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, Robert J. DiBella
Name of the Holding Company Director and Official
EVP/Treasurer
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

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

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

Reporter’s Name, Street, and Mailing Address
Wakefield Bancorp MHC
357 Main Street / PO Box 30
(Mailing Address of the Holding Company) Street / P.O. Box
Wakefield, MA 01880

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert J. DiBella
Name
EVP/Treasurer
Title

Area Code / Phone Number / Extension
781-224-5422

Area Code / FAX Number
781-224-5300

rdibella@tsbawake24.com
E-mail Address
none

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes ☐ No

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.”

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: 4466912
C.I. 12/2015

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 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>
<thead>
<tr>
<th>Wakefield Bancorp Inc</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>357 Main Street/ PO Box 30</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
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<td>State</td>
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Physical Location (if different from mailing address)

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Physical Location (if different from mailing address)

12/2012
List of Attachments

Report Item 1.  Not Applicable - Box checked on FR Y-6

Report Item 2a.  Organizational Chart

Report Item 2b.  Domestic Branch Listing

Report Item 3.  Securities Holders - Multi-tiered Holding Company Reports

Report Item 4.  Insiders - Multi-tiered Holding Company Reports
The Savings Bank
Parent/Subsidiary Relationships
2015

Wakefield Bancorp, MHC
357 Main Street
Wakefield, MA 01880
Incorporated in Massachusetts

Wakefield Bancorp, Inc.
357 Main Street
Wakefield, MA 01880
100% owned by
Wakefield Bancorp, MHC
Incorporated in Maryland

The Savings Bank
357 Main Street
Wakefield, MA 01880
100% owned by
Wakefield Bancorp, Inc.
Incorporated in Massachusetts

Wakefield Savings Securities Corporation
100% owned by
The Savings Bank
Incorporated in Massachusetts

Quannapowitt Securities Corporation
100% owned by
The Savings Bank
Incorporated in Massachusetts

First Financial Trust, N.A.
100% owned by
The Savings Bank
Incorporated in Massachusetts

TSB Insurance Services, Inc.
100% owned by
The Savings Bank
Incorporated in Massachusetts

LEI not applicable unless otherwise noted
FORM FR Y-6
Wakefield Bancorp MHC
Fiscal Year Ending December 31, 2014

Report Item 3: Securities Holders

Not Applicable

FORM FR Y-6
Wakefield Bancorp INC
Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders

Not Applicable
<table>
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<tr>
<th>N/A</th>
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<th>None</th>
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<th>None</th>
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<th>N/A</th>
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</thead>
<tbody>
<tr>
<td>Vla</td>
<td>Wm</td>
<td>Mulveh, MC USA</td>
<td>Attorney</td>
<td>Director</td>
<td>C garnet</td>
<td>Attorney</td>
<td>Director</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Products</td>
<td>Products</td>
<td>Sales Rep, Public Packaging</td>
<td>Director</td>
<td>The Savings Bank</td>
<td>Director</td>
<td>The Savings Bank</td>
<td>Director</td>
</tr>
<tr>
<td>33%</td>
<td>33%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Frame</td>
<td>M USA</td>
</tr>
<tr>
<td>7 Barret</td>
<td>7 Barret</td>
<td>Real Estate Broker</td>
<td>Director</td>
<td>Broker Assoicate Christopher</td>
<td>Director</td>
<td>The Savings Bank, Fort, TSBIS</td>
<td>Director</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Rob</td>
<td>Ely, M USA</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Brian</td>
<td>M USA</td>
</tr>
<tr>
<td>President</td>
<td>President</td>
<td>President &amp; CEO, The Savings Bank</td>
<td>Title &amp; A position with Subsidiaries</td>
<td>The Savings Bank</td>
<td>President &amp; CEO</td>
<td>The Savings Bank</td>
<td>President &amp; CEO</td>
</tr>
</tbody>
</table>

Report Item 4: Insiders

Fiscal Year Ending December 31, 2015
Wakeland Bancorp MHC
FORM FR-Y-6