

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.

I, Robert J. DiBella

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

05/25/2017

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.

4466912

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

December 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Wakefield Bancorp MHC

Legal Title of Holding Company

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

President/CEO

Name

Title

781-224-5422

Area Code / Phone Number / Extension

781-224-5300

Area Code / FAX Number

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 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.

Wakefield Bancorp Inc

Legal Title of Subsidiary Holding Company

357 Main Street/ PO Box 30

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

Wakefield MA 01880
City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

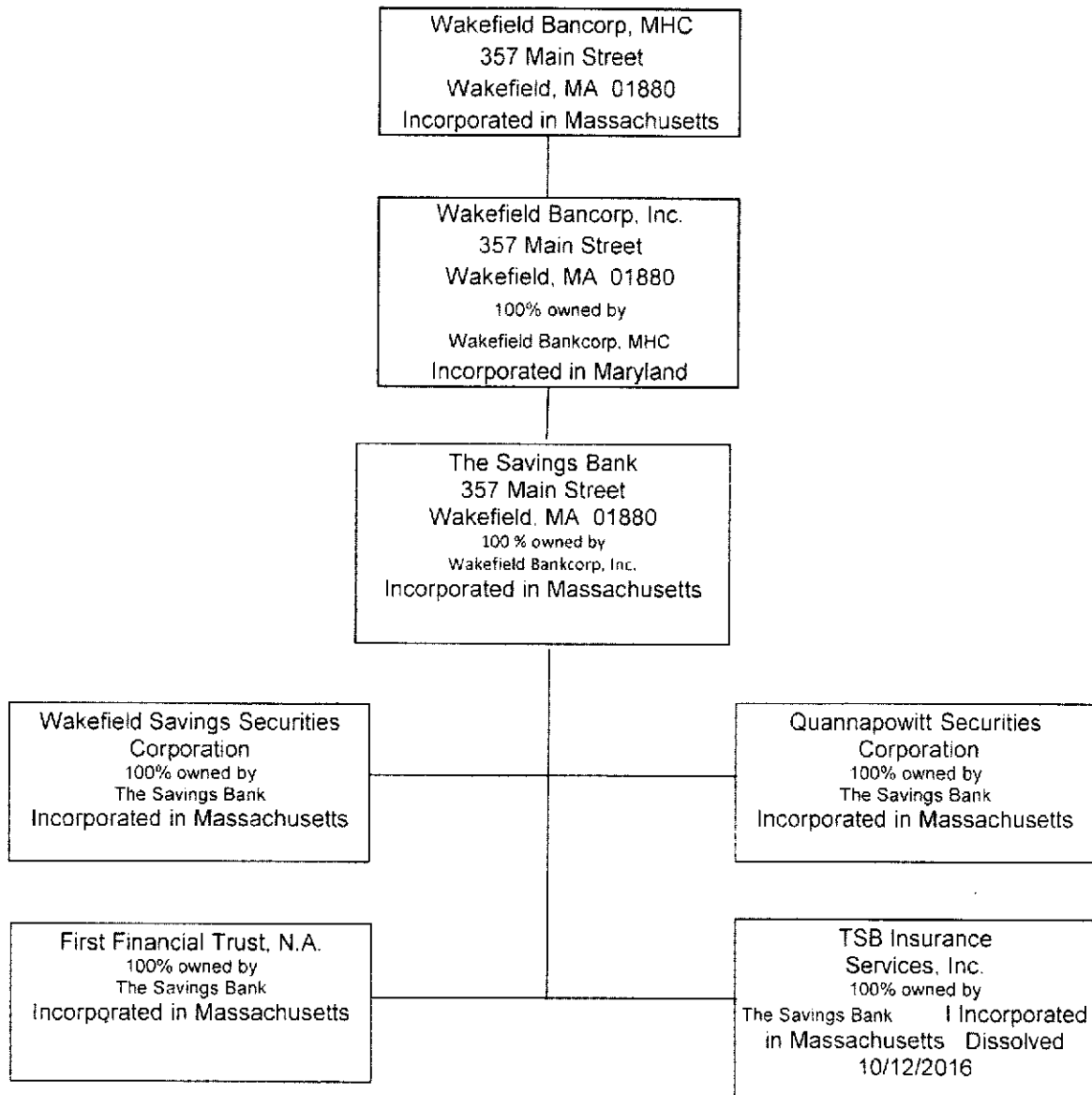
Physical Location (if different from mailing address)

FORM FR Y-6
Wakefield Bancorp MHC
Fiscal Year Ending December 31, 2016

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 2016



LEI not applicable unless otherwise noted.

Results: A list of branches for your depository institution: SAVINGS BANK, THE (ID_RSSD: 711801).
 This depository institution is held by WAKEFIELD BANCORP MHC (4466912) of WAKEFIELD, MA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/10/2017.

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 ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		711801	SAVINGS BANK, THE	357 MAIN STREET	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	17880	0	SAVINGS BANK, THE	711801	
OK		2536861	ANDOVER BRANCH	64 MAIN STREET	ANDOVER	MA	01810	ESSEX	UNITED STATES	291516	6	SAVINGS BANK, THE	711801	
OK		9595001	COLONIAL SHOPPING CENTER BRANCH	584 MAIN ST	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	291512	2	SAVINGS BANK, THE	711801	
OK		2825349	SUMMER STREET BRANCH	1105 SUMMER STREET	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	357168	7	SAVINGS BANK, THE	711801	
OK		4664688	METHUEN BRANCH	17 BURNHAM ROAD	METHUEN	MA	01844	ESSEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
OK		3972277	NORTH READING BRANCH	5 WASHINGTON STREET	NORTH READING	MA	01864	MIDDLESEX	UNITED STATES	440414	9	SAVINGS BANK, THE	711801	
OK		960805	1ST EDUCATIONAL SAVINGS BRANCH	160 FARM STREET	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	291514	4	SAVINGS BANK, THE	711801	
OK		898908	GREENWOOD BRANCH	907 MAIN ST	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	291511	1	SAVINGS BANK, THE	711801	
OK		961307	LAKESIDE BRANCH	599 NORTH AVENUE	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	291513	3	SAVINGS BANK, THE	711801	

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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

FORM FR Y-6
Wakefield Bancorp MHC
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
Robert DiBella Framingham, MA USA	President & CEO of The Savings Bank	President & CEO	President & CEO: The Savings Bank		None	None	N/A
Michael Barrett Wakefield, MA USA	Real Estate Broker	Director	Director: The Savings Bank, FFT	Broker Associate Christopher J. Barrett Realtors	None	None	N/A
Kelley Chapman Wakefield, MA USA	Technology Professional	Director	Director: The Savings Bank	Director of Application Development, HealthWyse, Inc.	None	None	N/A
Karen Conard Andover, MA USA	Director of Community Development & Planning	Director	Director: The Savings Bank, FFT	Director of Community Development & Planning City of Peabody	None	None	N/A
Glenn Dolbeare Lynnfield, MA USA	Publisher	Director	Director: The Savings Bank	President Wakefield Item Company	None	None	33%
Anthony Gallugi Swampscott, MA USA	Industrial Sales Representative	Director	Director: The Savings Bank	Sales Rep, Pacific Packaging Products	None	None	N/A
Scott Garrant Wilmington, MA USA	Attorney	Director	Director: The Savings Bank	Attorney Law Office of Scott C. Garrant	None	None	N/A

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Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Percentage of Voting Shares in Holding Company	Title & Position with other Businesses	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
Ann Hadley Georgetown, MA USA	PR & Marketing Professional	Director	Director: The Savings Bank	None	President, JC Marketing & Associates	None	N/A
Thomas Mullen Wakefield, MA USA	Attorney	Director	Director: The Savings Bank	None	Attorney Law Offices of Thomas A. Mullen, PC	None	N/A
Joanne Reilly Wakefield, MA USA	Financial Advisor	Director	Director: The Savings Bank	None	Financial Advisor, Ameriprise Financial Services	None	N/A
Daniel Sherman Wakfield, MA USA	Actuary	Director	Director: The Savings Bank	None	CEO Sherman Actuarial Services LLC	None	100%
Mark Simeola Melrose, MA USA	Attorney	Director	Director: The Savings Bank, FFT	None	Attorney Simeola & Simeola PC	None	100%
John Spinello Rowley, MA USA	Insurance Agent	Director	Director: The Savings Bank, FFT	None	Vice President Chas. F. Hartshorne & Son, Inc	None	N/A

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Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

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Robert DiBella Framingham, MA USA	President & CEO of The Savings Bank	President & CEO	President & CEO: The Savings Bank		None	None	N/A
Michael Barrett Wakefield, MA USA	Real Estate Broker	Director	Director: The Savings Bank, FFT	Broker Associate Christopher J. Barrett Realtors	None	None	N/A
Kelley Chapman Wakefield, MA USA	Technology Professional	Director	Director: The Savings Bank	Director of Application Development, HealthWyse, Inc.	None	None	N/A
Karen Conard Andover, MA USA	Director of Community Development & Planning	Director	Director: The Savings Bank, FFT	Director of Community Development & Planning City of Peabody	None	None	N/A
Glenn Dolbear Lynnfield, MA USA	Publisher	Director	Director: The Savings Bank	President Wakefield Item Company	None	None	33%
Anthony Gallugi Swampscott, MA USA	Industrial Sales Representative	Director	Director: The Savings Bank	Sales Rep, Pacific Packaging Products	None	None	N/A
Scott Garrant Wilmington, MA USA	Attorney	Director	Director: The Savings Bank	Attorney Law Office of Scott C. Garrant	None	None	N/A

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Wakefield Bancorp INC
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

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Ann Hadley Georgetown, MA USA	PR & Marketing Professional	Director	Director: The Savings Bank	President, JC Marketing & Associates	None	None	N/A
Thomas Mullen Wakefield, MA USA	Attorney	Director	Director: The Savings Bank	Attorney Law Offices of Thomas A. Mullen, PC	None	None	N/A
Joanne Reilly Wakefield, MA USA	Financial Advisor	Director	Director: The Savings Bank	Financial Advisor, Ameriprise Financial Services	None	None	N/A
Daniel Sherman Wakfield, MA USA	Actuary	Director	Director: The Savings Bank	CEO Sherman Actuarial Services LLC	None	None	100%
Mark Simeola Meirose, MA USA	Attorney	Director	Director: The Savings Bank, FFT	Attorney Simeola & Simeola PC	None	None	100%
John Spinello Rowley, MA USA	Insurance Agent	Director	Director: The Savings Bank, FFT	Vice President Chas. F. Hartshorne & Son, Inc	None	None	N/A