

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

Monson Financial Services MHC

Legal Title of Holding Company

146 Main Street.

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

Monson	MA	01057
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kandy Tranghese **VP & CFO**

Name Title

413-893-0205

Area Code / Phone Number / Extension

413-267-9564

Area Code / FAX Number

ktranghese@monsonsavings.com

E-mail Address

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

I, Daniel Moriarty, Sr.

Name of the Holding Company Director and Official

President & CEO

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

Dan Moriarty

Digitally signed by Dan Moriarty
 Date: 2023.02.22 17:31:12 -0500

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"/>
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.

Monson Financial Services Corp
Legal Title of Subsidiary Holding Company

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

Monson MA 01057
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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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
Monson Financial Services MHC
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

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

(1)(a) Name & Address (City, State, Country)	(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 subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include 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)
Kenneth Albano Longmeadow, MA, USA	Attorney	Trustee-Governance Committee	Director - Governance Committee Monson Financial Services Corp Director - Governance Committee Monson Savings Bank	Managing Partner Bacon Wilson, PC	NONE	NONE	N/A
Mark Borsari Wilbraham, MA, USA	President - Manufacturer	Trustee	Director & Audit Committee Monson Financial Services Corp Director & Audit Committee Monson Savings Bank	President Sanderson Macleod, Inc Chairman of Board & Founding Partner MixCreative, LLC	NONE	NONE	N/A
Stephen Chiacchia Palmer, MA, USA	Self-Employed CPA	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
Charlie Christianson Wilbraham, MA, USA	Business Owner	Trustee	Director & Audit Committee Monson Financial Services Corp Director & Audit Committee Monson Savings Bank	President & Owner CMD Technology Group Manager CMD Properties, LLC Manager Peritus Security Partners, LLC	NONE	NONE	CMD Technology Group 100%
Claire Cline Wilbraham, MA, USA	Business Owner	Trustee - Executive & CRA Committee	Director - Executive & CRA Committee Monson Financial Services Corp Director - Executive & CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
Don Frydryk Palmer, MA, USA	Business Owner	Trustee - Audit & CRA Committee	Director - Executive & CRA Committee Monson Financial Services Corp Director - Executive & CRA Committee Monson Savings Bank	Manager Depot Village Professionals, LLC	NONE	NONE	N/A
Stacy Gilmore Wilbraham, MA, USA	HR Officer	Trustee - CRA Committee	Director - CRA Committee Monson Financial Services Corp Director - CRA Committee Monson Savings Bank	VP of Human Resources Quabbin Wire & Cable Co. Inc	NONE	NONE	N/A
Steven E. Lowell Monson, MA, USA	N/A	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director, Executive Committee	N/A	NONE	NONE	N/A

FORM FR Y-6
Monson Financial Services MHC
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

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

(1)(a) Name & Address (City, State, Country)	(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 subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include 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)
Gary Mayotte Hampton, MA, USA	Business Owner	Trustee - Executive Committee	Monson Savings Bank & Monson Securities Corp Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner /Manager Granite Point, LLC	NONE	NONE	Granite Point, LLC 100%
Daniel R. Moriarty, Sr. Monson, MA, USA	N/A	President, CEO	President, CEO Monson Financial Services Corp President CEO Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Thomas R. Pratt Somers, CT, USA	CPA - Attorney	Trustee - Executive Committee Trustee-Clerk	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner Thomas R. Pratt, Consulting	NONE	NONE	N/A
Aram Vartanian Wilbraham, MA, USA	Business Owner	Trustee - Audit Committee Trustee - Governance Committee	Director - Executive & Governance Committee Monson Financial Services Corp Director - Executive & Governance Committee Monson Savings Bank	Owner - President Vartanian Custom Cabinets Inc Owner Vartanian Kitchens, LLC	NONE	NONE	Vartanian Custom Cabinets 100% Vartanian Kitchens, LLC 100%

FORM FR Y-6
Monson Financial Services Corp
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

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

(1)(a) Name & Address (City, State, Country)	(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 subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include 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)
Kenneth Albano Belcherown, MA, USA	Attorney	Director - Governance Committee	Director - Governance Committee Monson Savings Bank	Managing Partner Bacon Wilson, PC	NONE	NONE	N/A
Mark N. Borsari Wilbraham, MA, USA	President - Manufacturer	Director	Director Monson Savings Bank	President Sanderson Macleod, Inc Chairman of Board & Founding Partner MixCreative, LLC	NONE	NONE	N/A
Stephen Chiacchia Palmer, MA, USA	Self Employed CPA	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
Charlie Christianson Wilbraham, MA, USA	Business Owner	Director	Director Monson Savings Bank	Owner CMD Technology Group Manager CMD Properties, LLC Manager Peritus Security Partners, LLC	NONE	NONE	CMD Technology Group 100%
Claire M. Cline Wilbraham, MA, USA	Self Employed CPA	Director-Executive & CRA Committee	Director - Executive & CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
Don Frydryk Palmer, MA, USA	Business Owner	Director - Audit & CRA Committee	Director - Audit & CRA Committee Monson Savings Bank	Manager Depot Village Professionals, LLC	NONE	NONE	N/A
Stacy Gilmour Wilbraham, MA, USA	Business Owner	Director - CRA Committee	Director - CRA Committee Monson Savings Bank	VP of Human Resources Quabbin Wire & Cable Co. Inc	NONE	NONE	N/A
Steven E. Lowell Monson, MA, USA	N/A	Director-Executive Committee	Director -Executive Committee Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Gary Mayotte Hampden, MA, USA	Business Owner	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner /Manager Granite Point, LLC	NONE	NONE	Granite Point, LLC 100%
Daniel R. Moriarty, Sr. Monson, MA, USA	N/A	President & CEO	President & CEO Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Thomas R. Pratt Somers, CT, USA	CPA - Attorney	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner Thomas R. Pratt, Consulting	NONE	NONE	N/A
Aram Vartanian Wilbraham, MA, USA	Business Owner	Director - Audit Committee Director - Governance Committee	Director - Audit & Governance Committee Monson Savings Bank	Owner - President Vartanian Custom Cabinets Inc Owner Vartanian Kitchens, LLC	NONE	NONE	Vartanian Custom Cabinets 100% Vartanian Kitchens, LLC 100%