice President of Retail Banking	Vice President of Retail Banking CFSB Bancorp, Inc., Colonial Federal Savings Bank	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Paul N. Baharian Leesburg, FL, USA	N/A	Director	Director	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Robert Guarnieri Framingham, MA, USA	N/A	Director	Director	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Edward J. Keohane Quincy, MA, USA	Consultant	Director	Director	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
Stephen D. Marini Winchester, MA, USA	N/A	Director	Director	Less than 1%	Less than 1% CFSB Bancorp, Inc.	N/A
James M. O'Leary, Jr. Milton, MA, USA	Insurance Agent	Director Chairman	Director Chairman	Less than 1%	Less than 1% CFSB Bancorp, Inc.	Milton E.T. Lawrence Insurance Agency 100%
Tracy L. Wilson Quincy, MA, USA	Lawyer	Director	Director	Less than 1%	Less than 1% CFSB Bancorp, Inc.	Law Offices of Tracy Wilson, P.C. 100%

Note: The same list of Insiders applies to CFSB Bancorp, Inc.