

572 8/11/16

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.

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):

**March 31, 2016**

Month / Day / Year

DZHW4H2BUS3DOGKT0727

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

I, Daniel G. Willett

Name of the Holding Company Director and Official  
Chairman of the Board

Title of the Holding Company Director and Official

### Reporter's Name, Street, and Mailing Address

Gorham Bancorp, MHC

Legal Title of Holding Company

10 Wentworth Drive

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

Gorham

ME

04038

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

### Person to whom questions about this report should be directed:

Martha Conley

Senior Financial Analyst

Name

Title

207-839-5209 1635

Area Code / Phone Number / Extension

207-839-4233

Area Code / FAX Number

mconley@gorhamsavingsbank.com

E-mail Address

www.gorhamsavingsbank.com

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

*Daniel G. Willett*

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 3444717

C.I.

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 FRY-6**  
**Gorham Bancorp, MHC**  
**Gorham, Maine**  
**Fiscal Year Ending March 31, 2016**

***Report Item 1 - Annual Report to Shareholders***

Audited financial statements will be delivered under separate cover.  
Audit is not yet complete.

***Report Item 2a - Organization Chart***

Enclosed.

***Report Item 2b - Domestic Branch Listing***

Submitted via email to [BOS.Statistics@bos.frb.org](mailto:BOS.Statistics@bos.frb.org) on 5/19/16.

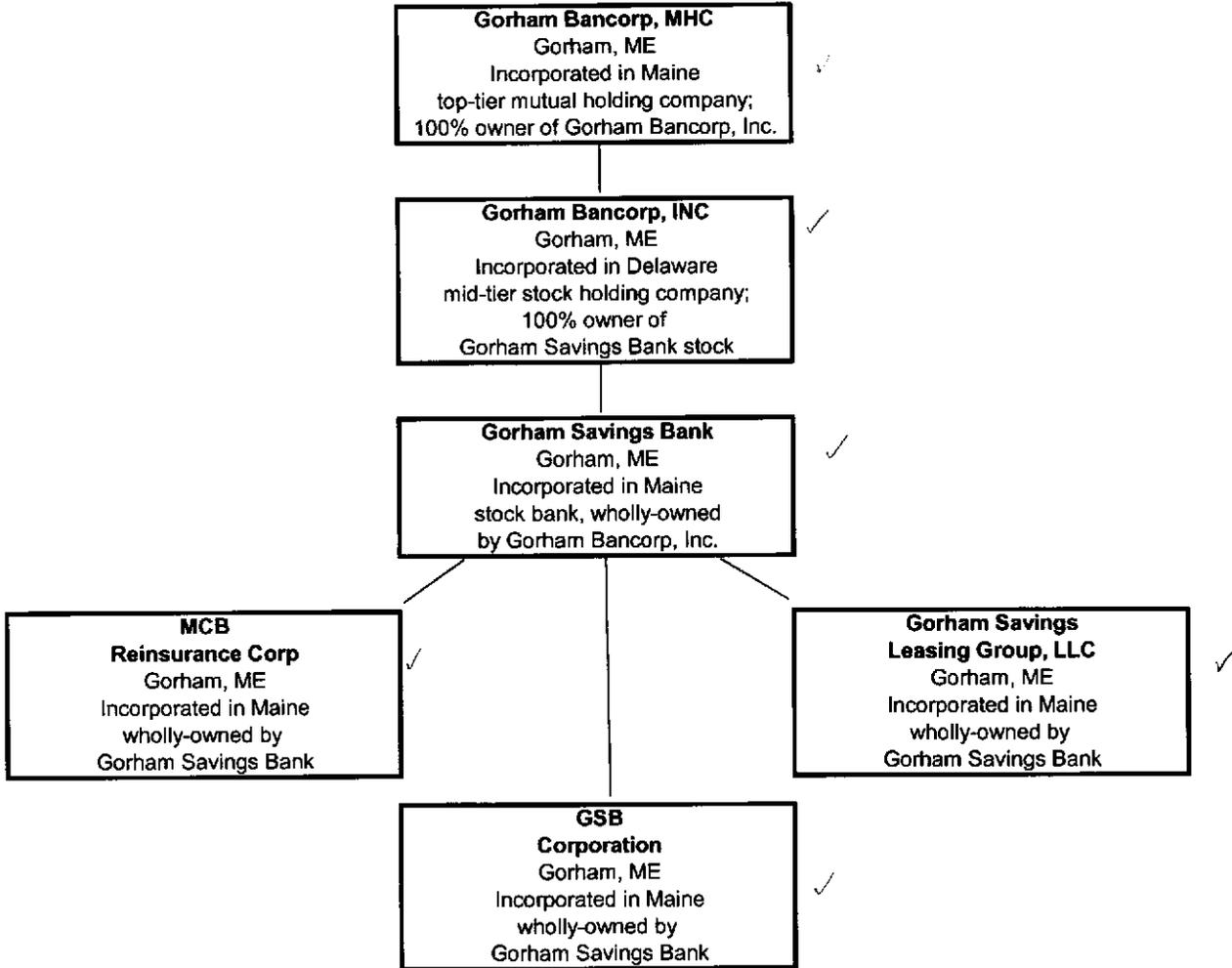
***Report Item 3 - N/A***

***Report Item 4 - Insiders***

Enclosed.

**FORM FRY-6**  
**Gorham Bancorp, MHC**  
Gorham, Maine  
Fiscal Year Ending March 31, 2016

**Report Item 2a - Organization Chart**



**FORM FRY-6**  
**Gorham Bancorp, MHC**  
**Gorham, Maine**  
**Fiscal Year Ending March 31, 2016**

**Report Item 4 - Officer Listing for Gorham Bancorp, MHC**

Daniel G. Willett	Gorham, Maine	Director and Chairman
Christopher W. Emmons	Yarmouth, Maine	Chief Executive Officer
Daniel P. Hunter	Windham, Maine	Chief Financial Officer
Sharlene E. Abbott	Gorham, Maine	Clerk

**Report Item 4 - Officer Listing for Gorham Bancorp, Inc.**

Daniel G. Willett	Gorham, Maine	Director and Chairman
Christopher W. Emmons	Yarmouth, Maine	Chief Executive Officer
Daniel P. Hunter	Windham, Maine	Chief Financial Officer
Sharlene E. Abbott	Gorham, Maine	Clerk

RSSD Tiering for:  
 GORHAM BANCORP, MHC  
 Structure as of 20160331 and going downward

*6/20/16*

Seq Num	ID RSSD	Legal Name	Addr	City	State/Country	State/Country Inc	Dist FRS	ARDF	Ent Type	Actv Code	Basis of Relationship	PCT
0001	3444717	GORHAM BANCORP, MHC		GORHAM	MAINE	MAINE	1	1	BHC	551111	Vlg Eqty	100
0002	3444799	GORHAM BANCORP, INC.		GORHAM	MAINE	DELAWARE	1	1	BHC	551111	Vlg Eqty	100
0003	241607	GORHAM SAVINGS BANK		GORHAM	MAINE	MAINE	1	1	SSB	52211	Vlg Eqty	100
0004	4861339	CALL CENTER BRANCH		GORHAM	MAINE		1	0	DBR	0		
0005	4144162	FALMOUTH FORESIDE BRANCH		FALMOUTH	MAINE		1	0	DBR	0		
0006	4865010	KENNEBUNK BRANCH		KENNEBUNK	MAINE		1	0	DBR	0		
0007	4153007	LONG WHARF BRANCH		PORTLAND	MAINE		1	0	DBR	0		
0008	4152989	MARGINAL WAY BRANCH		PORTLAND	MAINE		1	0	DBR	0		
0009	4908300	MUNJOY HILL		PORTLAND	MAINE		1	0	DBR	0		
0010	2619367	SCARBOROUGH BRANCH		SCARBOROUGH	MAINE		1	0	DBR	0		
0011	4153052	SOUTH PORTLAND BRANCH		SOUTH PORTLAND	MAINE		1	0	DBR	0		
0012	245100	STANDISH BRANCH		STANDISH	MAINE		1	0	DBR	0		
0013	4153034	WATERBORO BRANCH		EAST WATERBORO	MAINE		1	0	DBR	0		
0014	4153025	WEST FALMOUTH BRANCH		FALMOUTH	MAINE		1	0	DBR	0		
0015	2009427	WINDHAM BRANCH		WINDHAM	MAINE		1	0	DBR	0		
0016	3587380	GORHAM SAVINGS LEASING GROUP, LLC		GORHAM	MAINE	MAINE	1	0	DEO	53113	Other	80<-100
0017	3587388	GSB CORPORATION		GORHAM	MAINE	MAINE	1	0	DEO	53139	Vlg Eqty	80<-100
0018	3587351	MCB REINSURANCE CORPORATION		GORHAM	MAINE	MAINE	1	0	DEO	52413	Vlg Eqty	80<-100

Total Number of Entities in the tree 18  
 Total Number of Unique Entities in the tree 18

Tier Selection Criteria

- RSSD Tiering for 3444717 GORHAM BANCORP, MHC
- As of Date 20160331
- Direction Down
- Selection Rule All Entities
- Branches - Domestic Institutions All Branches
- Branches - Foreign Institutions All Branches

Explanatory Notes

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.