

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.

I, Peter B. Alden

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

1/28/16

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 3535437
 C.I. _____

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

December 31, 2015

Month / Day / Year

None

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

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

SAME

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cheri E. Carty VP Treasurer

Name Title

508-890-9078

Area Code / Phone Number / Extension

508-890-9070

Area Code / FAX Number

ccarty@baystatesavings.com

E-mail Address

n/a

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.

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)

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(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)

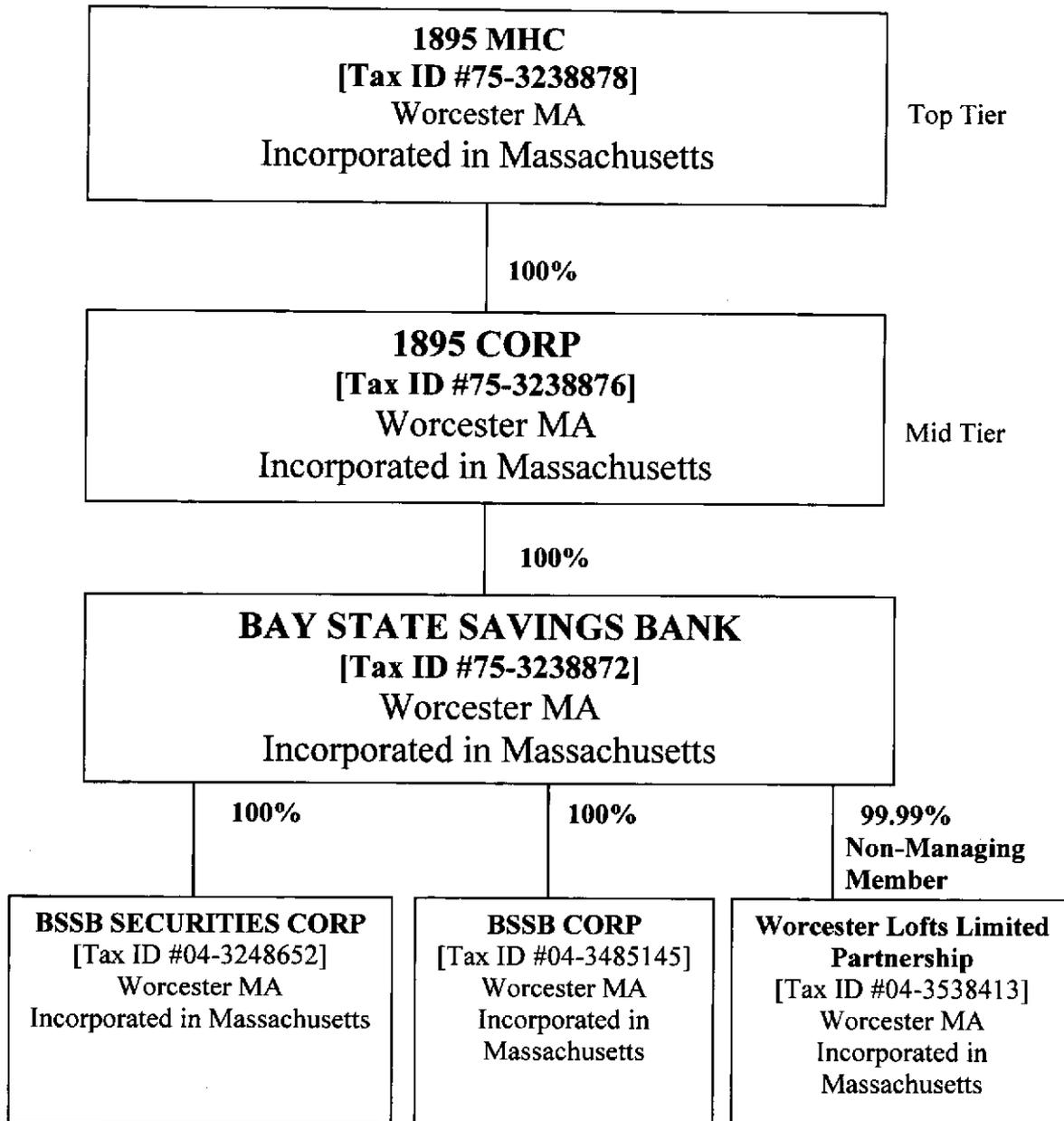
Corporate Structure

[LEI's do not exist in the organization]

1895 MHC is a mutual holding company without shareholders.

1895 MHC has 100% ownership of 1895 Corp (Mid Tier).

1895 Corp (Mid Tier) has 100% ownership of Bay State Savings Bank, a Massachusetts Stock Savings Bank.



December 31, 2015
Bay State Savings Bank – Officers

Peter B. Alden, *President & CEO*

Diane M. Glampa, *Senior Vice President -Human Resources & Marketing*

Steven L. Groccia, *Senior Vice President - Commercial Lending*

Lisa A. Perrin, *Senior Vice President – Chief Retail Banking Officer*

Osman K. Acheampong, *Vice President - Credit Administration Officer*

Cheryl A. Begin, *Commercial Relationship Officer*

Heather L. Belair, *Virtual Branch Manager*

Thomas J. Belton, *Vice President – Information Technology*

Jayme D. Burdett, *Assistant Vice President – Branch Manager*

Cheri E. Carty, *Vice President - Treasurer*

Lisa A. Duquette, *Assistant Vice President - Operations*

Shereen A. Fahey, *Assistant Vice President – Branch Manager*

Dominique J. Fauteux, *Operations Officer*

Janet L. Jones, *Assistant Vice President – Branch Manager*

Jeffrey B. Locke, *Vice President - Branch Manager*

William L. Martin, *Vice President – Commercial Loans*

Steven J. Mastalerz, *Mortgage Officer*

Karen L. Mulcahy – *Marketing Officer*

Lucas J. Miller – *Vice President – Compliance Officer*

Lemonia Mironidis, *Assistant Vice President – Branch Manager*

Joseph Moro, *Mortgage Officer*

David Perez, *Vice President - Commercial Lending*

Ana Pestana, *Loan Servicing Administrator*

Marc Sanguinetti, *Assistant Vice President – Retail Lending*

Veronika Tovanyan, *Vice President - Branch Manager*

December 31, 2015
Bay State Savings Bank - Board of Directors

Peter B. Alden
President & CEO, Bay State Savings Bank

William J. Fay
[REDACTED]
West Boylston, MA
Funeral Director, Fay Brothers, Inc.

Carol A. Garofoli
[REDACTED]
Lancaster, MA
Director of Operations, WPI

F. Stephen Harvey, Jr.
[REDACTED]
Worcester, MA
President: Harvey and Tracy Assoc., Inc.

Patricia L. Jones
[REDACTED]
Worcester, MA
President/Owner: P.L Jones & Associates, P.C.

John H. McCabe
[REDACTED]
Worcester, MA
VP Mergers/Acquisitions & Divestitures
BSSB Chairman

Andrew C.J. Meagher, Esq
[REDACTED]
Shrewsbury, MA
Attorney

Joni Milluzzo
[REDACTED]
Shrewsbury, MA
Owner: Apple Home Care Associates, Inc.

John J. Monahan
[REDACTED]
Worcester, MA
Consultant: Monahan & Associates

William J. Mulford
[REDACTED]
Worcester, MA
Assoc. Super. for Business,
Diocese of Worcester School Dept.

Gerald J. Power, Esq.**
[REDACTED]
Rutland, MA
Attorney

FORM FR Y-6

1895 MHC

Fiscal Year Ending December 31, 2015

(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	1895 Corp: President & Director Bay State Savings Bank: President & Director BSSB Securities Corp: President & Director BSSB Corp: President & Director	N/A	N/A	N/A	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Acquisitions & Divestitures	Director & Chairman of Board	1895 Corp: Director & Chairman of Board Bay State Savings Bank: Director & Chairman of Board	Vice-President: Acquisitions & Divestitures	N/A	N/A	N/A
William J. Fay, Worcester, MA, USA	Funeral Director: Fay Brothers, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	Funeral Director: Fay Brothers, Inc.	N/A	N/A	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]	N/A	N/A	N/A
F. Stephen Harvey, Jr. , Worcester, MA, USA	President: Harvey and Tracy Assoc., Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	President: Harvey and Tracy Assoc., Inc.	N/A	N/A	N/A
Patricia L. Jones, Worcester, MA, USA	President: P.L. Jones & Associates, P.C.	Director	1895 Corp: Director Bay State Savings Bank: Director	President: P.L. Jones & Associates, P.C.	N/A	N/A	N/A
Andrew C.J. Meagher, Esq, Worcester, MA, USA	Attorney: Wolfson, Keenan, Cotton & Meagher	Director	1895 Corp: Director Bay State Savings Bank: Director	Attorney: Wolfson, Keenan, Cotton & Meagher	N/A	N/A	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.	N/A	N/A	N/A

John J. Monahan, Worcester, MA, USA	Consultant: Monahan & Associates	Director	1895 Corp: Director Bay State Savings Bank: Director	Consultant: Monahan & Associates	N/A	N/A	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.	N/A	N/A	N/A
Gerald J. Power, Esq. , Worcester, MA, USA	Attorney	Director	1895 Corp: Director Bay State Savings Bank: Director	Attorney	N/A	N/A	N/A
Diane M. Giampa, Worcester, MA, USA	N/A	SVP-HR & Marketing	1895 Corp: SVP-HR & Marketing Bay State Savings Bank: SVP-HR & Marketing	N/A	N/A	N/A	N/A
Lisa A. Perrin, Worcester, MA, USA	N/A	SVP-Chief Retail Banking Officer	1895 Corp: SVP-Chief Retail Banking Officer Bay State Savings Bank: SVP-Chief Retail Banking Officer	N/A	N/A	N/A	N/A
Steven L. Groccia, Worcester, MA, USA	N/A	SVP- Commercial Lending	1895 Corp: SVP-Commercial Lending Bay State Savings Bank: SVP-Commercial Lending	N/A	N/A	N/A	N/A
Osman K. Acheampong, Worcester, MA, USA	N/A	VP-Credit Administration	1895 Corp: VP-Credit Administration Bay State Savings Bank: VP-Credit Administration	N/A	N/A	N/A	N/A
Thomas J. Belton, Worcester, MA, USA	N/A	VP- Information Technology	1895 Corp: VP-Information Technology Bay State Savings Bank: VP-Information Technology	N/A	N/A	N/A	N/A
Cheri E. Carty, Worcester, MA, USA	N/A	VP-Treasurer	1895 Corp: VP-Treasurer Bay State Savings Bank: VP-Treasurer BSSB Securities Corp: Director, Clerk & Treasurer BSSB Corp: Director, Clerk & Treasurer	N/A	N/A	N/A	N/A
Lisa A. Duquette, Worcester, MA, USA	N/A	AVP- Operations	1895 Corp: AVP-Operations Bay State Savings Bank: AVP-Operations	N/A	N/A	N/A	N/A
Lucas J. Miller, Worcester, MA, USA	N/A	VP- Compliance & BSA Officer	1895 Corp: VP-Compliance & BSA Officer Bay State Savings Bank: VP-Compliance & BSA Officer	N/A	N/A	N/A	N/A

FORM FR Y-6

1895 CORP

Fiscal Year Ending December 31, 2015

(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	Bay State Savings Bank: President & Director BSSB Securities Corp: President & Director BSSB Corp: President & Director	N/A	N/A	N/A	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Acquisitions & Divestitures	Director & Chairman of Board	Bay State Savings Bank: Director & Chairman of Board	Vice-President: Acquisitions & Divestitures	N/A	N/A	N/A
William J. Fay, Worcester, MA, USA	Funeral Director: Fay Brothers, Inc.	Director	Bay State Savings Bank: Director	Funeral Director: Fay Brothers, Inc.	N/A	N/A	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]	N/A	N/A	N/A
F. Stephen Harvey, Jr. , Worcester, MA, USA	President: Harvey and Tracy Assoc., Inc.	Director	Bay State Savings Bank: Director	President: Harvey and Tracy Assoc., Inc.	N/A	N/A	N/A
Patricia L. Jones, Worcester, MA, USA	President: P.L. Jones & Associates, P.C.	Director	Bay State Savings Bank: Director	President: P.L. Jones & Associates, P.C.	N/A	N/A	N/A
Andrew C.J. Meagher, Esq, Worcester, MA, USA	Attorney: Wolfson, Keenan, Cotton & Meagher	Director	Bay State Savings Bank: Director	Attorney: Wolfson, Keenan, Cotton & Meagher	N/A	N/A	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.	N/A	N/A	N/A
John J. Monahan, Worcester, MA, USA	Consultant: Monahan & Associates	Director	Bay State Savings Bank: Director	Consultant: Monahan & Associates	N/A	N/A	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.	N/A	N/A	N/A
Gerald J. Power, Esq. , Worcester, MA, USA	Attorney	Director	Bay State Savings Bank: Director	Attorney	N/A	N/A	N/A
Diane M. Giampa, Worcester, MA, USA	N/A	SVP-HR & Marketing	Bay State Savings Bank: SVP-HR & Marketing	N/A	N/A	N/A	N/A
Lisa A. Perrin, Worcester, MA, USA	N/A	SVP-Chief Retail Banking Officer	Bay State Savings Bank: SVP-Chief Retail Banking Officer	N/A	N/A	N/A	N/A
Steven L. Groccia, Worcester, MA, USA	N/A	SVP-Commercial Lending	Bay State Savings Bank: SVP-Commercial Lending	N/A	N/A	N/A	N/A
Osman K. Acheampong, Worcester, MA, USA	N/A	VP-Credit Administration	Bay State Savings Bank: VP-Credit Administration	N/A	N/A	N/A	N/A
Thomas J. Belton, Worcester, MA, USA	N/A	VP-Information Technology	Bay State Savings Bank: VP-Information Technology	N/A	N/A	N/A	N/A
Cheri E. Carty, Worcester, MA, USA	N/A	VP-Treasurer	Bay State Savings Bank: VP-Treasurer BSSB Securities Corp: Director, Clerk & Treasurer BSSB Corp: Director, Clerk & Treasurer	N/A	N/A	N/A	N/A
Lisa A. Duquette, Worcester, MA, USA	N/A	AVP-Operations	Bay State Savings Bank: AVP-Operations	N/A	N/A	N/A	N/A
Lucas J. Miller, Worcester, MA, USA	N/A	VP-Compliance & BSA Officer	Bay State Savings Bank: VP-Compliance & BSA Officer	N/A	N/A	N/A	N/A

FORM FR Y-6

BAY STATE SAVINGS BANK

Fiscal Year Ending December 31, 2015

(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	BSSB Securities Corp: President & Director BSSB Corp: President & Director	N/A	N/A	N/A	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Acquisitions & Divestitures	Director & Chairman of Board	none	Vice-President: Acquisitions & Divestitures	N/A	N/A	N/A
William J. Fay, Worcester, MA, USA	Funeral Director: Fay Brothers, Inc.	Director	none	Funeral Director: Fay Brothers, Inc.	N/A	N/A	N/A
Carol A. Garofoli, Worcester, MA, USA	Director of Operations: Worcester Polytechnic Institute [WPI]	Director	none	Director of Operations: Worcester Polytechnic Institute [WPI]	N/A	N/A	N/A
F. Stephen Harvey, Jr. , Worcester, MA, USA	President: Harvey and Tracy Assoc., Inc.	Director	none	President: Harvey and Tracy Assoc., Inc.	N/A	N/A	N/A
Patricia L. Jones, Worcester, MA, USA	President: P.L. Jones & Associates, P.C.	Director	none	President: P.L. Jones & Associates, P.C.	N/A	N/A	N/A
Andrew C.J. Meagher, Esq, Worcester, MA, USA	Attorney: Wolfson, Keenan, Cotton & Meagher	Director	none	Attorney: Wolfson, Keenan, Cotton & Meagher	N/A	N/A	N/A
Joni Milluzzo, Worcester, MA, USA	Owner: Apple Home Care Associates, Inc.	Director	none	Owner: Apple Home Care Associates, Inc.	N/A	N/A	N/A
John J. Monahan, Worcester, MA, USA	Consultant: Monahan & Associates	Director	none	Consultant: Monahan & Associates	N/A	N/A	N/A

William J. Mulford, Worcester, MA, USA	Assoc. Super. For Business: Dioceses of Worcester School Dept.	Director	none	Assoc. Super. For Business: Dioceses of Worcester School Dept.	N/A	N/A	N/A
Gerald J. Power, Esq. , Worcester, MA, USA	Attorney	Director	none	Attorney	N/A	N/A	N/A
Diane M. Giampa, Worcester, MA, USA	N/A	SVP-HR & Marketing	none	N/A	N/A	N/A	N/A
Lisa A. Perrin, Worcester, MA, USA	N/A	SVP-Chief Retail Banking Officer	none	N/A	N/A	N/A	N/A
Steven L. Groccia, Worcester, MA, USA	N/A	SVP-Commercial Lending	none	N/A	N/A	N/A	N/A
Osman K. Acheampong, Worcester, MA, USA	N/A	VP-Credit Administration	none	N/A	N/A	N/A	N/A
Thomas J. Belton, Worcester, MA, USA	N/A	VP-Information Technology	none	N/A	N/A	N/A	N/A
Cheri E. Carty, Worcester, MA, USA	N/A	VP-Treasurer	BSSB Securities Corp: Director, Clerk & Treasurer BSSB Corp: Director, Clerk & Treasurer	N/A	N/A	N/A	N/A
Lisa A. Duquette, Worcester, MA, USA	N/A	AVP-Operations	none	N/A	N/A	N/A	N/A
Lucas J. Miller, Worcester, MA, USA	N/A	VP-Compliance & BSA Officer	none	N/A	N/A	N/A	N/A

Board of Governors of the Federal Reserve System FR Y-6 Depository Institution Branch Data Verification



Branch Data Verification Instructions

- Using the search functions below, find your institution(s).
- Navigate through the next screens to display a head office's branches or a consolidated branch listing for the holding company.
- Download and save the branch listing in a Microsoft® Excel file (click on the download link).
- Verify and correct the branch listing to match your current organizational structure.
- Send the corrected Excel file(s) to your FRB contact. Please see the [detailed instructions](#) for more information.

Find an Institution

By ID_RSSD:

OR By Type and Name: Bank Holding Company (BHC) or Savings and Loan Holding Company (SLHC)
 Individual Depository Institution, Domestic Bank, Savings Association, Edge or Agreement Corporation (Head Office)

Enter all or part of the institution's name:
 and its physical location:

Choose an effective date for the institution list:

Results: A list of institutions matching the ID_RSSD '963002'.
 The data are as of 12/31/2015.

Click on the Head Office ID_RSSD to see all of its branches.

Head Office ID_RSSD	Head Office Popular Name	Street Address	City	State	Country	HC ID_RSSD	Holding Company Name
963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	UNITED STATES	3535437	1895 MHC
963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	UNITED STATES	3535455	1895 CORPORATION

*No changes
 Cheri Carty
 VP & Treasurer
 1/28/16*

Board of Governors of the Federal Reserve System

FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

A list of branches for your depository institution: **BAY STATE SAVINGS BANK (ID_RSSD: 963002)**.
 This depository institution is held by **1895 MHC (3535437) of WORCESTER, MA.**
 The data are as of **12/31/2015**.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Back to Search Results](#)

Download List to Excel

Institutions: 1 to 8 of 8

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*
Full Service (Head Office)	963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	17900	0	BAY STATE SAVINGS BANK	963002
Full Service	1411180	AUBURN HIGH SCHOOL BRANCH	99 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291582	3	BAY STATE SAVINGS BANK	963002
Full Service	2727338	MINUTEMAN PLAZA BRANCH	123 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291584	5	BAY STATE SAVINGS BANK	963002
Full Service	2572417	HOLDEN BRANCH	628 MAIN STREET	HOLDEN	MA	01520	WORCESTER	UNITED STATES	291583	4	BAY STATE SAVINGS BANK	963002
Full Service	718202	BURNCOAT STREET BRANCH	378 BURNCOAT STREET	WORCESTER	MA	01606	WORCESTER	UNITED STATES	291580	1	BAY STATE SAVINGS BANK	963002
Full Service	3788176	EASTERN AVE BRANCH	TWO EASTERN AVENUE	WORCESTER	MA	01605	WORCESTER	UNITED STATES	474302	8	BAY STATE SAVINGS BANK	963002
Full Service	3220340	GRAFTON STREET BRANCH	799 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	423057	7	BAY STATE SAVINGS BANK	963002
Full Service	717700	MILL STREET BRANCH	275 MILL STREET	WORCESTER	MA	01602	WORCESTER	UNITED STATES	291581	2	BAY STATE SAVINGS BANK	963002

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

No Changes
 1/28/16
 Cheri E. Carty
 VP & Treasurer

Results: A list of branches for your depository institution: **BAY STATE SAVINGS BANK (ID_RSSD: 963002)**.
 This depository institution is held by **1895 MHC (3535437) of WORCESTER, MA**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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)	963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	17900		0 BAY STATE SAVINGS BANK	963002	
OK		Full Service	1411180	AUBURN HIGH SCHOOL BRANCH	99 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291582		3 BAY STATE SAVINGS BANK	963002	
OK		Full Service	2727338	MINUTEMAN PLAZA BRANCH	123 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291584		5 BAY STATE SAVINGS BANK	963002	
OK		Full Service	2572417	HOLDEN BRANCH	628 MAIN STREET	HOLDEN	MA	01520	WORCESTER	UNITED STATES	291583		4 BAY STATE SAVINGS BANK	963002	
OK		Full Service	718202	BURNCOAT STREET BRANCH	378 BURNCOAT STREET	WORCESTER	MA	01606	WORCESTER	UNITED STATES	291580		1 BAY STATE SAVINGS BANK	963002	
OK		Full Service	3788176	EASTERN AVE BRANCH	TWO EASTERN AVENUE	WORCESTER	MA	01605	WORCESTER	UNITED STATES	474302		8 BAY STATE SAVINGS BANK	963002	
OK		Full Service	3220340	GRAFTON STREET BRANCH	799 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	423057		7 BAY STATE SAVINGS BANK	963002	
OK		Full Service	717700	MILL STREET BRANCH	275 MILL STREET	WORCESTER	MA	01602	WORCESTER	UNITED STATES	291581		2 BAY STATE SAVINGS BANK	963002	


 Cheryl E. Carty
 VP Treasurer
 1/27/2016

Board of Governors of the Federal Reserve System
FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back to Search Results](#)

A list of branches for your depository institution: **BAY STATE SAVINGS BANK (ID_RSSD: 963002)**.
 This depository institution is held by **1895 CORPORATION (3535455) of WORCESTER, MA**.
 The data are as of **12/31/2015**.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

Download List to Excel

Institutions: 1 to 8 of 8

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*
Full Service (Head Office)	963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	17900	0	BAY STATE SAVINGS BANK	963002
Full Service	1411180	AUBURN HIGH SCHOOL BRANCH	99 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291582	3	BAY STATE SAVINGS BANK	963002
Full Service	2727338	MINUTEMAN PLAZA BRANCH	123 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291584	5	BAY STATE SAVINGS BANK	963002
Full Service	2572417	HOLDEN BRANCH	628 MAIN STREET	HOLDEN	MA	01520	WORCESTER	UNITED STATES	291583	4	BAY STATE SAVINGS BANK	963002
Full Service	718202	BURNCOAT STREET BRANCH	378 BURNCOAT STREET	WORCESTER	MA	01606	WORCESTER	UNITED STATES	291580	1	BAY STATE SAVINGS BANK	963002
Full Service	3788176	EASTERN AVE BRANCH	TWO EASTERN AVENUE	WORCESTER	MA	01605	WORCESTER	UNITED STATES	474302	8	BAY STATE SAVINGS BANK	963002
Full Service	3220340	GRAFTON STREET BRANCH	799 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	423057	7	BAY STATE SAVINGS BANK	963002
Full Service	717700	MILL STREET BRANCH	275 MILL STREET	WORCESTER	MA	01602	WORCESTER	UNITED STATES	291581	2	BAY STATE SAVINGS BANK	963002

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

No Charges
1/28/16
Cheri Carr
VPA Treasurer

Results: A list of branches for your depository institution: BAY STATE SAVINGS BANK (ID_RSSD: 963002).

This depository institution is held by 1895 CORPORATION (3535455) of WORCESTER, MA.

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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

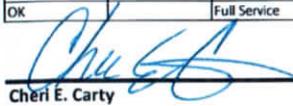
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

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)	963002	BAY STATE SAVINGS BANK	28 FRANKLIN STREET	WORCESTER	MA	01608	WORCESTER	UNITED STATES	17900		0 BAY STATE SAVINGS BANK		963002
OK		Full Service	1411180	AUBURN HIGH SCHOOL BRANCH	99 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291582		3 BAY STATE SAVINGS BANK		963002
OK		Full Service	2727338	MINUTEMAN PLAZA BRANCH	123 AUBURN STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	291584		5 BAY STATE SAVINGS BANK		963002
OK		Full Service	2572417	HOLDEN BRANCH	628 MAIN STREET	HOLDEN	MA	01520	WORCESTER	UNITED STATES	291583		4 BAY STATE SAVINGS BANK		963002
OK		Full Service	718202	BURNCOAT STREET BRANCH	378 BURNCOAT STREET	WORCESTER	MA	01606	WORCESTER	UNITED STATES	291580		1 BAY STATE SAVINGS BANK		963002
OK		Full Service	3788176	EASTERN AVE BRANCH	TWO EASTERN AVENUE	WORCESTER	MA	01605	WORCESTER	UNITED STATES	474302		8 BAY STATE SAVINGS BANK		963002
OK		Full Service	3220340	GRAFTON STREET BRANCH	799 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	423057		7 BAY STATE SAVINGS BANK		963002
OK		Full Service	717700	MILL STREET BRANCH	275 MILL STREET	WORCESTER	MA	01602	WORCESTER	UNITED STATES	291581		2 BAY STATE SAVINGS BANK		963002



Cheri E. Carty
VP Treasurer
1/27/2016