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, 1850c(a)(1), and 5468(b)(1)). 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. 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.

1. Barry E McCabe
   Name of the Holding Company Director and Official

   EVP and COO
   Title of the Holding Company Director and Official

   I, Barry E McCabe
   Signature of Holding Company Director and Official

   January 30, 12

   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.

   Date of Signature

   12/30/18

   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.

   Date of Report (top-tier holding company’s fiscal year-end):
   December 31, 2017

   Month / Day / Year

   N/A

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

   Reporter’s Name, Street, and Mailing Address

   Mascot Mutual Financial Services Corporation
   Legal Title of Holding Company

   67 N Park St
   (Mailing Address of the Holding Company) Street / P.O. Box
   Lebanon NH 03766
   City State Zip Code

   Physical Location (if different from mailing address)

   Person to whom questions about this report should be directed:
   Donald Thompson Sr VP and CFO
   Name

   Title

   802-291-6390
   Area Code / Phone Number / Extension

   802-291-6318
   Area Code / FAX Number

don.thompson@mascomabank.com

   E-mail Address

   www.mascomabank.com

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

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

   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."
FORM FR Y-6

Report Item 1. Not Applicable-Mutually Owned (no shareholders)

Report Item 2. Mascoma Mutual Financial Services Corporation
Lebanon, NH
Incorporated in New Hampshire
LEI’s do not exist in the organization

Mascoma Bank
Lebanon, NH
Incorporated in New Hampshire
100% Held by Holding Company
LEI’s do not exist in the organization

Mascoma Wealth Management LLC
Hanover, NH
Incorporated in New Hampshire
100% Held by Mascoma Savings Bank
LEI’s do not exist in the organization

Centurion Corporation
West Lebanon, NH
Incorporated in New Hampshire
100% Held by Mascoma Savings Bank
LEI’s do not exist in the organization

Mascoma Community Development LLC
Lebanon, NH
Incorporated in New Hampshire
100% Held by Mascoma Savings Bank
LEI’s do not exist in the organization

MCD Subsidiary CDE #4
Lebanon, NH
Incorporated in New Hampshire
100% Held by Mascoma Savings Bank
LEI’s do not exist in the organization

Report Item 2b. See attached

Report Item 3. Not Applicable-Mutually Owned (no shareholders)

Report Item 4. See attached
Mascoma Financial Services Corporation
and Subsidiaries

Mascoma Mutual Financial Services Corporation
LEPs do not exist in the organization

Mascoma Bank
100% held by the Holding CO
LEPs do not exist in the organization

Contamos Insurance Corp.
100% Held by MSB
LEPs do not exist in the organization

Mascoma Wealth Mgmt LLC
100% Held by MSB; Non-Managing Member
LEPs do not exist in the organization

MCD Subsidiary CDE #4
100% Held by MSB; Managing Member
LEPs do not exist in the organization

Mascoma Community Development LLC
100% Held by MSB; Managing Member
LEPs do not exist in the organization
### Branch Details

**Report Item 2b**

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below:
   - 1. Itemized
   - 2. Delete
   - 3. Adjust
   - 4. Add
   - 5. Repeal

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.
- **Itemized**: If the branch information is incorrect or incomplete, revise the data, enter "Change" in the Data Action column, and the date when the information first became valid in the Effective Date column.
- **Delete**: If a branch was deleted, enter "Delete" in the Data Action column.
- **Add**: If a reportable branch is missing, insert a new row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

**Printing Instructions**

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, please submit a 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.

**Notes**

- To satisfy the FR Y-10 reporting requirements, you must also submit the 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.

### Branch Details Table

<table>
<thead>
<tr>
<th>Branch Service Type</th>
<th>Branch ID, RRBD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>Y-10 Unit ID</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID, RRBD</th>
<th>Comments</th>
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<td>BETHESDA BRANCH</td>
<td>2212 MAIN STREET</td>
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<td>20812</td>
<td>BETHESDA</td>
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<td>NAME, CITY, STATE</td>
<td>PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY</td>
<td>PERCENTAGE OF VOTING SHARES IN HOLDING COMPANY</td>
<td>PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES</td>
<td>TITLE &amp; POSITION WITH OTHER BUSINESSES</td>
<td>LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD</td>
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<td>Gretchen Cherington - Merriden, NH</td>
<td>Consultant/Owner GC Consulting</td>
<td>Not Applicable</td>
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<td>GC Consulting (100%)</td>
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<td>Frank J. Leblay III - Tivatville, VT</td>
<td>Partner - Alon Partners</td>
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<td>Agile Rail Services, Inc. (25%)</td>
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<td>Deidee B Goudrich - Norwich, VT</td>
<td>CPA - Lime Timber</td>
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<td>Michael Goudrich Custom Builders LLC (100%)</td>
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<td>Edward T. Kerrigan - Hanover, NH</td>
<td>Business Owner</td>
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<td>John’s Queshee Market Inc (100%)</td>
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<td>Joel J. Root - Littleton, NH</td>
<td>CPA</td>
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<td>Kerrigan’s Fuel and Convenience, LLC (100%)</td>
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<td>Clayton B. Adams - Norwich, VT</td>
<td>President, CEO-Mascoma Bank</td>
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<td>227 Mechanic Street Properties, LLC (100%)</td>
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<td>Timothy C. Higgins - Thetford Cty, VT</td>
<td>Partner - Turkeman Capital</td>
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<td>Zero Woodstock, LLC (100%)</td>
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<td>Paul D. Danesi, CPA - Enos, NH</td>
<td>Faculty - Tuck School of Business, Dartmouth Coll</td>
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<td>KR Ventures, Inc (80%)</td>
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<td>David P. Janisse, CPA - Enos, NH</td>
<td>CBO - GHRM</td>
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<td>ICC Enterprises, LLC (100%)</td>
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<td>Sara L. Kobybienski - North Hampton, VT</td>
<td>Human Services Administrator, The Haven</td>
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<td>TQM Real Estate, LLC (80%)</td>
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<td>Daniel B. McCreary - Lebanon, NH</td>
<td>CEO - Red Oak Computer Co</td>
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<td>MT Washington Railroay CD (49%)</td>
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