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. § 3108(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(b)(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)(i) 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. 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, Michael D. Hewitt
Name of the Holding Company Director and Officer
President/CEO
Title of the Holding Company Director and Officer

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 Officer

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address
Hometown Community Bancorp, MHC
31 Sutton Avenue
(Mailing Address of the Holding Company) Street / P.O. Box
Oxford, MA 01540
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Cassandra Day
Accounting Manager
Name Title
508-499-1895
Area Code / Phone Number / Extension
508-987-7023
Area Code / FAX Number

cday@hometowncoop.com
E-mail Address
https://www.hometowncoop.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.28 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.
Form FR Y-6
Hometown Community Bancorp, MHC
Oxford, Massachusetts
Fiscal Year Ending December 31, 2015

Report Item:
1. Annual Report not prepared.
2a. Organizational Chart

Hometown Community Bancorp, MHC
A Massachusetts Mutual Holding Company
46-5169877

100%

Hometown Community Bancorp, Inc.
A Maryland Corporation
46-5159926

100%

Hometown Bank
A Massachusetts Stock Cooperative Bank
04-1953445

WCB Realty, Inc
04-3161903
MA

Hometown Securities I, Inc.
04-3351897
MA

Hometown Securities II, Inc.
45-4999296
MA

2b Domestic branch listing provided to the Federal Reserve
**Data Action -- Effective Date**

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<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Qual</th>
<th>NCUA Uniform*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID: MNO*</th>
<th>Comments</th>
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Report Item 3: Securities Holders

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<th>Name &amp; Address (City, State Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
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There are no security holders for Hometown Community Bancorp, MHC
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<th>Name</th>
<th>City, State</th>
<th>Principal Occupation</th>
<th>Title and Position</th>
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<td>Steven H. Duvarney</td>
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<td>Director</td>
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<td>Jimmy O’Coin</td>
<td>Princeton, MA 01541</td>
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<td>Director</td>
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<td>Edward Woodcome</td>
<td>Leominster, MA 01453</td>
<td>Woodcome Insurance</td>
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<td>Kevin Mack</td>
<td>Athol, MA 01331</td>
<td>Fisk Funeral Home</td>
<td>Director</td>
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<td>Sam S. Pappas</td>
<td>Webster, MA 01570</td>
<td>CPA</td>
<td>Director</td>
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<td>Brian Galonek</td>
<td>Sturbridge, MA 01566</td>
<td>All Star incentive Marketing</td>
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<td>Marshall A. Gould, Esquire</td>
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<td>Gould &amp; Ettenberg PC</td>
<td>Director</td>
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<td>Jeanne L. Katrenak</td>
<td>Dudley, MA 01571</td>
<td>Commerce Insurance</td>
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<td>Henry J. LaMountain, Sr.</td>
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<td>Director/Clerk</td>
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<td>Michael D. Hewitt</td>
<td>Fitchburg, MA 01420</td>
<td>Hometown Bank</td>
<td>President and Chief Executive Officer</td>
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RSSD Tiering for:
HOMETOWN COMMUNITY BANCORP MHC
Structure as of 20151231 and going downward

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<th>Ent Type</th>
<th>Actv Code</th>
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Total Number of Entities in the tree: 13
Total Number of Unique Entities in the tree: 13

Tier Selection Criteria

- RSSD Tiering for: 4519797 HOMETOWN COMMUNITY BANCORP MHC
- As of Date: 2015/12/31
- Direction: Down
- Selection Rule: All Entities
- Branches - Domestic Institutions: All Branches
- Branches - Foreign Institutions: All Branches

Explanatory Notes

- **Entity Type**
  - BHC: BANK HOLDING COMPANY
  - CPB: COOPERATIVE BANK
  - DBR: DOMESTIC BRANCH OF A DOMESTIC BANK

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 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.