

MAR 22 2016

FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
Page 1 of 2

Board of Governors of the Federal Reserve System

Supervision, Regulation and  
Credit Department



# 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.

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

**Radius Bancorp Inc**

Legal Title of Holding Company

**One Harbor Street, Suite 201**

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

**Boston**

**MA**

**02210**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Victoria Lazarova**

**SVP/ Treasurer & Controller**

Name

Title

**617-303-7407**

Area Code / Phone Number / Extension

**617-330-5104**

Area Code / FAX Number

**viazarova@radiusbank.com**

E-mail Address

Address (URL) for the Holding Company's web page

### I. James Malerba

Name of the Holding Company Director and Official

**Chief Financial Officer**

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

**03/08/2016**

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

RSSD ID  
C.I.

**4121912**

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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City    State    Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>

**Results:** A list of branches for your holding company: **RADIUS BANCORP, INC. (4121912) of BOSTON, 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>.

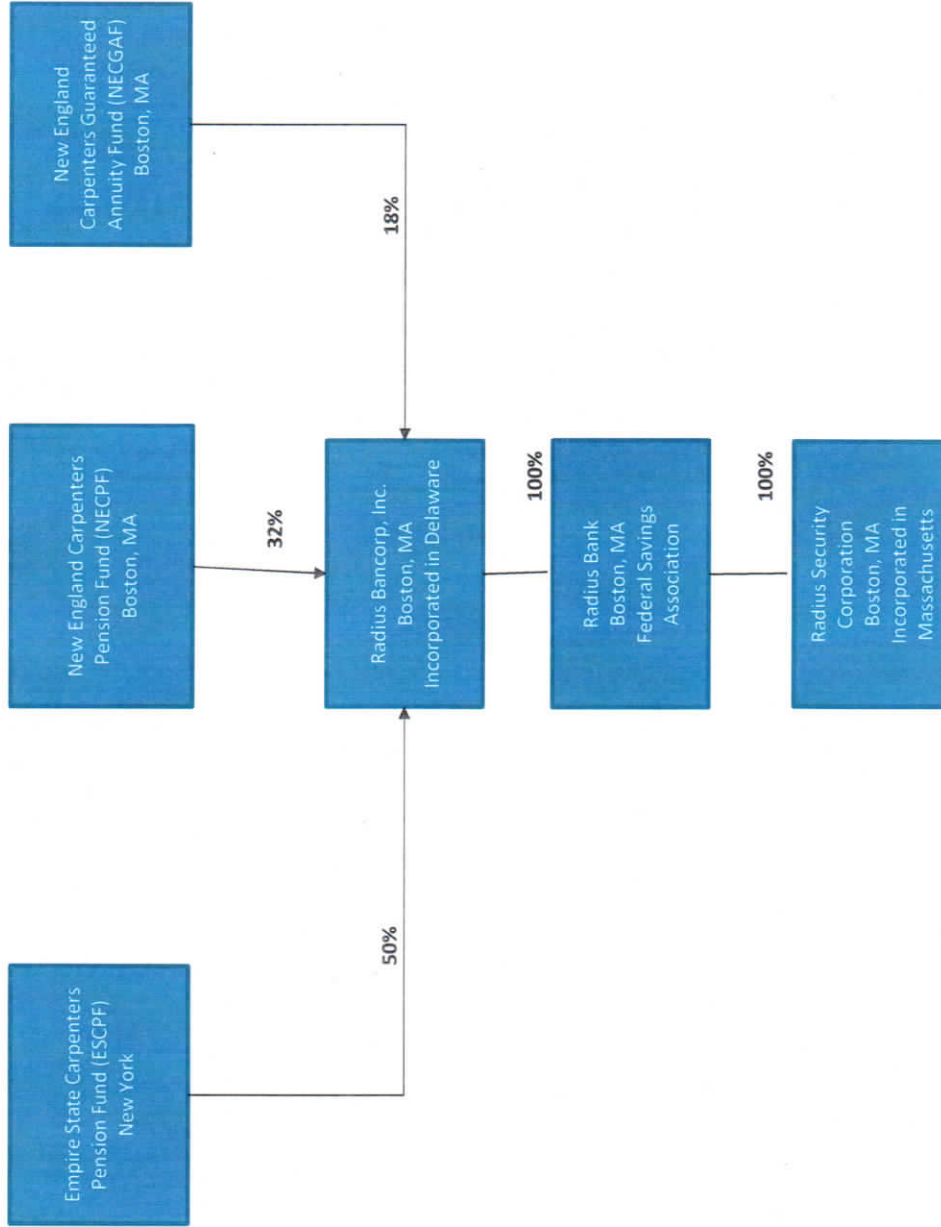
\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

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	12/31/2015	Full Service (Head Office)	264772	RADIUS BANK	1 HARBOR STREET STE 201	BOSTON	MA	02210	SUFFOLK	UNITED STATES	45385	0	RADIUS BANK	264772	

Form FR Y-6  
**Radius Bancorp, Inc.**  
 Boston, MA  
 Fiscal Year Ending 12/31/2015

**Report Item:**

1. Radius Bancorp does not prepare an annual report to its shareholders (ESCPF, NECPF and NECGAF)
2. Organization chart follows:



**Form FR Y-6**  
**Radius Bancorp, Inc**  
**Fiscal Year Ending December 31, 2015**

**Report Item 3: Securities holders**  
(1)(a)(b)(c) and (2)(a)(b)(c)

**Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015**

**Security Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015**

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
Empire State Carpenters Pension Fund New York, NY, USA	USA	2,106,350 - 50% Common Stock	None	None	None
New England Carpenters Pension Fund Boston, MA, USA	USA	1,350,960 - 32% Common Stock			
New England Carpenters Guaranteed Annuity Fund Boston, MA, USA	USA	755,390 - 18% Common Stock			

Form FR Y-6  
 Radius Bancorp, Inc  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders  
 (1), (2), (3)(a)(b)(c), and (4)(b)(c)

(1) Name	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Michael Butler Boston, MA, USA	N/A	President & Chief Executive Officer Director	President & Chief Executive Officer, Director Radius Bank President and Director Radius Organization Corp President and Director Radius Security Corp EVP/ Chief Risk Officer Radius Bank Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	N/A
Shepherd Randle Sharon, MA, USA	N/A	EVP/ Chief Risk Officer	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	N/A
James Malerba Medfield, MA, USA	N/A	EVP/Chief Financial Officer & Secretary	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	N/A
Joann Noble Brookline, MA, USA	N/A	EVP/Institutional Banking Radius Bank	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	Noble Associates 100%
Robert Landstein Sharon, MA, USA	N/A	EVP/ Chief Information Officer	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	N/A	N/A
Doreen Heath Westwood, MA, USA	N/A	SVP/Chief Administrative Officer & Assistant Secretary	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	N/A	N/A	0.00020%	N/A
Howard Newburg Dover, MA, USA	CFA	Director	Assistant Secretary Radius Organization Corp FVP/Chief Financial Officer Radius Bank Director & Treasurer Radius Organization Corp Treasurer EVP/Institutional Banking Radius Bank	Managing Partner Newburg & Company LLP Partner Strategic Capital Management LLP Co-CEO, CFO Glycosyn, LLC	N/A	N/A	Newburg & Company 70% Strategic Capital Management 70% Glycosyn, LLC 21%

Radius Bancorp, Inc

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names or other businesses)	(4)(a) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Robert Carlinio East Montiches, NY, USA	Retired	Director	Director Radius Bank	President Cascading Enterprises, INC	N/A	N/A	Cascading Enterprises, INC 90%
Georgina Macdonald Bristol, RI, USA	Consultant	Director	Director Radius Bank	Secretary Indiana Warehouse		33%	33%
Thomas MacNeill Douglaston, NY, USA	Consultant	Director	Director Radius Bank	N/A	N/A	N/A	N/A
Al Picciaro Hull, MA, USA	Labor Relations Director	Director	Director Radius Bank	Director New England Region Council of Carpenters	N/A	N/A	N/A
Dale Stehlmiller Elre, PA, USA	Retired	Director	Director Radius Bank	N/A	N/A	N/A	N/A
Raymond Weaving Hampbor, NH, USA	Retired	Director	Director Radius Bank	0.03%	N/A	N/A	N/A
Steve Adamic Grantliam, NH, USA	Retired	Director	Director Radius Bank	N/A	N/A	N/A	N/A

Form FR Y-6  
**New England Carpenters Pension Fund**  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

**Report Item 3: Securities holders**  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

Security Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities
None	None	None

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
None	None	None



Form FR Y-6

New England Carpenters Pension Fund  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Thomas Steeves Nashua, NH USA	Management Representative	Trustee	N/A	President T.J. McCartney, Inc. Nashua, NH	N/A	N/A	N/A
George A. Allen Woburn, MA USA	Management Representative	Trustee	N/A	Treasurer Bailey Gold, Inc. Woburn, MA	N/A	N/A	N/A
George Bidgood Melrose, MA USA	Management Representative	Trustee	N/A	President Bidgood Associates, Inc. Melrose, MA	N/A	N/A	N/A
John Dargin Canton, MA USA	Management Representative	Trustee	N/A	Chief Engineer Barletta Companies Canton, MA	N/A	N/A	N/A
Thomas J. Gunning Braintree, MA USA	Management Representative	Trustee	N/A	Executive Director Building Trades Employers Association Braintree, MA	N/A	N/A	N/A
Mark L. Erlich Boston, MA USA	Labor Representative	Trustee	N/A	Executive Secretary - Treasurer New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Gary DeCosta Randolph, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jack Donahue Worcester, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A

Form FR Y-6  
 New England Carpenters Pension Fund  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders  
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Thomas H. O'Connor III Canton, MA USA	Management Representative	Trustee	N/A	President O'Connor Constructors, Inc. Canton, MA	N/A	N/A	N/A
Michael Staughnessy Boston, MA USA	Management Representative	Trustee	N/A	Vice President Staughnessy Crane Service, Inc. Boston, MA	N/A	N/A	N/A
William Sinea Frammingham, MA USA	Management Representative	Trustee	N/A	Vice President J.F. White Contracting Company Frammingham, MA	N/A	N/A	N/A
Joseph Gangl, Jr. Methuen, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jason Carand Springfield, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
John Murphy Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Brian Richardson Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jeffrey W. Werner Wilmington, MA USA	N/A	Executive Director	N/A	N/A	N/A	N/A	N/A

Form FR Y-6

New England Carpenters Guaranteed Annuity Fund  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

Security Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
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None	None	None	None	None	None
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Form FR Y-6  
**New England Carpenters Guaranteed Annuity Fund**  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Thomas Steeves Nashua, NH USA	Management Representative	Trustee	N/A	President T.J. McCartney, Inc. Nashua, NH	N/A	N/A	N/A
George A. Allen Woburn, MA USA	Management Representative	Trustee	N/A	Treasurer Bailey Gold, Inc. Woburn, MA	N/A	N/A	N/A
George Bidgood Melrose, MA USA	Management Representative	Trustee	N/A	President Bidgood Associates, Inc. Melrose, MA	N/A	N/A	N/A
John Dargin Canton, MA USA	Management Representative	Trustee	N/A	Chief Engineer Barietta Companies Canton, MA	N/A	N/A	N/A
Thomas J. Gunning Braintree, MA USA	Management Representative	Trustee	N/A	Executive Director Building Trades Employers Association Braintree, MA	N/A	N/A	N/A
Mark L. Erlich Boston, MA USA	Labor Representative	Trustee	N/A	Executive Secretary - Treasurer New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Gary DeCosta Randolph, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jack Donahue Worcester, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A

**New England Carpenters Guaranteed Annuity Fund**  
 Wilmington, MA, USA  
 Fiscal Year Ending December 31, 2015

**Report Item 4: Insiders**

(1), (2), (3)(a)-(c), and (4)(a)-(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Thomas H. O'Connor III Canton, MA USA	Management Representative	Trustee	N/A	President O'Connor Constructors, Inc. Canton, MA	N/A	N/A	N/A
Michael Shaughnessy Boston, MA USA	Management Representative	Trustee	N/A	Vice President Shaughnessy Crane Service, Inc. Boston, MA	N/A	N/A	N/A
William Shea Framingham, MA USA	Management Representative	Trustee	N/A	Vice President J.F. White Contracting Company Framingham, MA	N/A	N/A	N/A
Joseph Gangi, Jr. Methuen, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jason Garand Springfield, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
John Murphy Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Brian Richardson Boston, MA USA	Labor Representative	Trustee	N/A	Labor Official New England Regional Council of Carpenters Boston, MA	N/A	N/A	N/A
Jeffrey W. Werner Wilmington, MA, USA	N/A	Executive Director	N/A	N/A	N/A	N/A	N/A

Form FR Y-6

Empire State Carpenters Pension Fund  
 Hauppauge, NY, USA  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

Security Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
None	None	None	None	None	None

None

Form FR Y-5  
 Empire State Carpenters Pension Fund  
 Hauppaugus, NY, USA  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders							
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than that with bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Helfrich Albany NY 12205	Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
Aaron Hillger Rochester, NY 14625-2837	President, Construction Industry Assoc. of Rochester	Vice Co-Chairman	None	None	None	None	
John DeLollis Jericho, NY 11753	Executive Director, Wall Ceiling Association	Employer Trustee	None	None	None	None	
Fari R. Halil Syracuse, NY 13206	Executive Director Construction Employers Assoc.	Employer Trustee	None	None	None	None	
John O'Hare New York, NY 10016	Building Contractors Assoc.	Employer Trustee	None	None	None	None	
Alan Seidman Newburgh, NY 12550	Executive Director Construction Contractors Assoc. of NY	Employer Trustee	None	None	None	None	
F. Matthew Pope Tarrytown, NY 10591	Building Contractors Assoc. of Westchester	Employer Trustee	None	None	None	None	
Frank Jones Binghamton, NY 13904	E. Jones Construction, Inc.	Employer Trustee	None	None	None	None	
James Logan Cheektowaga, NY 14227	Exec. Vice President Construction Industry Employers Association	Employer Trustee	None	None	None	None	
Michael Capelli Rantzen Plaza II, Floor 2 Edison, NJ 08837	Executive Secretary / Treasurer Northeast Regional Council of Carpenters	Co-Chairman	None	None	None	None	
Thomas Mairs Batavia, NY 14020	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Andrew Miller Syracuse, NY 13212	Council Representative of Carpenters	Union Trustee	None	None	None	None	
Paul Leo Hauppauge, NY 11788	Council Representative of Carpenters	Union Trustee	None	None	None	None	
Michael Shanahan Albany, NY 12205	Council Representative of Carpenters	Union Trustee	None	None	None	None	
Peter Woodward Batavia, NY 14020	Council Representative of Carpenters	Union Trustee	None	None	None	None	
David Haines Horseheads, NY 14845	Regional Manager Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	

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 Empire State Carpenters Pension Fund  
 Hauppauge, NY, USA  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)	Principal Occupation if other than that with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Helfrich Albany, NY 12205	Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
William Barnfield Hopewell Junction, NY 12533	Regional Manager Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Frederick Swayze, Jr. Syracuse, NY 13212	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Scott Colton Horseheads, NY 14845	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
John Ballantyne, EST Edison, NJ 08837	Executive Secretary/Treasurer Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Michael DeRosa Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Alex Lopez Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	



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 Hauppauge, NY, USA  
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Report Item 4: Incidents

(1), (2), (3)(a)(i)(b)(c), and (4)(a)(i)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than that with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Helfrich Albany NY 12205	Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
Andrew Pacifico Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Robert Satriano Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Adriew Pacifico Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
William Sproule Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Robert Tanby Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Anthony Verelli Edison, NJ 08837	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Robert Epifano Piscataway, NJ 08854	Epic, Inc.	Management Trustee	None	None	None	None	
Jack Kosci Edison, NJ 08837	ACONI	Management Trustee	None	None	None	None	
Mark Hall Howell, NJ 07731	Hall Construction Co., Inc.	Management Trustee	None	None	None	None	
Glenn Garfatti Highland Park, NJ 08904	Albert Garfatti Construction Co.	Management Trustee	None	None	None	None	
Brad Jorrey Hackensack, NJ 07601	J. Fletcher Creamer & Son, Inc.	Management Trustee	None	None	None	None	
Adam Schmit Paterson, NJ 07503	Railroad Construction Co.	Management Trustee	None	None	None	None	
Eric Jensen Fords, NJ 08863	Michael Riesz & Co.	Management Trustee	None	None	None	None	

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Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Heilrich Albany NY 12205 Brian McGlorie Edison, NJ 08818 Robert Polisano Pleasantville, NJ 08232	Executive Director, Eastern Contractors Association BI McGlorie & Co.	Co-Chairman Management Trustee	None None	None None	None None	None None	
	Network Construction Co., Inc.	Management Trustee	None	None	None	None	

Form FR Y-6

Empire State Carpenters Guaranteed Annuity Fund  
 Hauppauge, NY, USA  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Security Holders with Ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

Security Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
None	None	None	None	None	None

**Form FR Y-6**  
**Empire State Carpenters Guaranteed Annuity Fund**  
 Hauppauge, NY, USA  
 Fiscal Year Ending December 31, 2015

**Report Item 4: Insiders**  
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Helfrich Albany, NY 12205	Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
Aaron Higer Rochester, NY 14625-2837	President, Construction Industry Assoc. of Rochester	Vice Co-Chairman	None	None	None	None	
John DeIellis Jericho, NY 11753	Executive Director, Wall Ceiling Association	Employer Trustee	None	None	None	None	
Earl R. Hall Syracuse, NY 13206	Executive Director Construction Employers Assoc.	Employer Trustee	None	None	None	None	
John O'Hare New York, NY 10016	Building Contractors Assoc.	Employer Trustee	None	None	None	None	
Alan Seidman Newburgh, NY 12550	Executive Director Construction Contractors Assoc. of NY	Employer Trustee	None	None	None	None	
F. Matthew Pope Tarrytown, NY 10591	Building Contractors Assoc. of Westchester	Employer Trustee	None	None	None	None	
Frank Jones Binghamton, NY 13904	E. Jones Construction, Inc. Exec. Vice President	Employer Trustee	None	None	None	None	
James Logan Cheektowaga, NY 14227	Construction Industry Employers Association	Employer Trustee	None	None	None	None	
Michael Capelli Raritan Plaza II, Floor 2 Edison, NJ 08837	Executive Secretary / Treasurer Northeast Regional Council of Carpenters	Co-Chairman	None	None	None	None	
Thomas Mairs Batavia, NY 14020	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Andrew Miller Syracuse, NY 13212	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Paul Leo Hauppauge, NY 11788	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Michael Shanahan Albany, NY 12205	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
Peter Woodward Batavia, NY 14020	Council Representative Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	
David Haines Horseheads, NY 14845	Regional Manager Northeast Regional Council of Carpenters	Union Trustee	None	None	None	None	



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**Empire State Carpenters Guaranteed Annuity Fund**  
 Hauppauge, NY, USA  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)		(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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) Percentage of Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Todd Helfrich		Executive Director, Eastern Contractors Association	Co-Chairman	None	None	None	None	
Albany NY 12205		Council Representative	Union Trustee	None	None	None	None	
Robert Sacriano		Northeast Regional Council of Carpenters		None	None	None	None	
Edison, NJ 08837		Council Representative	Union Trustee	None	None	None	None	
William Sproule		Northeast Regional Council of Carpenters		None	None	None	None	
Edison, NJ 08837	91	Council Representative	Union Trustee	None	None	None	None	
Robert Tarby		Northeast Regional Council of Carpenters		None	None	None	None	
Edison, NJ 08837		Council Representative	Union Trustee	None	None	None	None	
Anthony Verelli		Northeast Regional Council of Carpenters		None	None	None	None	
Edison, NJ 08837		Council Representative	Union Trustee	None	None	None	None	
Edison, NJ 08837	136	Epic, Inc.	Management Trustee	None	None	None	None	
Robert Epifano				None	None	None	None	
Piscataway, NJ 08854		ACCNU	Management Trustee	None	None	None	None	
Jack Koscis				None	None	None	None	
Edison, NJ 08837		Hall Construction Co., Inc.	Management Trustee	None	None	None	None	
Mark Hall				None	None	None	None	
Howell, NJ 07731		Albert Garlatti Construction Co.	Management Trustee	None	None	None	None	
Glenn Garlatti				None	None	None	None	
Highland Park, NJ 08904		J. Fletcher Creamer & Son, Inc.	Management Trustee	None	None	None	None	
Brad Jorney				None	None	None	None	
Hackensack, NJ 07601		Railroad Construction Co.	Management Trustee	None	None	None	None	
Adam Schmitt				None	None	None	None	
Pateron, NJ 07503		Michael Riesz & Co.	Management Trustee	None	None	None	None	
Eric Jensen				None	None	None	None	
Fords, NJ 08863		BI McGlore & Co.	Management Trustee	None	None	None	None	
Brian McGlore				None	None	None	None	
Edison, NJ 08818		Network Construction Co., Inc.	Management Trustee	None	None	None	None	
Robert Polissano				None	None	None	None	
Pleasantville, NJ 08232				None	None	None	None	