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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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MAR 23 2015

Board of Governors of the Federal Reserve System

Supervision, Regulation and
Credit Department



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):

December 31, 2014

Month / Day / Year

I, James Malerba

Reporter's Name, Street, and Mailing Address

Radius Bancorp Inc

Legal Title of Holding Company

One Harbor Street, Suite 201

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

Boston

MA

02210

City

State

Zip Code

Name of the Holding Company Director and Official

Chief Financial 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.

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.

Person to whom questions about this report should be directed:

Victoria Lazarova

SVP Controller

Name

Title

617-303-7407

Area Code / Phone Number / Extension

617-330-5104

Area Code / FAX Number

vlazarova@radiusbank.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

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

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

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 Federal Reserve Bank Use Only

RSSD ID
C.I.

(3793808) / RADIUS 4121912

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.

N/A

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)

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City State Zip Code

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City State Zip Code

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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

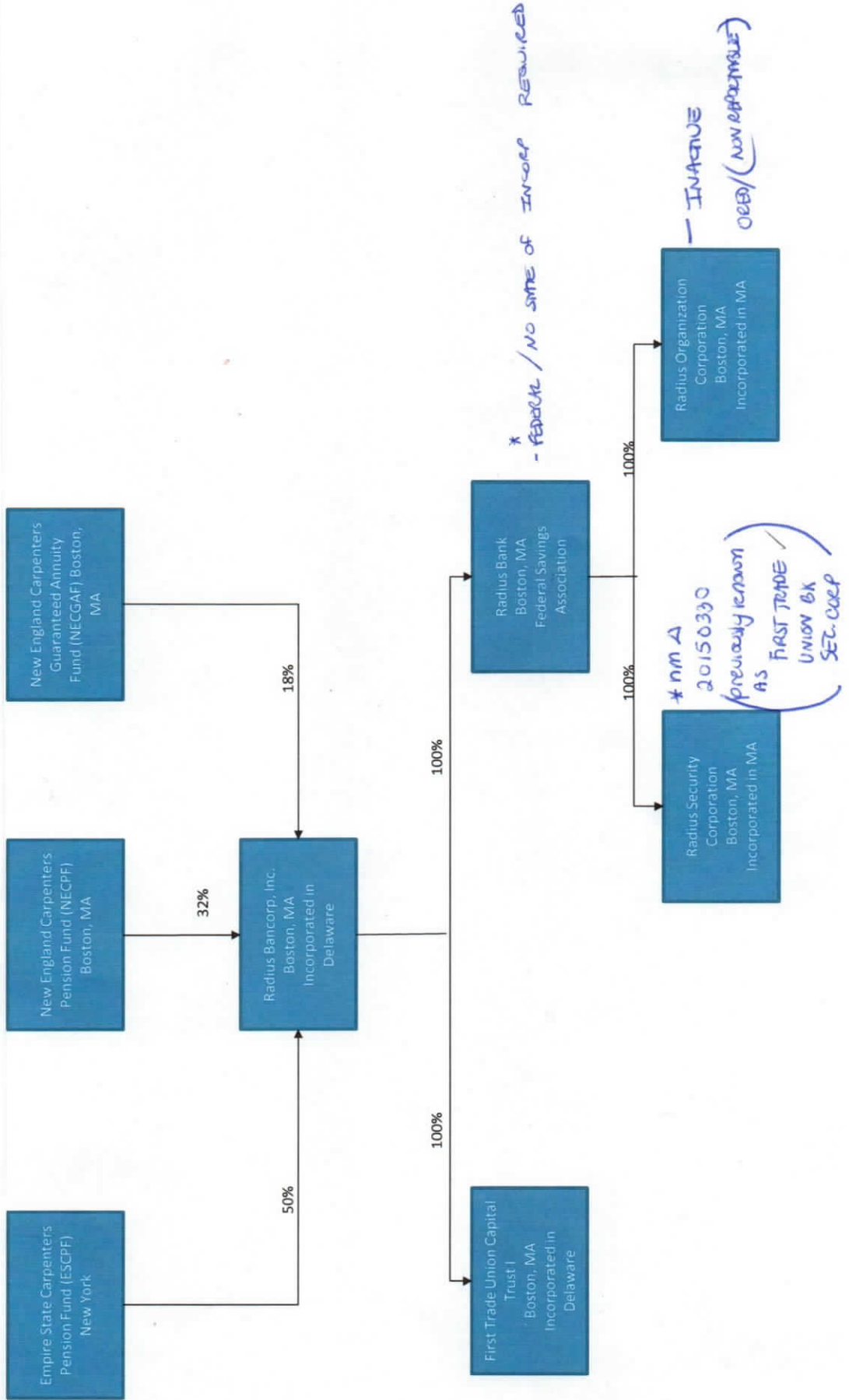
Physical location (if different from mailing address)

Form FR Y-6
Radius Bancorp, Inc.
 Boston, MA

Fiscal Year Ending 12/31/2014

Report Item:

1. Radius Bancorp does not prepare an annual report to its shareholders (ESCPF, NECPF, and NECGAF)
2. Organization chart follows:



Results: A list of branches for your depository institution: RADIUS BANK (ID_RSSD: 264772).
 This depository institution is held by RADIUS BANCORP, INC. (412312014) of BOSTON, MA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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
delete	12/31/2014	Full Service (Head Office)	264772	RADIUS BANK	1 HARBOR STREET STE 201 2020 LAKEVILLE ROAD	BOSTON NEW HYDE PARK	MA NY	02210 11040	SUFFOLK MASSAU	UNITED STATES UNITED STATES	45385 518113	104	RADIUS BANK	264772	

Closed 20141231 ✓

RSSD Tiering for:
 RADIUS BANK

Structure as of 20141231 and going downward

Seq Num	ID	RSSD	Legal Name	AddL City	State/ Country	State/ Country Inc	Dist FRS	ARDF Type	Ent Type	Actv Code	Basis of Relationship	PCT
0001	264772		RADIUS BANK	BOSTON	MASSACHUSETTS	1	1	FSB	52212			
0002	4292522		LAKEVILLE-ROAD-BRANGH <i>OK - Closed 20141231</i>	NEW HYDE PARK	NEW YORK	2	0	DBR	0			
			Total Number of Entities in the tree			2						
			Total Number of Unique Entities in the tree			2						

Tier Selection Criteria

RSSD Tiering for
 As of Date 264772 RADIUS BANK
 Direction 20141231
 Selection Rule Down
 Branches - Domestic Institutions BHC/Depositories
 Branches - Foreign Institutions All Branches
 No Branches

Explanatory Notes

Entity Type
 DBR Description DOMESTIC BRANCH OF A DOMESTIC BANK
 FSB Description FEDERAL SAVINGS BANK

Primary Activity Code
 52212 Description SAVINGS INSTITUTIONS

Two asterisks (**) next to the Seq Num indicates that confidentiality is pending or granted.
 An asterisk (*) next to the AddL Line Num denotes the Seq Num at which the offspring of this entity are listed.
 A dot dot notation (...) next to Legal Name denotes a circular relationship.
 Dist FRS is the district that denotes the physical location of the entity and ARDF is the regulating FRB.
 The ARDF is only applicable to BHCs, SLHCs, FBOs, Dis, and Edge/Agreement Corps.

Form FR Y-6
 Radkus Bancorp, Inc
 Fiscal Year Ending December 31, 2014

**Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)**

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013		Security 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 12-31-2013			
(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
Empire State Carpenters Pension Fund New York, NY, USA	USA	2,106,350 - 50% Common Stock	None	None	None
New England Carpenters Pension Fund Boston, MA, USA	USA	1,350,960 - 32% Common Stock			
New England Carpenters Guaranteed Annuity Fund Boston, MA, USA	USA	755,390 - 18% Common Stock			

Form FR Y-6
 New England Carpenters Pension Fund
 Wilmington, MA, USA
 Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014

Security 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 12-31-2014

(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
None	None	None	None	None	None

Form FR Y-6

New England Carpenters Guaranteed Annuity Fund

Wilmington, MA, USA

Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014

Security Holders not listed in (1)(a) through (1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2014

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(3)(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
None	None	None	None	None	None

Form FR Y-6

Empire State Carpenters Pension Fund
 Hauppauge, NY, USA
 Fiscal Year Ending December 31, 2013

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012

Security 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 12-31-2012

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

Form FR Y-4
 Radius Bancorp, Inc.
 Fiscal Year Ending December 31, 2024

Report Item 4: Insiders
 (1), (2), (3)(b)(i), and (4)(b)(i)

(1) Name	(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 name of subsidiary)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of 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 partnership) if 2% or more of voting securities are held (list names of companies and percentage of voting securities held)
Michael Butler Boston, MA, USA	N/A	President & Chief Executive Officer Director	President & Chief Executive Officer, Director Radius Bank President and Director Radius Organization Corporation President and Director Radius Security Corporation EVP/ Chief Risk Officer Radius Bank Assistant Secretary Radius Organization Corporation EVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corporation Treasurer Radius Security Corporation EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	N/A
Shepherd Raute Sharon, MA, USA	N/A	EVP/ Chief Risk Officer	EVP/ Chief Risk Officer	N/A	N/A	N/A	N/A
James Malerba Medfield, MA, USA	N/A	EVP/Chief Financial & Secretary	EVP/Chief Financial Officer & Secretary	N/A	N/A	N/A	N/A
Naam Noble Brookline, MA, USA	N/A	EVP/Institutional Banking	EVP/Institutional Banking	President Bank IQ LLC Brookline, MA, USA	N/A	N/A	Bank IQ LLC 100%
Robert Laroche Sharon, MA, USA	N/A	EVP/ Chief Information Officer	EVP/ Chief Information Officer Radius Bank	N/A	N/A	N/A	N/A
Seti Park Medford, MA, USA	N/A	EVP/ Commercial Banking	EVP/ Commercial Banking Radius Bank	N/A	N/A	N/A	N/A
Christopher Tremont Boston, MA, USA	N/A	SVP/Director of Marketing	SVP/Director of Marketing Radius Bank	N/A	N/A	N/A	N/A
Doreen Heath Westwood, MA, USA	N/A	SVP/Chief Administrative Officer & Assistant Secretary	SVP/Chief Administrative Officer & Assistant Secretary Radius Bank Secretary Radius Organization Corporation Secretary Radius Security Corporation	N/A	N/A	0.00000%	N/A

Form 990-T-9
 Radius Bancorp, Inc
 Fiscal Year Ending December 31, 2014

Report Name of Insiders
 (a), (b), (c), (d), (e), and (f) (b)(3)(C)

(a) Name	(b) Principal Occupation if other than with bank holding company	(c) Title & Position with Bank Holding Company	(d) Title & Position with Subsidiaries (include names of subsidiaries)	(e) Title & Position with other businesses (include names of other businesses)	(f) Percentage of Shares in Bank Holding Company	(g) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(h) 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)
Howard Newburg Dover, MA, USA	CPA	Director	Director Radius Bank	Managing Partner Newburg & Company LLP	N/A	N/A	Newburg & Company 70%
Robert Carfino East Norwich, NY, USA	Retired	Director	Director Radius Bank	Co-CEO, CFO Elycon, LLC	N/A	N/A	Elycon, LLC 21%
Georgina Macdonald Bristol, NJ, USA	Consultant	Director	Director Radius Bank	Managing Partner Husk, LLC CFO SRL, INC President Luzon, INC Managing Partner Casini, LLC	N/A	N/A	
Thomas MacCall Douglason, NY, USA	Consultant	Director	Director Radius Security Corporation Radius Bank	President Cascading Enterprises, INC President	N/A	N/A	Cascading Enterprises, INC 100%
AJ Federico Hull, MA, USA	Labor Relations Director	Director	Director Radius Bank	Senior Consultant Abel Near Group Chair United Benefits & Pension Services President Association of Benefit Administrators President Casady Enterprises	N/A	N/A	Indiana Warehouse Inc 33.3%
Dale Stuhmiller Ely, PA, USA	Retired	Director	Director Radius Bank	Director Contractor Relations New England Region Council of Carpenters	N/A	N/A	Crosley Building Corp 33.3%
William Mearns Bayport, NY, USA	Retired	Director	Director Radius Organization Corporation	N/A	N/A	N/A	N/A
Raymond Wrenning Hampton, NH, USA	Retired	Director	Director Radius Bank	N/A	N/A	N/A	N/A
Steve Adamic Gronckon, NH, USA	Retired	Director	Director Radius Security Corporation Radius Bank	N/A	N/A	N/A	N/A

Form 970
 New England Carpenters Pension Fund
 Wilmington, MA, USA
 Fiscal Year Ending December 31, 2016

Report Item 4: holders
 (2), (3), (4)(a)-(c), and (4)(b)(i)

(1) Name 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 Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name 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)
Thomas Steeves Nashua, NH USA	Management Representative	Trustee	N/A	President T.J. McCartney, Inc. Nashua, NH	N/A	N/A	N/A
George A. Allen Malden, MA USA	Management Representative	Trustee	N/A	Treasurer Anchor Corporation Malden, MA	N/A	N/A	N/A
George Bidgood Melrose, MA USA	Management Representative	Trustee	N/A	President Bidgood Associates, Inc. Melrose, MA	N/A	N/A	N/A
John Dargin Canton, MA USA	Management Representative	Trustee	N/A	Chief Engineer Bierleba Companies Canton, MA	N/A	N/A	N/A
Thomas J. Cunniff Braintree, MA USA	Management Representative	Trustee	N/A	Executive Director Building Trades Employees Association Braintree, MA	N/A	N/A	N/A
Mark L. Erlich Boston, MA USA	Labor Representative	Trustee	N/A	Executive Secretary - Treasurer New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Gary DeCosta Randolph, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jack Donahue Worcester, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A

Form PB-Y-8
 New England Carpenters Pension Fund
 Wilmington, MA, USA
 Fiscal Year Ending December 31, 2014

Report Item 4: Holders
 (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12)

(1) Name 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 Business (include names of other businesses)	(4)(a) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name 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
Thomas H. O'Connor III Carlton, MA USA	Management Representative	Trustee	N/A	President O'Connor Constructors, Inc. Carlton, MA	N/A	N/A	N/A
Michael Shaughnessy Boston, MA USA	Management Representative	Trustee	N/A	Vice President Situagnessy Crane Service, Inc. Boston, MA	N/A	N/A	N/A
William Shea Frammingham, MA USA	Management Representative	Trustee	N/A	Vice President J.F. White Contracting Company Frammingham, MA	N/A	N/A	N/A
E. Joseph Williams Newton, MA USA	Management Representative	Trustee	N/A	Vice President Comodore Builders Newton, MA	N/A	N/A	N/A
Joseph Cangil, Jr. Methuen, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jason Corand Springfield, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
John Murphy Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Brian Richardson Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jeffrey W. Werner Wilmington, MA USA	N/A	Executive Director	N/A	N/A	N/A	N/A	N/A

Form FR 1-5
 New England Carpenters Quantized Annuity Fund
 Wilmington, MA, USA
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
 (1), (2), (3)(b)(i)-(c), and (4)(b)(i)-(c)

(1) Name 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 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 by the names of companies and percentage of voting securities held
Thomas Stearns Nashua, NH USA	Management Representative	Trustee	N/A	President T.J. McCarthy, Inc. Nashua, NH	N/A	N/A	N/A
George A. Allen Malden, MA USA	Management Representative	Trustee	N/A	Treasurer Archer Corporation Malden, MA	N/A	N/A	N/A
George Bidgood Melrose, MA USA	Management Representative	Trustee	N/A	President Bidgood Associates, Inc. Melrose, MA	N/A	N/A	N/A
John Dargh Canton, MA USA	Management Representative	Trustee	N/A	Chief Engineer Berletta Companies Canton, MA	N/A	N/A	N/A
Thomas J. Ganning Braintree, MA USA	Management Representative	Trustee	N/A	Executive Director Building Trades Employers Association Braintree, MA	N/A	N/A	N/A
Mark L. Erich Boston, MA USA	Labor Representative	Trustee	N/A	Executive Secretary - Treasurer New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Cary DeCosta Randolph, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jack Donahue Worcester, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A

Form PB Y-4
New England Carpenters Guaranteed Annuity Fund
Wilmington, MA, USA
Fiscal Year Ending December 31, 2014

Report Item 4: Holders
(1), (2), (3)(A)(5)(c), and (4)(a)(i)(5)(c)

(1) Name 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 Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held Direct names of companies and percentage of voting securities held
Thomas H. O'Connor III Canton, MA USA	Management Representative	Trustee	N/A	President O'Connor Constructors, Inc. Canton, MA	N/A	N/A	N/A
Michael Shaughnessy Boston, MA USA	Management Representative	Trustee	N/A	Vice President Shaughnessy Crane Service, Inc. Boston, MA	N/A	N/A	N/A
William Shea Frammingham, MA USA	Management Representative	Trustee	N/A	Vice President J.F. White Contracting Company Frammingham, MA	N/A	N/A	N/A
C. Joseph Williams Newton, MA USA	Management Representative	Trustee	N/A	Vice President Commodore Builders Newton, MA	N/A	N/A	N/A
Joseph Cangl, Jr. Melhusan, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jason Grand Springfield, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
John Murphy Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Brian Richardson Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jeffrey W. Werner Wilmington, MA, USA	N/A	Executive Director	N/A	N/A	N/A	N/A	N/A

Form FR Y-8
 Empire State Carpenters Pension Fund
 Hiram, NY, USA
 Fiscal Year Ending December 31, 2014

Report Item 4: Holders
 (1) (2) (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a) Title & Position with Bank Holding Company	(3)(b) This & Position with Substitutes (include names of subsidiaries)	(3)(c) This & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Substitutes (include name of substitutes)	(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)
Home City, State, Country Todd Helfrich	Principal Occupation if other than with Bank Holding Company Executive Director, Eastern Contractors Association Council Representative Northwest Regional Council of Carpenters	Co-Chairman	None	None	None	None	
Albany NY 12205 Peter Woodward	Regional Manager Northwest Regional Council of Carpenters	Union Trustee	None	None	None	None	
Batavia, NY 14020 David Helms	Regional Manager Northwest Regional Council of Carpenters	Union Trustee	None	None	None	None	
Horsham, NY 14845 William Barfield	Regional Manager Northwest Regional Council of Carpenters	Union Trustee	None	None	None	None	
Esopus Junction, NY 12533			None	None	None	None	

Form PR Y-4
 Empire State Carpenters Pension Fund
 Hightstown, NY, USA
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
 (1), (2), (3)(i)-(iii), and (4)(i)-(iv)

(1)	(2)	(3)(i)	(3)(ii)	(3)(iii)	(4)(i)	(4)(ii)	(4)(iii)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Subsidiaries (include names of other Subsidiaries)	Percentage of Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	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)
Todd Heilich Albany, NY 12205	Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
Aaron Miller Rochester, NY 14625-2857	President, Construction Industry Assoc. of Rochester	Vice Co-Chairman Employer Trustee	None	None	None	None	
Douglas D'Amico Hightstown, NY 11788	Donor/Donor Organization	None	None	None	None	None	
John DeLuca Larches, NY 11753	Executive Director, Well Calling Association	Employer Trustee	None	None	None	None	
Earl R. Hall Syracuse, NY 13206	Executive Director Construction Employers Assoc.	Employer Trustee Employer Trustee	None	None	None	None	
John O'Neil New York, NY 10016	Building Contractors Assoc.	Employer Trustee	None	None	None	None	
Alan Salzman Newburgh, NY 12550	Executive Director Construction Contractors Assoc. of NY	Employer Trustee	None	None	None	None	
F. Matthew Page Troytown, NY 10591	Building Contractors Assoc. of Westchester	Employer Trustee	None	None	None	None	
Frank Jones Binghamton, NY 13904	E. Jones Construction, Inc.	Employer Trustee	None	None	None	None	
Ernest Logan Cherkowale, NY 14227	Exec. Vice President Construction Industry Employers Association Executive Secretary / Treasurer Northeast Regional Council of Carpenters	Employer Trustee	None	None	None	None	
Edison, NJ 08837 George Laufenberg	Regional Council of Carpenters	Co-Chairman	None	None	None	None	
Edison, NJ 08837 Thomas Marks	Funds Manager NJ Carpenters Funds Council Representative Northeast Regional Council of Carpenters	Vice Co-Chairman	None	None	None	None	
Beauregard, NY 14820 Andrew Miller	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Syracuse, NY 13211 Paul Leo	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Hightstown, NY 11788 Michael Swachen	Northeast Regional Council of Carpenters Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Albany, NY 12205	Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	