

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)); 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.

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):

March 31, 2017

Month / Day / Year

DZHW4H2BUS3DOGKT0727

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

Reporter's Name, Street, and Mailing Address

I, **Daniel G. Willett**

Name of the Holding Company Director and Official

Chairman of the Board

Title of the Holding Company Director and Official

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:

Jane Cirone ✓ **Finance & Accounting Mgr**

Name Title

207-839-5209 1634 ✓

Area Code / Phone Number / Extension

207-839-4233

Area Code / FAX Number

jcirone@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

6/28/17

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. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=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.

Gorham Bancorp, Inc
Legal Title of Subsidiary Holding Company

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

Gorham ME 04038
City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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Physical Location (if different from mailing address)

FORM FRY-6
Gorham Bancorp. MHC
Gorham, Maine
Fiscal Year Ending March 31, 2017

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 on 5/19/16.

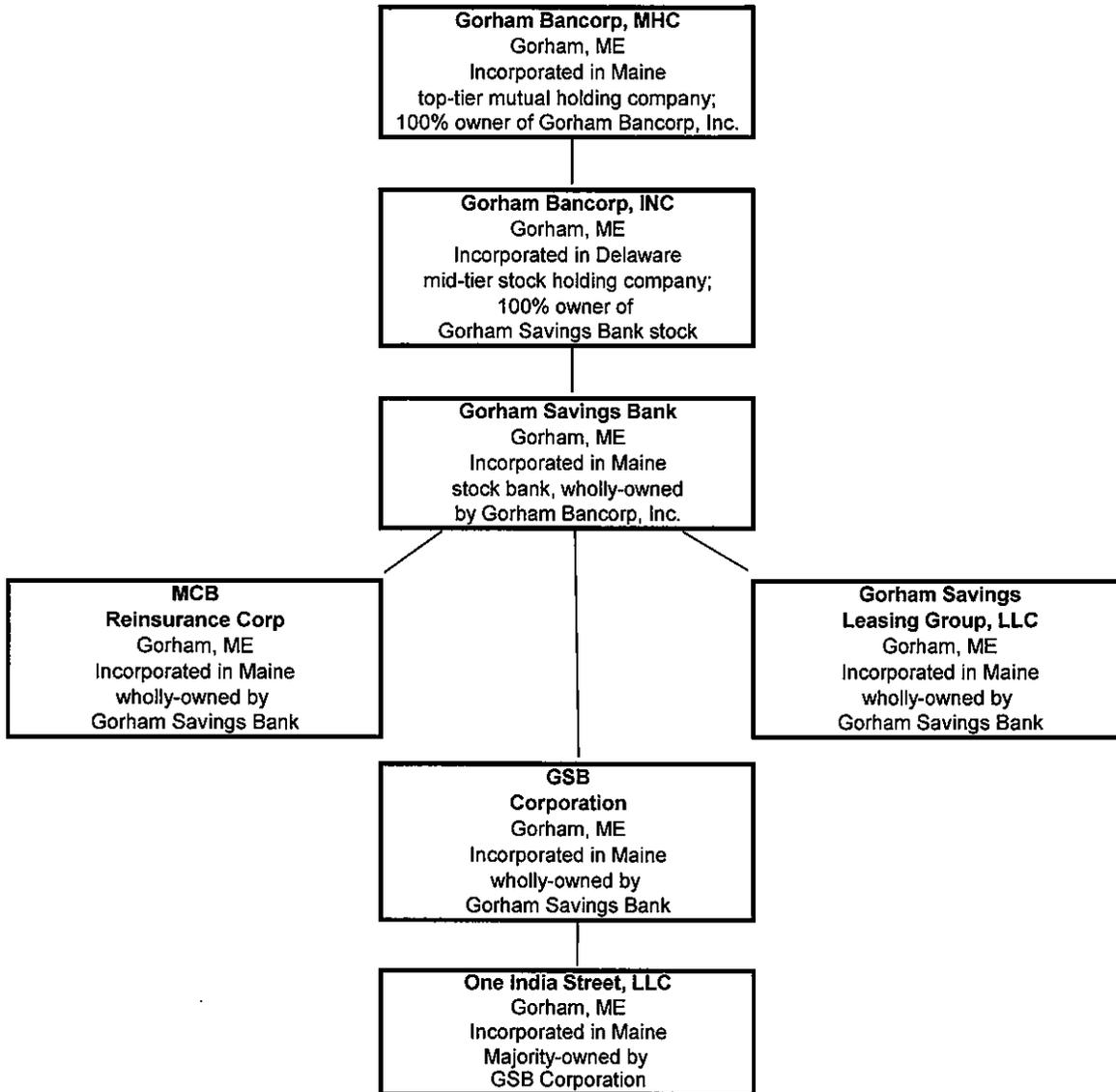
Report Item 3 - N/A ✓

Report Item 4 - Insiders

Enclosed.

FORM FRY-6
Gorham Bancorp, MHC
Gorham, Maine
Fiscal Year Ending March 31, 2017

Report Item 2a - Organization Chart



FORM FRY-6
Gorham Bancorp, MHC
Gorham, Maine
Fiscal Year Ending March 31, 2017

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