

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

1895 MHC

Legal Title of Holding Company

28 Franklin Street

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

Worcester

MA

01608

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cheri E. Carty

VP Finance & Treasury

Name

Title

508-890-9078

Area Code / Phone Number / Extension

508-890-9070

Area Code / FAX Number

ccarty@baystatesavings.com

E-mail Address

https://www.baystatesavings.com

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

I, **Peter B. Alden**

Name of the Holding Company Director and Official

Director & President

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

03/29/2023

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	<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."		

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.

1895 Corp

Legal Title of Subsidiary Holding Company

28 Franklin Street

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

Worcester

MA

01608

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

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

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

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)

FORM FR Y-6

1895 MHC

Fiscal Year Ending December 31, 2022

(4)(a-c): % of Voting Shares

(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)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a)	(4)(b)	(4)(c)
Peter B. Alden, Worcester, MA, USA	N/A	Director, President & CEO	1895 Corp: Director, President & CEO Bay State Savings Bank: Director, President & CEO BSSB Securities Corp: Director, President & CEO BSSB Corp: Director, President & CEO Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Mergers/Acquisitio ns & Divestitures	Director & Chairman of Board	1895 Corp: Director & Chairman of Board Bay State Savings Bank: Director & Chairman of Board	Vice-President: Mergers/Acquisitio ns & Divestitures	None	None	N/A
John N. Altomare, Worcester, MA, USA	Partner: Fusaro, Altomare & Ermilio, Attys.	Director	1895 Corp: Director Bay State Savings Bank: Director	Partner: Fusaro, Altomare & Ermilio, Attys.	None	None	N/A
Robert Blute, Worcester, MA, USA	Producer: SGD Insurance Agencies LLC	Director	1895 Corp: Director Bay State Savings Bank: Director	Producer: SGD Insurance Agencies LLC	None	None	N/A
William J. Fay, Worcester, MA, USA	Funeral Director/Treasurer: Fay Brothers, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	Funeral Director/Treasurer: Fay Brothers, Inc.	None	None	N/A
Carol A. Garofoli, Worcester, MA, USA	Director of Operations: Worcester Polytechnic Institute [WPI]	Director	1895 Corp: Director Bay State Savings Bank: Director	Director of Operations: Worcester Polytechnic Institute [WPI]	None	None	N/A
John Heald, Worcester, MA, USA	SVP: Channel Development, Legacy.com	Director	1895 Corp: Director Bay State Savings Bank: Director	SVP: Channel Development, Legacy.com	None	None	N/A
Christine L. Lucey, Worcester, MA, USA	CFO: Sun Transportation, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	CFO: Sun Transportation, Inc.	None	None	N/A

Joni Milluzzo, Worcester, MA, USA	Owner: Apple Home Care Associates, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	Owner: Apple Home Care Associates, Inc.	None	None	N/A
William J. Mulford, Worcester, MA, USA	Assoc. Super. For Business: Dioceses of Worcester School Dept.	Director	1895 Corp: Director Bay State Savings Bank: Director	Assoc. Super. For Business: Dioceses of Worcester School Dept.	None	None	N/A
Alan P. Pandiani Shrewsbury, MA, USA	President: National Glass Works, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	President: National Glass Works, Inc.	None	None	N/A
Sharon M. Wratchford Shrewsbury, MA, USA	Consultant	Director	1895 Corp: Director Bay State Savings Bank: Director	Consultant	None	None	N/A
Michele Sloan Worcester, MA, USA	President/Owner: W J Hoey Tire Co.	Director	1895 Corp: Director Bay State Savings Bank: Director	President/Owner: W J Hoey Tire Co.	None	None	N/A
Diane M. Giampa, Worcester, MA, USA	N/A	EVP- HR, Marketing & Retail Banking	1895 Corp: EVP-HR, Marketing & Retail Banking Bay State Savings Bank: EVP-HR, Marketing & Retail Banking	N/A	None	None	N/A
Maria A. Heskes- Allard, Princeton, MA, USA	N/A	EVP-Senior Lender	1895 Corp: EVP-Senior Lender Bay State Savings Bank: EVP-Senior Lender Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
Seth A. Pitts, Worcester, MA, USA	N/A	EVP- Chief Financial Officer	1895 Corp: EVP Chief Financial Officer Bay State Savings Bank: EVP Chief Financial Officer BSSB Securities Corp, Director, Chief Financial Officer BSSB Corp, Director, Chief Financial Officer Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
Lucas J. Miller, Worcester, MA, USA	N/A	EVP- Compliance, BSA & General Counsel	1895 Corp: EVP-Compliance, BSA & General Counsel Bay State Savings Bank: EVP-Compliance, BSA & General Counsel	N/A	None	None	N/A
Thomas J. Belton, Worcester, MA, USA	N/A	SVP-IT, Security & Facilities	1895 Corp: SVP-IT, Security & Facilities Bay State Savings Bank: SVP-IT, Security & Facilities	N/A	None	None	N/A
Cheri E. Carty, Worcester, MA, USA	N/A	VP-Finance & Treasury	1895 Corp: VP-Finance & Treasury Bay State Savings Bank: VP-Finance & Treasury BSSB Securities Corp: Director, Clerk & Treasurer BSSB Corp: Director, Clerk & Treasurer	N/A	None	None	N/A

Joyce Shand, Worcester, MA, USA	N/A	VP-Credit Administration	1895 Corp: VP-Credit Administration Bay State Savings Bank: VP-Credit Administration	N/A	None	None	N/A
Rebecca Hirtle, Worcester, MA, USA	N/A	VP-Deposit Operations & eBanking	1895 Corp: VP-Deposit Operations & eBanking Bay State Savings Bank: VP-Deposit Operations & eBanking	N/A	None	None	N/A
Marc C. Sanguinetti, Worcester, MA, USA	N/A	SVP Retail Lending	1895 Corp: SVP Retail Lending Bay State Savings Bank: SVP Retail Lending	N/A	None	None	N/A

FORM FR Y-6

1895 CORP

Fiscal Year Ending December 31, 2022

(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)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a-c): % of Voting Shares		
					(4)(a)	(4)(b)	(4)(c)
Peter B. Alden, Worcester, MA, USA	N/A	Director, President & CEO	Bay State Savings Bank: Director, President & CEO BSSB Securities Corp: Director, President & CEO BSSB Corp: Director, President & CEO Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Mergers/Acquisiti ons & Divestitures	Director & Chairman of Board	Bay State Savings Bank: Director & Chairman of Board	Vice-President: Mergers/Acquisiti ons & Divestitures	None	None	N/A
John N. Altomare, Worcester, MA, USA	Partner: Fusaro, Altomare & Ermilio, Attys.	Director	Bay State Savings Bank: Director	Partner: Fusaro, Altomare & Ermilio, Attys.	None	None	N/A
Robert Blute, Worcester, MA, USA	Producer: SGD Insurance Agencies LLC	Director	Bay State Savings Bank: Director	Producer: SGD Insurance Agencies LLC	None	None	N/A
William J. Fay, Worcester, MA, USA	Funeral Director/Treasurer: Fay Brothers, Inc.	Director	Bay State Savings Bank: Director	Funeral Director/Treasure r: Fay Brothers, Inc.	None	None	N/A
Carol A. Garofoli, Worcester, MA, USA	Director of Operations: Worcester Polytechnic Institute [WPI]	Director	Bay State Savings Bank: Director	Director of Operations: Worcester Polytechnic Institute [WPI]	None	None	N/A
John Heald, Worcester, MA, USA	SVP: Channel Development, Legacy.com	Director	Bay State Savings Bank: Director	SVP: Channel Development, Legacy.com	None	None	N/A
Christine L. Lucey, Worcester, MA, USA	CFO: Sun Transportation, Inc.	Director	Bay State Savings Bank: Director	CFO: Sun Transportation, Inc.	None	None	N/A

Joni Milluzzo, Worcester, MA, USA	Owner: Apple Home Care Associates, Inc.	Director	Bay State Savings Bank: Director	Owner: Apple Home Care Associates, Inc.	None	None	N/A
William J. Mulford, Worcester, MA, USA	Assoc. Super. For Business: Dioceses of Worcester School Dept.	Director	Bay State Savings Bank: Director	Assoc. Super. For Business: Dioceses of Worcester School Dept.	None	None	N/A
Alan P. Pandiani Shrewsbury, MA, USA	President: National Glass Works, Inc.	Director	Bay State Savings Bank: Director	President: National Glass Works, Inc.	None	None	N/A
Sharon M. Wratchford Shrewsbury, MA, USA	Consultant	Director	Bay State Savings Bank: Director	Consultant	None	None	N/A
Michele Sloan Worcester, MA, USA	President/Owner: W J Hoey Tire Co.	Director	Bay State Savings Bank: Director	President/Owner: W J Hoey Tire Co.	None	None	N/A
Diane M. Giampa, Worcester, MA, USA	N/A	EVP - HR, Marketing & Retail Banking	Bay State Savings Bank: EVP - HR, Marketing & Retail Banking	N/A	None	None	N/A
Maria A. Heskes-Allard, Princeton, MA, USA	N/A	EVP-Senior Lender	Bay State Savings Bank: EVP-Senior Lender Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
Seth A. Pitts, Worcester, MA, USA	N/A	EVP- Chief Financial Officer	Bay State Savings Bank: EVP Chief Financial Officer BSSB Securities Corp, Director, Chief Financial Officer BSSB Corp, Director, Chief Financial Officer Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
Lucas J. Miller, Worcester, MA, USA	N/A	EVP- Compliance, BSA & General Counsel	Bay State Savings Bank: EVP-Compliance, BSA & General Counsel	N/A	None	None	N/A
Thomas J. Belton, Worcester, MA, USA	N/A	SVP- IT, Security & Facilities	Bay State Savings Bank: SVP-IT, Security & Facilities	N/A	None	None	N/A
Cheri E. Carty, Worcester, MA, USA	N/A	VP-Finance & Treasury	Bay State Savings Bank: VP-Finance & Treasury BSSB Securities Corp: Director, Clerk & Treasurer BSSB Corp: Director, Clerk & Treasurer	N/A	None	None	N/A

Joyce Shand, Worcester, MA, USA	N/A	VP-Credit Administration	Bay State Savings Bank: VP-Credit Administration	N/A	None	None	N/A
Rebecca Hirtle, Worcester, MA, USA	N/A	VP-Deposit Operations & eBanking	Bay State Savings Bank: VP-Deposit Operations & eBanking	N/A	None	None	N/A
Marc C. Sanguinetti, Worcester, MA, USA	N/A	SVP Retail Lending	Bay State Savings Bank: SVP Retail Lending	N/A	None	None	N/A