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, James J. Mawun
Name of the Holding Company Director and Official
Chairman and President
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
03/17/2016
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

RUSD ID 1346935
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

N/A
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Northern Bancorp, Inc.

Legal Title of Holding Company

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

Woburn MA 01801
City State Zip Code

same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Francis Kenney
Chief Financial Officer

Name

781-937-5400
Area Code / Phone Number / Extension

781-937-5416
Area Code / FAX Number

fkenney@nbtc.com
E-mail Address

www nbtc com
Address (URL) for the Holding Companys 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 5.25 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.

12/2015
NORTHERN BANK & TRUST COMPANY
NORTHERN BANKCORP, INC.

Incorporated in Massachusetts, LEL is not applicable unless otherwise noted.

Organizational Chart (business address for all entities is

Years Ended December 31, 2015 and 2014
Enclosed is a copy of the Audited Consolidated Financial Statements for Northern Bancorp, Inc. and Subsidiary

EISCAL YEAR END DECEMBER 31, 2015
ANNUAL REPORT OF BANK HOLDING COMPANIES - PR Y-6
NORTHERN BANKCORP, INC.

Exchange LLC
Northern Bancorp 1031
Realty Trust
289 Great Road
NBT Realty LLC
NBT & L. Securities
Corp II
NBT & L. Securities
Corp IV
L.E.: #492000EE3955CDXTGC+46
Northern Bank & Trust Company

(100%)
In: (1246935), there are no changes to the listing as of fiscal year end 2013. Attached is a copy of the domestic branch listing for Northern Bank.
### Data Action: Effective Date

<table>
<thead>
<tr>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Branch Name</th>
<th>Branch Type</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIFIN*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>Comments</th>
</tr>
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<tr>
<td>Full Service (Fixed Office)</td>
<td>9000306</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>2755 MASHUMAB ROAD</td>
<td>WOBURN</td>
<td>MA</td>
<td>01801</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>275297</td>
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<td>NORTHERN BANK &amp; TRUST COMPANY</td>
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<tr>
<td>Full Service</td>
<td>634930</td>
<td>BILLERICA BRANCH</td>
<td>480 BOSTON RD</td>
<td>BILLERICA</td>
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<td>01821</td>
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<tr>
<td>Full Service</td>
<td>1891007</td>
<td>BURLINGTON BRANCH</td>
<td>13 CENTER STREET</td>
<td>BURLINGTON</td>
<td>MA</td>
<td>01803</td>
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<td>Full Service</td>
<td>1891005</td>
<td>CHEMISFORD BRANCH</td>
<td>14 LITTLETON ROAD</td>
<td>CHEMISFORD</td>
<td>MA</td>
<td>01824</td>
<td>MIDDLESEX</td>
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<td>LITTLETON BRANCH</td>
<td>265 GREAT ROAD</td>
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<td>Full Service</td>
<td>1891004</td>
<td>MELROSE BRANCH</td>
<td>514 FRANKLIN ST</td>
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<td>MA</td>
<td>01824</td>
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<tr>
<td>Full Service</td>
<td>4000000</td>
<td>READING BRANCH</td>
<td>605 MAIN STREET</td>
<td>READING</td>
<td>MA</td>
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<td>275297</td>
<td>005000</td>
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<td>Full Service</td>
<td>1177772</td>
<td>WESTFORD BRANCH</td>
<td>60 MAIN ST</td>
<td>WESTFORD</td>
<td>MA</td>
<td>01886</td>
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<td>Full Service</td>
<td>1239590</td>
<td>ELM STREET BRANCH</td>
<td>89 ELM STREET</td>
<td>WOBURN</td>
<td>MA</td>
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<td>005000</td>
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<tr>
<td>Full Service</td>
<td>3390739</td>
<td>LEXINGTON STREET BRANCH</td>
<td>225 LEXINGTON STREET</td>
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<td>MA</td>
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<td>MIDDLESEX</td>
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<td>005000</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
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<td></td>
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</tbody>
</table>
# NORTHERN BANCORP, INC.
## WOBURN, MASSACHUSETTS
### FISCAL YEAR ENDING DECEMBER 31, 2015

**REPORT ITEM 3(1): SECURITIES HOLDERS > 5% AS OF 12/31/15**

1. **James Mawn Group**
   - **Country of Citizenship/Incorporation/Formation:** USA
   - **Number and Percentage of Voting Securities:**
     - 9,675 shares - 13.46% Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn) (Woburn, MA)
     - 3,700 shares - 5.15% Marital Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn) (Gloucester, MA)
     - 3,632 shares - 5.05% James J. Mawn (Jr.) (Concord, MA)
     - 2,110 shares - 2.93% Family Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn) (Gloucester, MA)
     - 1,723 shares - 2.40% Northern Bank & Trust Company, Trustee for James J. Mawn, IRA (Woburn, MA)
     - 1,565 shares - 2.18% Rita M. Mawn (Gloucester, MA)
     - 1,282 shares - 1.78% Mary Catherine Riley (Princeton, NJ)
     - 1,153 shares - 1.60% Sheila E. Carpenter (Ann Arbor, MI)
     - 795 shares - 1.11% Cede & Co. FBO Joseph A. Riley, IRA (Princeton, NJ)
     - 762 shares - 1.06% Northern Bank & Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA (Winchester, MA)
     - 619 shares - 0.86% Alicia J. Mawn-Mahlau (Winchester, MA)
     - 250 shares - 0.35% Northern Bank Trust & Company, Trustee for M. Catherine Riley, IRA (Princeton, NJ)
     - 148 shares - 0.21% Louise Mawn (Nashville, TN)
     - 50 shares - 0.07% Mary Negri and Dominic R. Negri (Woburn, MA)
     - 30 shares - 0.04% Rita M. Barger (Manlius, NY)
     - 20 shares - 0.03% Rita M. Mawn (surviving joint tenant) (Gloucester, MA)

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1 Alicia J. Mawn-Mahlau also owns a beneficial interest in 49 shares (.07%) of the Mawn and Mawn, P.C. 401(k) Plan over which she has no power to vote.
Northern Bancorp, Inc.
Report Item 3(1) for Fiscal Year Ending 12/31/15 (Continued)

2. **Dorothy Mawn Group**
   Country of Citizenship/Incorporation/Formation: USA
   Number and Percentage of Voting Securities:
   - 9564 shares  -  13.30%  Thomas M. Mawn, Jr., Trust Fund B (Trustees: Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb) (Woburn, MA)
   - 6356 shares  -  8.84%  Dorothy Mawn Grandchildren’s Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn) (Woburn, MA)
   - 3789 shares  -  5.27%  Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo) (Woburn, MA)
   - 1218 shares  -  1.69%  Mary Elizabeth Mawn-Ferullo (Woburn, MA)
   - 221 shares   -  0.31%  Dorothy M. Mawn, IRA (Woburn, MA)
   - 385 shares   -  0.54%  Dorothy Mawn Family Children’s Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn) (Woburn, MA)
   - 155 shares   -  0.22%  J. Lawrence Mawn (Medford, MA)
   - 65 shares    -  0.09%  Russell A. Mawn (Washington, DC)

*Note: Mary Elizabeth Mawn-Ferullo has the power to vote the following in the capacities noted:*

- 551 shares  -  0.77%  Mawn and Mawn P.C. 401(k) Plan (Trustees: Mary Elizabeth Mawn-Ferullo and Barbara E. Mearls) (Woburn, MA)
- 200 shares   -  0.28%  NJI Trust (Trustees: Mary Elizabeth Mawn-Ferullo and William Naughton) (Woburn, MA)

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2 Mary Elizabeth Mawn-Ferullo also owns a beneficial interest in 452 shares (.63%) of the Mawn and Mawn P.C. 401(k) Plan over which she has no power to vote other than in her capacity as co-trustee with Barbara E. Mearls.
3. **McCall Family (Woburn, MA)**

Country of Citizenship/Incorporation/Formation: USA

Number and Percentage of Voting Securities:

<table>
<thead>
<tr>
<th>Shares</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4140</td>
<td>5.76%</td>
<td>McCall Family Irrevocable Trust (Woburn, MA)</td>
</tr>
<tr>
<td>788</td>
<td>1.10%</td>
<td>Marie S. McCall (Woburn, MA)</td>
</tr>
<tr>
<td>410</td>
<td>.57%</td>
<td>Daniel Leo McCall (Woburn, MA)</td>
</tr>
<tr>
<td>200</td>
<td>.28%</td>
<td>Edward H. McCall, Jr. (Carlisle, MA)</td>
</tr>
<tr>
<td>200</td>
<td>.28%</td>
<td>Marie S. McCall 1989 Revocable Trust (Trustees: Daniel McCall and Fred Kirk) (Woburn, MA)</td>
</tr>
<tr>
<td>100</td>
<td>.14%</td>
<td>Patricia McCall (Hampton Falls, NH)</td>
</tr>
<tr>
<td>29</td>
<td>.04%</td>
<td>Joseph Dean McCall (Woburn, MA)</td>
</tr>
<tr>
<td>29</td>
<td>.04%</td>
<td>Marilyn Marie McCall (Woburn, MA)</td>
</tr>
<tr>
<td>12</td>
<td>.07%</td>
<td>Edward H. McCall 1996 Revocable Trust (Trustees: Daniel McCall and Fred Kirk) (Woburn, MA)</td>
</tr>
</tbody>
</table>
REPORT ITEM 3(2): N/A
There are no additional securities holders, other than listed in Report Item 3(1), that owned or controlled five percent or more of any class of voting securities for Northern Bancorp, Inc. during fiscal year 2015.
REPORT ITEM 4: INSIDERS (DIRECTORS, EXECUTIVE OFFICERS, AND PRINCIPAL SHAREHOLDERS >10%) – 12/31/15

Joseph Bellino (Director)
Bedford, MA

Principal Occupation
N/A

Title/Position with Holding Company
Director

Title/Position with Subsidiaries
Director Northern Bank & Trust Company

Title/Position with Other Businesses
N/A

Percentage of Voting Shares in Holding Company
.35% Joseph M. Bellino

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Fortunato (Fred) Salucci (Director)
Weston, MA

Principal Occupation
N/A

Title/Position with Holding Company
Director

Title/Position with Subsidiaries
Director Northern Bank & Trust Company

Title/Position with Other Businesses
N/A

Percentage of Voting Shares in Holding Company
.13% Frederick Salucci
Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
194 Mishawum Road Nominee Trust (50% - Cadaro Realty LLC)
Normac Warehouse LLC (1/3 - Cadaro Realty LLC)
Normac Warehouse II LLC (1/3 - Cadaro Realty LLC)
Cadaro Realty LLC
Fred Salvucci Corp.

John C. Martini (Director)
Woburn, MA
Principal Occupation
Insurance Agent

Title/Position with Holding Company
Director

Title/Position with Subsidiaries
Director Northern Bank & Trust Company

Title/Position with Other Businesses
Chairman Martini Insurance Agency, Inc.

Percentage of Voting Shares in Holding Company
1.80% John C. Martini

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
Martini Insurance Agency, Inc. (100%)

Robert G. Naughton (Director)
Burlington, MA
Principal Occupation
Attorney

Title/Position with Holding Company
Director

Title/Position with Subsidiaries
Director Northern Bank & Trust Company
Title/Position with Other Businesses
Trustee: Jean E. Naughton 2005 Inter Vivos Trust

Percentage of Voting Shares in Holding Company
1.81% Robert G. Naughton
1.39% Jean E. Naughton 2005 Inter Vivos Trust (Trustees: Robert Naughton and William Naughton)

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
Naughton Family Realty Trust (50%)

Mary Elizabeth Mawn-Ferullo (Director/Treasurer)
Woburn, MA

Principal Occupation
Attorney

Title/Position with Holding Company
Director, Treasurer, Principal Shareholder

Title/Position with Subsidiaries
Director: Northern Bank & Trust Company
Director: Northern Bank & Trust Charitable Foundation, Inc.
Director: N.B. & T. Securities Corp. IV

Title/Position with Other Businesses
Director, Clerk, Treasurer: Mawn and Mawn, P.C.

General Partner: Thomas and Dorothy Mawn Family Limited Partnership
Manager: Haven Properties LLC
Director: Burbeen Free Lecture Fund

Percentage of Voting Shares in Holding Company
*See Dorothy Mawn Group

Percentage of Voting Shares in Subsidiaries
N/A
Percentage of Voting Shares in Other Companies of 25% or More is Held
Mawn and Mawn, P.C. 50%

James J. Mawn (Director, President, Chairman)
Concord, MA

Principal Occupation
President Northern Bank & Trust Company

Title/Position with Holding Company
President, Director, Chairman

Title/Position with Subsidiaries
Director, President, CEO Northern Bank & Trust Company
Director, Clerk N. B. & T. Securities Corp. II
Director, President N.B. & T. Securities Corp. IV
Manager NBTC Holdings, LLC, NBTC Sudbury, LLC

Title/Position with Other Businesses
Director Manager
Mawn and Mawn, P.C. Haven Properties LLC, Pheasant Hill LLC, , Mishawum Properties, LLC, Normac Warehouse LLC, Normac Warehouse II LLC
Franklin Street Nominee Trust, C.L.M. Realty Trust, James Mawn Children’s Trust, Mawn Family Children’s Trust, Marital Trust under the James J. Mawn Revocable Trust, Family Trust under the James J. Mawn Revocable Trust, Old Road Nominee Trust, Sanderson Road Nominee Trust, Mawn Family Mishawum Trust, Lincoln Road Trust, Mawn Franklin Trust, Roger M. Ormes, Jr. Family Insurance Trust

Title/Position with Other Businesses
Limited Partner/ General Partner Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company
*See James Mawn Group

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
Franklin Street Nominee Trust (35%)
Pheasant Hill LLC (99%)
Old Road Nominee Trust (50%)
Sanderson Road Nominee Trust (50%)
Normac Warehouse LLC (1/3)
Normac Warehouse II LLC (1/3)
Lincoln Road Trust (50%)

Alicia J. Mawn-Mahlau (Director, Assistant Clerk)
Winchester, MA

Principal Occupation
None

Title/Position with Holding Company
Director, Assistant Clerk

Title/Position with Subsidiaries
Director, Assistant Secretary  Northern Bank & Trust Company
Director, Assistant Clerk  N. B. & T. Securities Corp. II
Director  Northern Bank & Trust Charitable Foundation, Inc.

Title/Position with Other Businesses
Director  Mawn and Mawn, P.C.
Trustee  Mawn Family Children’s Trust, Marital Trust under the
James J. Mawn Revocable Trust, Family Trust under the
James J. Mawn Revocable Trust

Limited Partner  Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company
*See James Mawn Group

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Donald P. Queenin (Assistant Treasurer)
Woburn, MA

Principal Occupation
Executive Vice President  Northern Bank & Trust Company

Title/Position with Holding Company
Assistant Treasurer

Title/Position with Subsidiaries
Director, Executive Vice President  Northern Bank & Trust Company
Director, Treasurer  N. B. & T. Securities Corp. II
Director, Clerk  N.B. & T. Securities Corp. IV
Manager

NBTC Realty, LLC, NBTC Holdings, LLC, NBTC Sudbury LLC

Director, Clerk

Northern Bank & Trust Charitable Foundation, Inc.

Title/Position with Other Businesses

Director

Woburn Boys and Girls Club

Chairman

Woburn Redevelopment Authority

Director

Massachusetts Independent Bankers (president), Woburn Public Library Foundation, Inc. (treasurer)

Woburn Community Educational Foundation, Inc. (treasurer)

Officer

Woburn Development Corp. (president)

Federal Delegate

Independent Community Bankers of America

Percentage of Voting Shares in Holding Company

.01%  Donald P. Queenin

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

Mary Catherine Riley (Clerk)

Princeton, NJ

Principal Occupation

None

Title/Position with Holding Company

Clerk

Title/Position with Subsidiaries

Director, Secretary

Northern Bank & Trust Company

Title/Position with Other Businesses

Director

Mawn and Mawn, P.C.

Trustee

Mawn Family Children’s Trust, Marital Trust under the James J. Mawn Revocable Trust, Family Trust under the James J. Mawn Revocable Trust

Limited Partner

Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company

*See James Mawn Group

Percentage of Voting Shares in Subsidiaries

N/A

6
Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

James Mawn Group (Principal Shareholder)
Woburn, MA

Principal Occupation
N/A

Title/Position with Holding Company
Principal Shareholder

Title/Position with Subsidiaries
N/A

Title/Position with Other Businesses
N/A

Percentage of Voting Shares in Holding Company¹
13.46%  Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn)
5.15%  Marital Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn)
5.05%  James J. Mawn (Jr.)
2.93%  Family Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn)
2.40%  Northern Bank & Trust Company, Trustee for James J. Mawn, IRA
2.187%  Rita M. Mawn
1.78%  Mary Catherine Riley
1.60%  Sheila E. Carpenter
1.11%  Cede & Co. FBO Joseph A. Riley, IRA
1.06%  Northern Bank & Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA
.86%  Alicia J. Mawn-Mahlau
.35%  Northern Bank Trust & Company, Trustee for M. Catherine Riley,
.21%  Louise Mawn
.07%  Mary Negri and Dominic R. Negri
.04%  Rita M. Barger
.03%  Rita M. Mawn

¹ Alicia J. Mawn-Mahlau also owns a .07% beneficial interest in the Mawn and Mawn P.C. 401(k) Plan over which she has no power to vote.
Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Dorothy Mawn Group (Principal Shareholder)
Woburn, MA

Principal Occupation
N/A

Title/Position with Holding Company
Principal Shareholder

Title/Position with Subsidiaries
N/A

Title/Position with Other Businesses
N/A

Percentage of Voting Shares in Holding Company

13.30% Thomas M. Mawn, Jr., Trust Fund B (Trustees: Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb)
8.84% Dorothy Mawn Grandchildren’s Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn)
5.27% Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo)
1.69% Mary Elizabeth Mawn-Ferullo
.31% Northern Bank & Trust Company for Dorothy M. Mawn, IRA
.54% Dorothy Mawn Family Children’s Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn)
.22% J. Lawrence Mawn
.09% Russell A. Mawn

Note: Mary Elizabeth Mawn-Ferullo has the power to vote the following in the capacities noted:
.77% Mawn and Mawn P.C. 401(k) Plan (Trustees: Mary Elizabeth Mawn-Ferullo and Barbara E. Mearls)
.28% NJI Trust (Trustees: Mary Elizabeth Mawn-Ferullo and William Naughton)

2 Mary Elizabeth Mawn also owns a .63% beneficial interest in Mawn and Mawn P.C. 401(k) Plan over which she has no additional power to vote, other than in her capacity as co-trustee with Barbara E. Mearls.
Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Dorothy M. Mawn (Principal Shareholder)
Woburn, MA

Principal Occupation
N/A

Title/Position with Holding Company
Principal Shareholder

Title/Position with Subsidiaries
N/A

Title/Position with Other Businesses
Trustee Thomas M. Mawn, Jr., Trust Fund B

Percentage of Voting Shares in Holding Company
*See Dorothy Mawn Group

Percentage of Voting Shares in Subsidiaries
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held
Thomas M. Mawn, Jr., Trust Fund B (100%) Westford Center Trust (33 1/3%)
Franklin Street Nominee Trust (30%)
Wingaersheek Investment Trust (33 1/3%)
Thomas M. Mawn 1989 Family Irrevocable Trust (100%)