

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):

September 30, 2022

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Franklin Bancorp, MHC

Legal Title of Holding Company

387 Central Street

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

Franklin City New Hamps State 03235 Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jessica R. Price VP, Controller
 Name Title

603-934-8354

Area Code / Phone Number / Extension

603-934-1402

Area Code / FAX Number

jessica.price@fsbnh.bank

E-mail Address

N/A - Bank is www.fsbnh.bank

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

I, Brian Bozak

Name of the Holding Company Director and Official

President & COO

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

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	<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."		

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.

<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State <input type="text"/> Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State <input type="text"/> Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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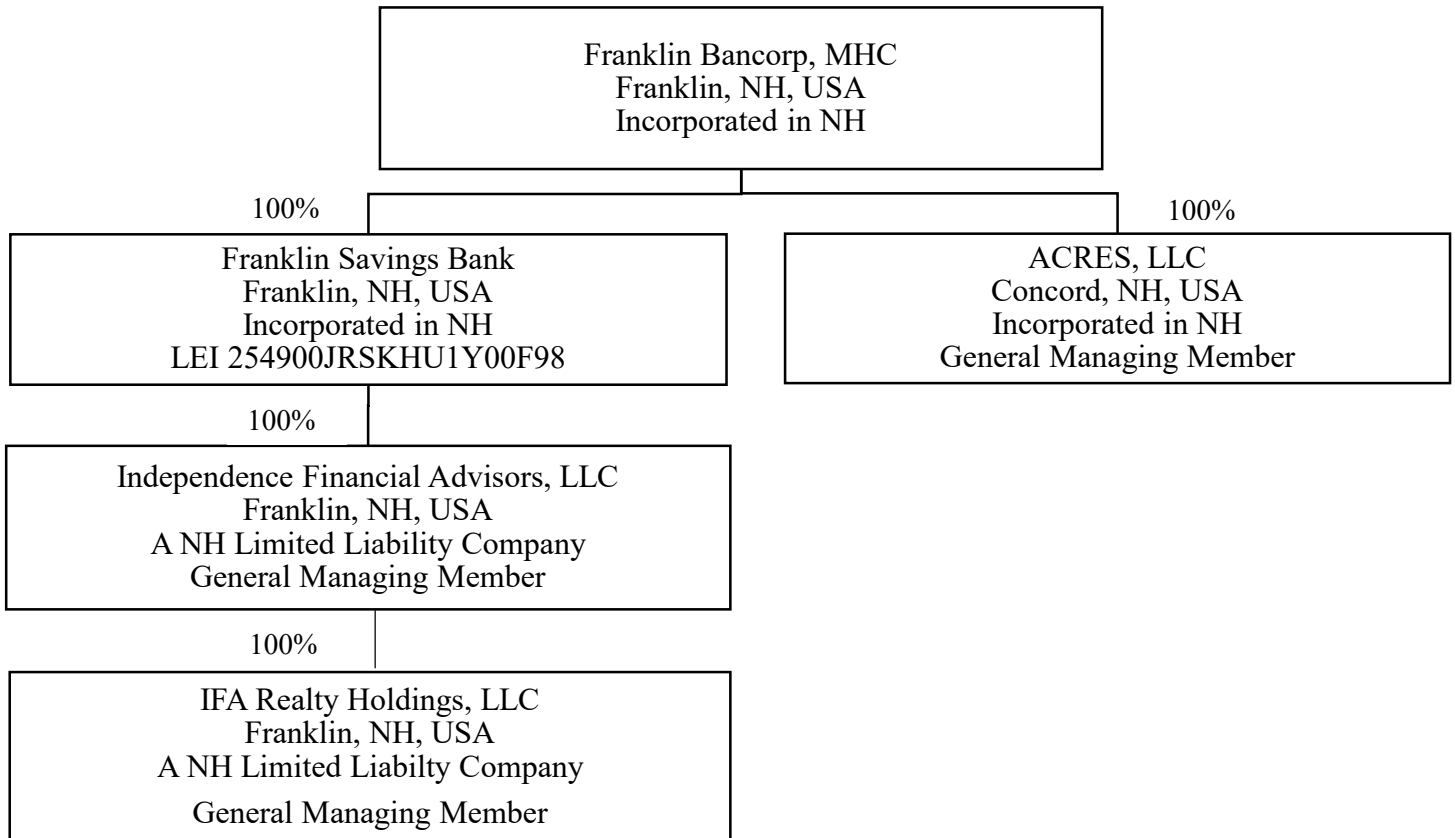
Form FR Y-6

**Franklin Bancorp, MHC
Franklin, New Hampshire
Fiscal Year Ending September 30, 2022**

Report Item

1. The bank holding company is not registered with the SEC. It does prepare annual consolidated financials, which are audited by an independent accountant and will be forthcoming when completed.

2a. Organizational Chart (LEI not applicable unless otherwise noted):



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

3. This item does not apply to Franklin Bancorp, MHC.

Results: A list of branches for your depository institution: **FRANKLIN SAVINGS BANK (ID_RSSD: 491402)**.
 This depository institution is held by **FRANKLIN BANCORP MHC (4459848)** of **FRANKLIN, NH**.
 The data are as of **09/30/2022**. Data reflects information that was received and processed through **10/05/2022**.

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)	491402	FRANKLIN SAVINGS BANK	387 CENTRAL STREET, BOX 339	FRANKLIN	NH	03235	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	3183623	BOSCAWEN BRANCH	139 KING STREET	BOSCAWEN	NH	03303	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	369408	NEWFOUND BRANCH	105 LAKE STREET	BRISTOL	NH	03222	GRAFTON	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	172103	CENTRAL STREET BRANCH	933 CENTRAL STREET	FRANKLIN	NH	03235	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	4456856	GILFORD BRANCH	11 SAW MILL ROAD	GILFORD	NH	03249	BELKNAP	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	5373594	GOFFSTOWN BRANCH	585 MAST ROAD	GOFFSTOWN	NH	03102	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	5163236	MERRIMACK BRANCH	1 DOBSON WAY	MERRIMACK	NH	03054	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	
OK		Full Service	2760223	TILTON BRANCH	61 LACONIA ROAD, SUITE 300	TILTON	NH	03276	BELKNAP	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402	

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Franklin Bancorp, MHC
Fiscal Year Ending September 30, 2022

Report Item 4: Insiders

(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) Percentage of Voting Share in Holding Company	(4)(b) Percentage of Voting Share in Subsidiaries (includes names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Brian F. Bozak Sanbornton, NH	n/a	President & COO/ Treasurer	President & COO Franklin Savings Bank	n/a	n/a	n/a	n/a
Joseph A. Thornton Sanbornton, NH	n/a	EVP, Chief Administrative Officer & Corporate Secretary	EVP, Chief Administrative Officer Franklin Savings Bank	n/a	n/a	n/a	n/a
Amy A. Rankins Concord, NH	n/a	Vice President, Human Resources Officer, Assistant Corporate Secretary & SAFE Act Officer	Vice President, Human Resources Officer & SAFE Act Officer Franklin Savings Bank	n/a	n/a	n/a	n/a
Jessica R. Price Salisbury, NH	n/a	Vice President, Controller	Vice President, Controller Franklin Savings Bank	n/a	n/a	n/a	n/a
Rebecca L. Bryant Center Harbor, NH	Community Services Administrator	Director	Director, Franklin Savings Bank	Community Services Administrator. Lakes Region Community Services	n/a	n/a	n/a
Scott R. Clarenbach	Retired Fire Chief	Director, Vice Chair	Director, Vice Chair	Retired	n/a	n/a	n/a

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Franklin Bancorp, MHC
Fiscal Year Ending September 30, 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) Percentage of Voting Share in Holding Company	(4)(b) Percentage of Voting Share in Subsidiaries (includes names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Franklin, NH 03235			Franklin Savings Bank				
Dorcas J. Gordon Bristol, NH	Attorney	Director	Director, Franklin Savings Bank	Newfound Law, PLLC	n/a	n/a	n/a
Ronald L. Magoon Franklin, NH	n/a	CEO/Director	CEO/Director Franklin Savings Bank	n/a	n/a	n/a	n/a
Scott D. McGuffin Northfield, NH	Attorney	Director	Director Franklin Savings Bank	Retired	n/a	n/a	n/a
Mary E. Miller Canterbury, NH	Nursing Home Administrator	Director, Chair	Director, Chair Franklin Savings Bank	Retired	n/a	n/a	n/a
Stuart D. Trachy Franklin, NH	Government Affairs Consultant	Director	Director, Franklin Savings Bank	Self Employed Government Affairs Consultant	n/a	n/a	n/a
Craig A. Jacobson Andover, NH	Real Estate	Director	Director Franklin Savings Bank	Retired	n/a	n/a	n/a