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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED

JUL 18 2017

JK  
12/5/17

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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.

Supervision, Regulation and  
Credit Administration

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

April 30, 2017

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

1889 Bancorp Mutual Holding Company

Legal Title of Holding Company

11 Central Street

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

Norwood

MA

02062

City

State

Zip Code

I, John P. Galvani

Name of the Holding Company Director and Official

President, CEO, & Director

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karen Goggin

VP/Controller

Name

Title

781-440-4208

Area Code / Phone Number / Extension

781-551-0088

Area Code / FAX Number

kgoggin@norwoodbank.com

E-mail Address

www.norwoodbank.com

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

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.

John P. Galvani

07/17/2017

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 3960897  
C.I.

Is confidential treatment requested for any portion of this report submission?  No  Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## 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.

### 1889 Bancorp Mutual Holding Company

Legal Title of Subsidiary Holding Company

11 Central Street

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

Norwood MA 02062  
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)

### 1889 Financial Services Corporation

Legal Title of Subsidiary Holding Company

11 Central Street

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

Norwood MA 02062  
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)

### Norwood Cooperative Bank

Legal Title of Subsidiary Holding Company

11 Central Street

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

Norwood MA 02062  
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)

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)

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)

**Form FR Y-6**  
**1889 Bancorp Mutual Holding Company**  
**List of Branches**  
**Fiscal Year Ending April 30, 2017**

<b>Bank</b>	<b>Location</b>
Norwood Bank	11 Central Street, Norwood MA

**Form FR Y-6**  
**1889 Bancorp Mutual Holding Company**  
**Norwood, Massachusetts**  
**Fiscal Year Ending April 30, 2017**

**LEIs for Norwood Bank 54930034MXV88NNFY879**

**1889 BANCORP MUTUAL HOLDING COMPANY**  
**NORWOOD, MA**  
**INCORPORATED IN MASSACHUSETTS**

**100%**

**1889 FINANCIAL SERVICE CORPORATION**  
**NORWOOD, MA**  
**INCORPORATED IN MASSACHUSETTS**

**100%**

**NORWOOD COOPERATIVE BANK**  
**NORWOOD, MA**  
**INCORPORATED IN MASSACHUSETTS**

**Form FR Y-6**  
**1889 Bancorp Mutual Holding Company**  
**List of Branches**  
**Fiscal Year Ending April 30, 2017**

<b>Bank</b>	<b>Location</b>
Norwood Bank	11 Central Street, Norwood MA

Form FR Y-6  
 1889 Bancorp Mutual Holding Company  
 List of Directors and Officers  
 Fiscal Year Ending April 30, 2017

1889 Financial Services Inc

(1) Name, City, State, Country	(2) Principal Occupation If other than Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Bank Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John P. Gavrani, Framingham, MA, USA	N/A	Director, President, CEO, and Secretary	Director, President, CEO, and Secretary (1889 Financial Services Corp.) (Norwood Cooperative Bank)	N/A	0%	0%	0%
William G. Crowley, Hyannisport, MA, USA	Retired	Director and Chairman	Director and Chairman (1889 Financial Services Corp.) (Norwood Cooperative Bank)	N/A	0%	0%	0%
Robert A. Dempsey, Norwood, MA, USA	Insurance Agency	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	President of Insurance Agency	0%	0%	0%
Robert J. Donahue, Norwood, MA, USA	Lawyer	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	Lawyer	0%	0%	0%
Matthew D. Smith, Norfolk, MA, USA	Engineer	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	Engineer	0%	0%	0%
Robert M. Thornton, Norwood, MA, USA	Accountant	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	CPA	0%	0%	0%
Paul G. Keady, Norwood, MA, USA	Real Estate Broker	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	Real Estate Broker	0%	0%	0%
William P. O'Donnell, Norwood, MA, USA	Lawyer	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	Registrar of Deeds	0%	0%	0%
Joseph B. Moriarty, Walpole, MA, USA	CPA	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	CPA	0%	0%	0%
Diane M. Geragherly Hall, Hingham, MA, USA	Lawyer	Director	Director (1889 Financial Services Corp.) (Norwood Cooperative Bank)	Lawyer	0%	0%	0%
Karen Goggin, Walpole, MA, USA	N/A	Treasurer	Treasurer (1889 Financial Services Corp.) (Norwood Cooperative Bank)	N/A	0%	0%	0%