

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.

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 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

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. _____

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.

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

December 31, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Hometown Community Bancorp. MHC

Legal Title of Holding Company

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."

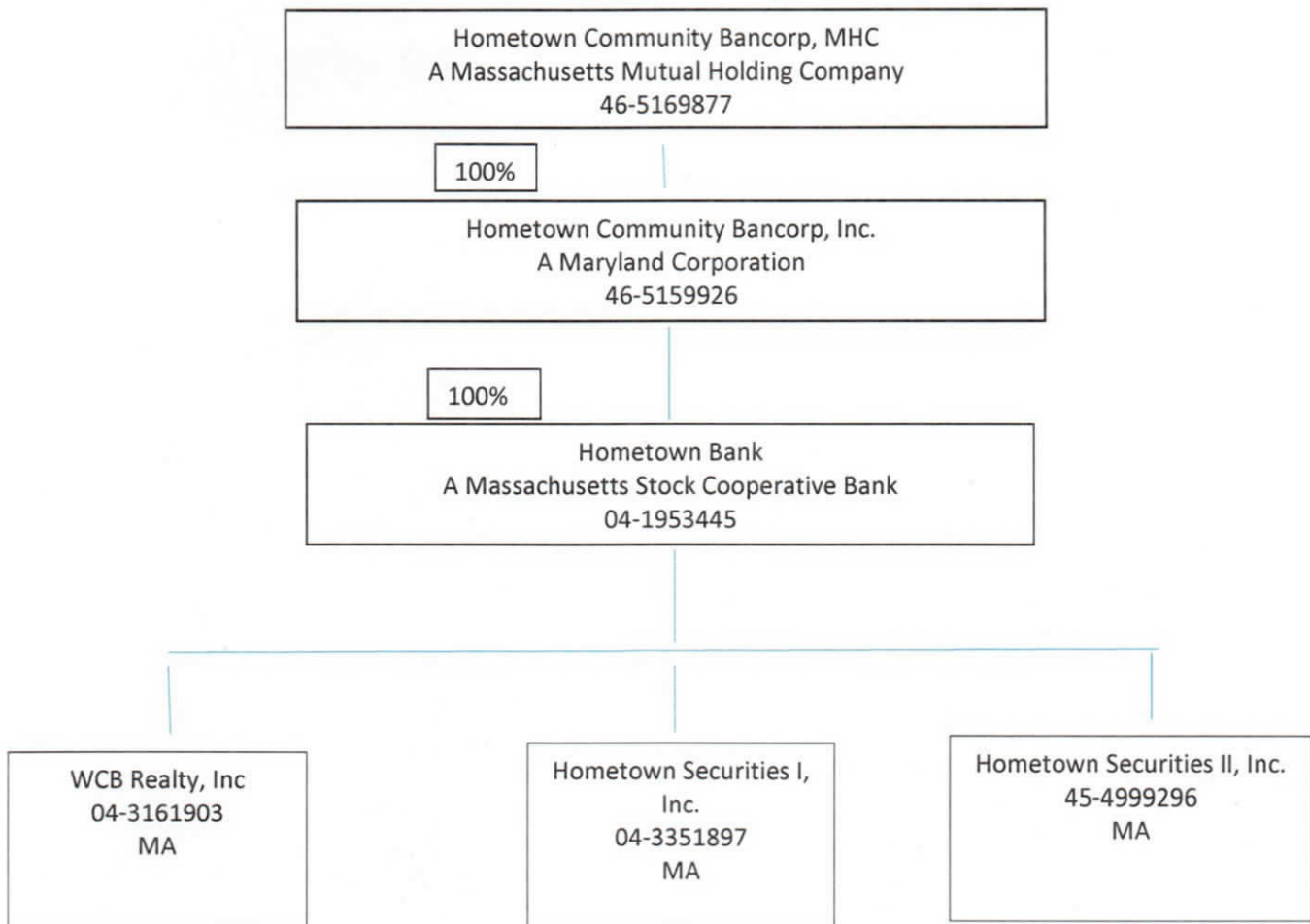
☒ No

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 (L&I N/A)



2b Domestic branch listing provided to the Federal Reserve

Result: a list of branches for your depository institution: HOMETOWN BANK, A LOANER-THE BANK (ID: RSSD: 1004470).

This depository institution is led by HOMETOWN COMMUNITY BANK, INC. (45-17-27) of OXFORD, MA.

The data are as of 03/31/2016. Data reflects information that was received and processed through 04/05/2016.

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 Procedures

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 emailing 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 UNIFORM, Office Number, and ID, RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch ID, RSSD*	Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID, RSSD*	Comments
		1004470	Full Service (Head Office)	HOMETOWN BANK, A COOPERATIVE BANK	31 SUTTON AVENUE	OXFORD	MA	01540	WORCESTER	UNITED STATES	92225		0 HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		152673	Full Service	ATHOL BRANCH	90 EXCHANGE STR	ATHOL	MA	01331	WORCESTER	UNITED STATES	39440		3 HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		4438580	Full Service	AUBURN BRANCH	569 SOUTHBIDGE STREET	AUBURN	MA	01501	WORCESTER	UNITED STATES	533974		5 HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		4853857	Full Service	LEDMINSTER BRANCH	9 SACK BOULEVARD	LEDMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		4847575	Full Service	SOUTH LANCASTER BRANCH	131 MAIN STREET	SOUTH LANCASTER	MA	01561	WORCESTER	UNITED STATES	Not Required	Not Required	HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		3061859	Full Service	STURBRIDGE BRANCH	331 MAIN STREET	STURBRIDGE	MA	01568	WORCESTER	UNITED STATES	362282		1 HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		4847584	Full Service	WEBSTER BRANCH	4 CORE ROAD	WEBSTER	MA	01570	WORCESTER	UNITED STATES	Not Required	Not Required	HOMETOWN BANK, A COOPERATIVE BANK	1004470	
		4853856	United Service	WEBSTER CONVENIENCE CENTER	2188 MAIN STREET	WEBSTER	MA	01570	WORCESTER	UNITED STATES	Not Required	Not Required	HOMETOWN BANK, A COOPERATIVE BANK	1004470	

Form FR Y-6
Hometown Community Bancorp, MHC
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Name & Address (City, State Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
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There are no security holders for Hometown Community Bancorp, MHC

Form FR Y-6
Hometown Community Bancorp, MHC
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

'(1) Name, City, State	'(2) Principal Occupation	'(3) Title and Position
Steven H. Duvarney Lancaster, MA 01523	Duvarney Jewelers	Director
Jimmy O'Coin Princeton, MA 01541		Director
Edward Woodcome Leominster, MA 01453	Woodcome Insurance	Director
Kevin Mack Athol, MA 01331	Fisk Funeral Home	Director
Sam S. Pappas Webster, MA 01570	CPA	Director
Brian Galonek Sturbridge, MA 01566	All Star Incentive Marketing	Director
Marshall A. Gould, Esquire Northboro, MA	Gould & Ettenberg PC	Director
Jeanne L. Katrenak Dudley, MA 01571	Commerce Insurance	Director
Henry J. LaMountain, Sr. Oxford, MA 01540	LaMountain Bros	Director/Clerk
Michael D. Hewitt Fitchburg, MA 01420	Hometown Bank	President and Chief Executive Officer

RSSD Tiering for:

HOMETOWN COMMUNITY BANCORP MHC

Structure as of 20151231 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	4519797	HOMETOWN COMMUNITY BANCORP MHC		OXFORD	MASSACHUSETTS	MASSACHUSETTS	1	1	BHC	551111		
0002	4519809	HOMETOWN COMMUNITY BANCORP INC		OXFORD	MASSACHUSETTS	MARYLAND	1	1	BHC	551111	Vtg Eqty	100
0003	1004470	HOMETOWN BANK, A COOPERATIVE BANK		OXFORD	MASSACHUSETTS	MASSACHUSETTS	1	1	CPB	52211	Vtg Eqty	100
0004	152673	ATHOL BRANCH		ATHOL	MASSACHUSETTS		1	0	DBR	0		
0005	4438580	AUBURN BRANCH		AUBURN	MASSACHUSETTS		1	0	DBR	0		
0006	4853857	LEOMINSTER BRANCH		LEOMINSTER	MASSACHUSETTS		1	0	DBR	0		
0007	4847575	SOUTH LANCASTER BRANCH		SOUTH LANCASTER	MASSACHUSETTS		1	0	DBR	0		
0008	3081859	STURBRIDGE BRANCH		STURBRIDGE	MASSACHUSETTS		1	0	DBR	0		
0009	4847584	WEBSTER BRANCH		WEBSTER	MASSACHUSETTS		1	0	DBR	0		
0010	4853866	WEBSTER CONVENIENCE CENTER		WEBSTER	MASSACHUSETTS		1	0	DBR	0		
0011	4671903	HOMETOWN SECURITIES I, INC.		OXFORD	MASSACHUSETTS	MASSACHUSETTS	1	0	DEO	523999	Vtg Eqty	100
0012	4671921	HOMETOWN SECURITIES II, INC.		OXFORD	MASSACHUSETTS	MASSACHUSETTS	1	0	DEO	523999	Vtg Eqty	100
0013	4671930	WCB REALTY, INC.		OXFORD	MASSACHUSETTS	MASSACHUSETTS	1	0	DEO	531312	Vtg Eqty	100

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	20151231
Direction	Down
Selection Rule	All Entities
Branches - Domestic Institutions	All Branches
Branches - Foreign Institutions	All Branches

Explanatory Notes

Entity Type	Description
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 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.