

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

**June 30, 2013**

Month / Day / Year

I, Martin F. Connors, Jr.

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.

Reporter's Name, Street, and Mailing Address

Rollstone Bancorp, MHC

Legal Title of Holding Company

780 Main Street, P. O. Box 8208

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

Fitchburg

MA

01420

City

State

Zip Code

Physical location (if different from mailing address)

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]*  
 Signature of Holding Company Director and Official  
 07/12/2013

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 4299147 / 837608  
 C.I. \_\_\_\_\_

Person to whom questions about this report should be directed:

Sandra A. Basler

Treasurer

Name

Title

978-343-2255

Area Code / Phone Number / Extension

978-665-2312

Area Code / FAX Number

sandra.basler@rollstonebank.com

E-mail Address

Not Applicable

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

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## 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> <p>Not Applicable</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>
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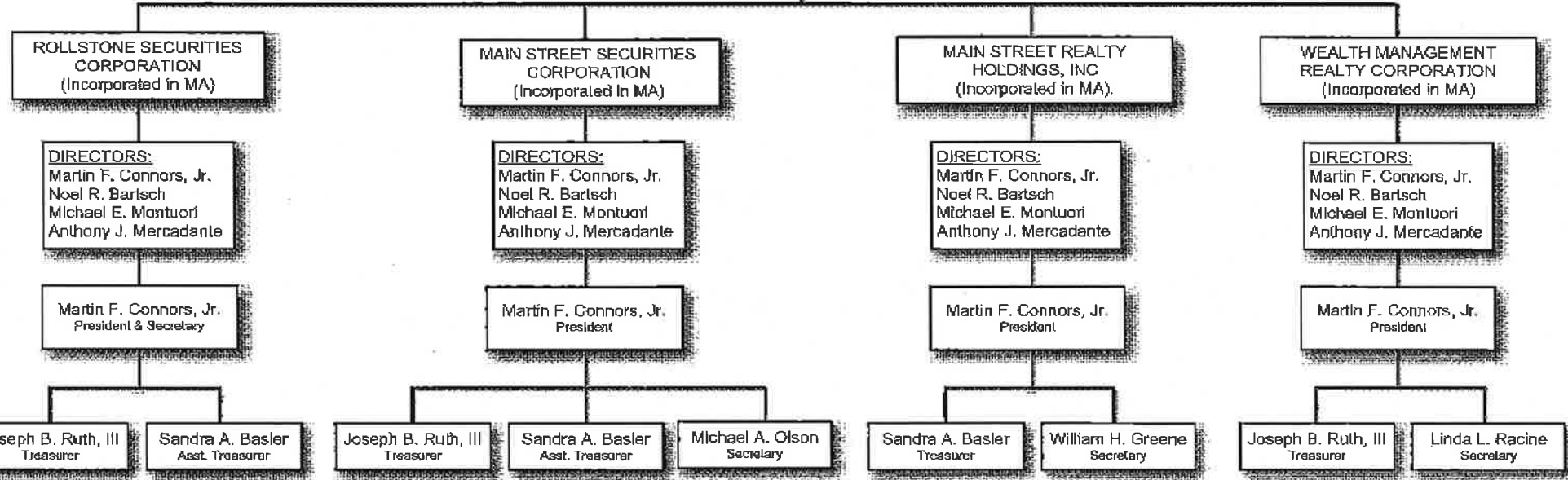
Revised

ROLLSTONE BANCORP, MHC

ROLLSTONE BANK & TRUST

BOARD OF DIRECTORS

Wholly-owned operating subsidiaries - February 20, 2013



**Results:** A list of branches for your holding company: ROLLSTONE BANCORP, MHC (4299147) of FITCHBURG, MA. The data are as of 06/30/2013. Data reflects information that was received and processed through 07/08/2013.

**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)	837608	ROLLSTONE BANK &	780 MAIN STREET	FITCHBURG	MA	01420	WORCESTER	UNITED	11746	0	ROLLSTONE BANK &	837608	
OK	✓	Full Service	775803	FITCHGATE BRANCH	486 JOHN FITCH HIGHWAY	FITCHBURG	MA	01420	WORCESTER	UNITED	242804	2	ROLLSTONE BANK &	837608	
OK	✓	Full Service	212607	PARKHILL PLAZA BRANCH	529 ELECTRIC AVENUE	FITCHBURG	MA	01420	WORCESTER	UNITED	242803	1	ROLLSTONE BANK &	837608	
OK	✓	Full Service	899101	HARVARD BRANCH	283 AYER ROAD ROUTE 110	HARVARD	MA	01451	WORCESTER	UNITED	242806	4	ROLLSTONE BANK &	837608	
OK	✓	Full Service	4176387	CENTRAL STREET BRANCH	721 CENTRAL STREET	LEOMINSTE	MA	01453	WORCESTER	UNITED	461742	9	ROLLSTONE BANK &	837608	
CLOSE	✓ 5/28/2013	Full Service	2458203	LEOMINSTER BRANCH	9 SACK BLVD	LEOMINSTE	MA	01453	WORCESTER	UNITED	242810	8	ROLLSTONE BANK &	837608	
ADD	5/29/2013	Full Service	4349149	MONUMENT SQUARE BR	24 MONUMENT SQUARE	LEOMINSTE	MA	01453	WORCESTER	UNITED					
OK	✓	Full Service	806903	TOWNSEND BRANCH	225 MAIN STREET	TOWNSEND	MA	01469	MIDDLESEX	UNITED	242808	6	ROLLSTONE BANK &	837608	

**ROLLSTONE BANCORP, MHC**

**DIRECTORS & EXECUTIVE OFFICERS**

FISCAL YEAR ENDING 6/30/13

**List Names  
of Other  
Companies  
if 25% or  
more of voting  
securities  
are held**

Name City, State Country	Principal Occupation if Other than with Holding Company	Title & Position with Mutual Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	% of Voting Shares in MHC	% of Voting Shares in Sub	List Names of Other Companies if 25% or more of voting securities are held
<b>DIRECTORS:</b>							
ANDERSON, BRIAN T. AYER, MA USA	Undertaker	Director	N/A	President - Anderson Funeral Homes, Inc.	N/A	N/A	Anderson Funeral Home, Inc 100%
AVENI, JEFFREY A., ESQ. WESTMINSTER, MA USA	Attorney	Director	N/A	President & Treasurer, Attorney	N/A	N/A	Dombrowski, Aveni & Bunnell, PC 33%
BARTSCH, NOEL R., ESQ. BOLTON, MA USA	Attorney	Chairman of the Board	Director*	Attorney	N/A	N/A	None
CHRISTIANSON, DAVID M., JR. ASHBURNHAM, MA USA	EVP/CFO	Director	N/A	President - Hammersmith Enterprises, Inc	N/A	N/A	Hammersmith Enterprises, Inc 51%
CONNORS, MARTIN F., JR. LEOMINSTER, MA USA	President & CEO - RBT	Director	Director*	President & CEO - RBT	N/A	N/A	None
MERCADANTE, ANTHONY J. FITCHBURG, MA USA	CPA	Director	Director*	President & CEO - Mercadante & Mercadante, PC	N/A	N/A	Mercadante & Mercadante, PC 75%
REYNOLDS, LAURA M. LEOMINSTER, MA USA	President	Director	N/A	President - Fitchburg Hardware Company	N/A	N/A	Fitchburg Hardware Company 25%
MONTUORI, MICHAEL E. LUNENBURG, MA USA	President	Director	Director*	President - Montuori Tire Company President - Montuori Gasoline President - Montuori Oil Delivery President - Montuori Oil Corporation President - M's II Investments	N/A	N/A	Montuori Tire 100% Montuori Gasoline 100% Montuori Oil Delivery 75% Montuori Oil Corporation 75% M's II Investments 50%
<b>OFFICERS:</b>							
AVENI, JEFFREY A. WESTMINSTER, MA USA	Attorney	Secretary/Director	N/A	N/A	N/A	N/A	Dombrowski, Aveni & Bunnell, PC 33%
BASLER, SANDRA A. WINCHENDON, MA USA	1st Vice Pres./Treasurer of RBT	Treasurer	Asst Treasurer/Treasurer*	N/A	N/A	N/A	None
CONNOR, MARIANNE FITCHBURG, MA USA	SVP/Compliance Officer of RBT	Assistant Secretary	N/A	N/A	N/A	N/A	None
CONNORS, MARTIN F., JR. LEOMINSTER, MA USA	President & CEO of RBT	President & CEO/Director	President & Secretary*	N/A	N/A	N/A	None
RUTH, JOSEPH B. III WEST TOWNSEND, MA USA	SVP of Operations & Finance of RBT	Assistant Treasurer	Treasurer*	N/A	N/A	N/A	None
OLSON, MICHAEL A. STERLING, MA USA	EVP & Chief Lending Officer of RBT	N/A	Secretary*	N/A	N/A	N/A	None
GREENE, WILLIAM H. HOLDEN, MA USA	SVP & Risk Officer of RBT	N/A	Secretary*	N/A	N/A	N/A	None
RACINE, LINDA L. FITCHBURG, MA USA	EVP of RBT	N/A	Secretary*	N/A	N/A	N/A	None

\*Subsidiary Corporations other than Rollstone Bank & Trust

See Organizational Chart for Details

Rollstone Securities Corporation  
Main Street Securities Corporation  
Main Street Realty Holdings, Inc  
Wealth Management Realty Corporation