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. §§ 240(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.

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. If 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, Daniel G. Willett
Name of the Holding Company Director and Official
Chairman of the Board
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 Report (top-tier holding company's fiscal year-end):
March 31, 2015
Month / Day / Year

Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address
Gorham Bancorp, MHC
Legal Title of Holding Company
10 Wentworth Drive
(Mailing Address of the Holding Company) Street / P.O. Box
Gorham ME 04038
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Martha Conley Senior Financial Analyst
Name Title
207-839-5209 1635
Area Code / Phone Number / Extension
207-839-4233
Area Code / Fax Number
mconley@gorhamsavingsbank.com
E-mail Address
www.gorhamsavingsbank.com
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

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.:
349917

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
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<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
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<tr>
<td>Gorham Bancorp, Inc</td>
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<tr>
<td>10 Wentworth Drive</td>
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<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<td>ME</td>
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Physical Location (If different from mailing address)

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12/2012
FORM FRY-6
Gorham Bancorp, MHC
Gorham, Maine
Fiscal Year Ending March 31, 2015

Report Item 1 - Annual Report to Shareholders
Two copies of audited financial statements will be mailed under separate cover.
Audit is not yet complete.

Report Item 2a - Organization Chart
Enclosed.

Report Item 2b - Domestic Branch Listing
Submitted via email to BOS.Statistics@bos.frb.org on 5/22/15

Report Item 3 - N/A ✓

Report Item 4 - Insiders
Enclosed.
Report Item 2a - Organization Chart

Gorham Bancorp, MHC
Gorham, ME
Incorporated in Maine
top-tier mutual holding company;
100% owner of Gorham Bancorp, Inc.

Gorham Bancorp, INC
Gorham, ME
Incorporated in Delaware
mid-tier stock holding company;
100% owner of Gorham Savings Bank stock

Gorham Savings Bank
Gorham, ME
Incorporated in Maine
stock bank, wholly-owned
by Gorham Bancorp, Inc.

MCB
Reinsurance Corp
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank

GSB
Corporation
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank

Gorham Savings Leasing Group, LLC
Gorham, ME
Incorporated in Maine,
wholly-owned by
Gorham Savings Bank
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.

Data Action: (Ok, Change, Delete, Add)
- 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.
- Delete: If a branch listing was sold or closed, enter 'Delete' in the Data Action column and the sale or closure date in the Effective Date column.
- Add: If a reportable branch is missing, insert a new row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

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

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<th>County</th>
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<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID, RSSD*</th>
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Report Item 4 - Officer Listing for Gorham Bancorp, MHC as of March 31, 2015

Daniel S. Willett            Gorham, Maine            Director and Chairman
Christopher W. Emmons        Yarmouth, Maine         Chief Executive Officer
Daniel P. Hunter             Windham, Maine          Chief Financial Officer
Sharlene E. Abbott           Gorham, Maine          Clerk

Report Item 4 - Officer Listing for Gorham Bancorp, Inc. as of March 31, 2015

Daniel S. Willett            Gorham, Maine            Director and Chairman
Christopher W. Emmons        Yarmouth, Maine         Chief Executive Officer
Daniel P. Hunter             Windham, Maine          Chief Financial Officer
Sharlene E. Abbott           Gorham, Maine          Clerk