

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):

December 31, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Bradford C. Paige

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.

Kennebunk Savings Bancorp, MHC

Legal Title of Holding Company

7 Alewife Park Road

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

Kennebunk

ME

04043

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Toby Boyd

VP-Accounting Manager

Name

Title

207-985-4903 X 2355

Area Code / Phone Number / Extension

207-985-9960

Area Code / FAX Number

toby.boyd@kennebunksavings.com

E-mail Address

https://www.kennebunksavings.com

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

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 517323
 C.I. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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.....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

Kennebunk Savings Bancorp, Inc.
Legal Title of Subsidiary Holding Company

7 Alewife Park Road
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

<u>Kennebunk</u> City	<u>ME</u> State	<u>04043</u> Zip Code
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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
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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
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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
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Physical Location (if different from mailing address)

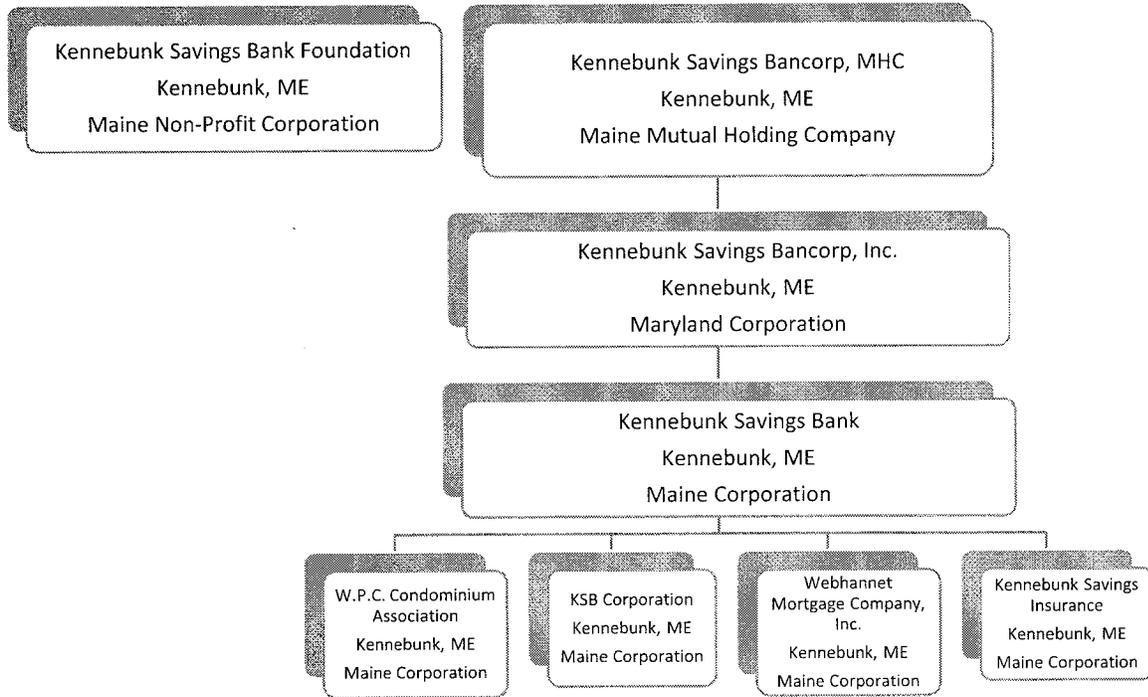
2 A.

Form FR Y-6

Kennebunk Savings Bancorp, MHC
Kennebunk, Maine
Fiscal Year Ending December 31, 2018

The bank holding company prepares an annual report for its Corporators and is not registered with the SEC.

Organizational Chart



Kennebunk Savings Bancorp, MHC (“Mutual Holding Company”) is a mutual corporation organized under Maine law. As a mutual corporation, the Mutual Holding Company has no stockholders. The Mutual Holding Company owns 100% of the Voting Stock of Kennebunk Savings Bancorp, Inc. (“the Stock Holding Company”). Kennebunk Savings Bancorp, Inc. owns 100% of Kennebunk Savings Bank.

Kennebunk Savings Bank Foundation is a wholly owned subsidiary of Kennebunk Savings Bancorp, MHC.

W.P.C. Condominium Association, KSB Corporation, Webhannet Mortgage Company, Inc. and Kennebunk Savings Insurance are wholly owned subsidiaries of Kennebunk Savings Bank.

2B

Results: A list of branches for your depository institution: KENNEBUNK SAVINGS BANK (ID_RSSD: 247908).
 This depository institution is held by KENNEBUNK SAVINGS BANCORP, INC. (5117716) of KENNEBUNK, ME.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 07/07/2019.

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 Service Type	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		Full Service (Head Office)	247908	KENNEBUNK SAVINGS BANK	104 MAIN ST	KENNEBUNK	ME	04043	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	253208	ELIOT COMMONS BRANCH	7 LEVESQUE DRIVE	ELIOT	ME	03903	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	528504	KENNEBUNK FINANCIAL BRANCH	50 PORTLAND ROAD	KENNEBUNK	ME	04043	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	250207	LOWER VILLAGE BRANCH	10 WESTERN AVENUE	KENNEBUNK	ME	04043	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	3603680	PORTLAND ROAD BRANCH	50 PORTLAND ROAD	KENNEBUNK	ME	04043	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	3603699	SHAPLEIGH ROAD BRANCH	4 SHAPLEIGH ROAD	KITTERY	ME	03904	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	251101	NORTH BERWICK BRANCH	8 MAIN STREET	NORTH BERWICK	ME	03906	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	253909	OGUNQUIT BRANCH	142 MAIN STREET	OGUNQUIT	ME	03907	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	3603701	SANFORD BRANCH	1314 MAIN STREET	SANFORD	ME	04073	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	3820357	SPRINGVALE BRANCH	481 MAIN STREET	SPRINGVALE	ME	04083	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	250609	WELLS BRANCH	49 SANFORD ROAD, ROUTE 109	WELLS	ME	04090	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	3603710	HANNAFORD DRIVE BRANCH	2 HANNAFORD DRIVE	YORK	ME	03909	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	251802	YORK BRANCH	16 WOODBRIDGE ROAD	YORK	ME	03909	YORK	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	4461319	CENTRAL AVENUE BRANCH	701 CENTRAL AVENUE	DOVER	NH	03820	STRAFFORD	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	4531182	WINNACUNNET ROAD BRANCH	24 WINNACUNNET ROAD	HAMPTON	NH	03842	ROCKINGHAM	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	
OK		Full Service	4291682	PORTSMOUTH NH BRANCH	111 MAPLEWOOD AVENUE	PORTSMOUTH	NH	03801	ROCKINGHAM	UNITED STATES	Not Required	Not Required	KENNEBUNK SAVINGS BANK	247908	

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Kennebunk Savings Bancorp, MHC

Fiscal Year Ending December 31, 2018

Report Item 3: Securities Holders

Kennebunk Savings Bancorp, MHC (“Mutual Holding Company”) is a mutual corporation organized under Maine law. As a mutual corporation, the Mutual Holding Company has no stockholders. The Mutual Holding Company owns 100% of the Voting Stock of Kennebunk Savings Bancorp, Inc. (“the Stock Holding Company”).

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Kennebunk Savings Bancorp, MHC
December 31, 2018
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 (include names of Subsidiaries)	Title & Position with Other Businesses (Include names of Other Businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other Companies and Percentage of voting Securities
Bradford C. Paige, Kennebunk, Maine, USA	N/A	Director, President & Chief Executive Officer	President & CEO, Kennebunk Savings Bank	N/A	None	None	N/A
Dennis D. Byrd, Gorham, Maine, USA	N/A	Senior Executive Vice President & Chief Operating Officer	Senior Executive Vice President & Chief Operating Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Lynn C. Howe, Arundel, Maine, USA	N/A	Executive Vice President & Chief Retail & Customer Experience Officer	Executive Vice President & Chief Retail & Customer Experience Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Jill Z. Peter, Dover, New Hampshire, USA	N/A	Executive Vice President & Chief Risk Officer	Executive Vice President & Chief Risk Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Thomas J. Zuke, Saco, Maine, USA	N/A	Executive Vice President & CFO & Treasurer	Executive Vice President & CFO & Treasurer, Kennebunk Savings Bank	N/A	None	None	N/A
William A. Dehais, Cumberland, Maine USA	N/A	Senior Vice President & Senior Sales Officer	Senior Vice President & Senior Sales Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Danny Edgcomb, Portsmouth, New Hampshire, USA	N/A	Senior Vice President & President Kennebunk Savings Insurance	Senior Vice President & President Kennebunk Savings Insurance, Kennebunk Savings Bank	N/A	None	None	N/A
Maureen Flaherty, Kennebunk, Maine, USA	N/A	Senior Vice President & Chief Marketing Officer	Senior Vice President & Chief Marketing Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Christopher L. Kehl, Kittery Point, Maine, USA	N/A	Senior Vice President & Senior Lender	Senior Vice President & Senior Lender, Kennebunk Savings Bank	N/A	None	None	N/A
Brendan Markey, Lebanon, Maine, USA	N/A	Senior Vice President & Senior Residential Lending Officer	Senior Vice President & Senior Residential Lending Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Alexander O. Meagher, Scarborough, Maine, USA	N/A	Senior Vice President & Senior Commercial Credit Officer	Senior Vice President & Senior Commercial Credit Officer, Kennebunk Savings Bank	N/A	None	None	N/A
Peggy A. Stansfield, Berwick, Maine, USA	N/A	Senior Vice President & Director of Human Resources	Senior Vice President & Director of Human Resources, Kennebunk Savings Bank	N/A	None	None	N/A
Milda A. Castner, Arundel, Maine, USA	Attorney	Director - Chair	None	Member - Bergen & Parkinson, LLC Member - Post Road Holding, LLC	None	None	Bergen & Parkinson, LLC (14.28%) Post Road Holding, LLC (14.28%)
Matthew L. Chase, Wells, Maine, USA	CPA	Director - Vice Chair	None	Owner - Matthew L. Chase, CPA	None	None	Matthew L. Chase, CPA (100%)

Timothy M. Dietz, Kennebunk, Maine, USA	Marketing/Advertising	Director	None	President - Dietz Associates, Inc.	None	None	Dietz Associates, Inc. (100%)
Paul D. Gurney, Jr., Alfred, Maine, USA	Software Developer	Director	None	CEO, Manager - Expression Computing, LLC Manager - Barn Lights Events, LLC	None	None	Expression Computing, LLC (100%) Barn Lights Events, LLC (25%)
Lori A. Howell, Eliot, Maine, USA	Company Owner	Director	None	Vice President - Spinney Creek Shellfish, Inc. Managing Member - Mountainside Owner - Business Center, LLC	None	None	Spinney Creek Shellfish, Inc.(100%) Mountainside (50%) Business Center, LLC (100%)
James J. Keating, III, Kennebunk, Maine, USA	Retired	Director	None	President - JJ Keating, Inc. President - Richard/James Keating Partnership	None	None	JJ Keating, Inc. (50%) Richard/James Keating Partnership (50%)
Stephen A. Morris, Kennebunkport, Maine, USA	Retired	Director	None	Member - River Dock LLC	None	None	River Dock LLC (50%)
Stephen H. Roberts, Rollinsford, New Hampshire, USA	Attorney	Director	None	Partner - Hoefle, Phoenix, Gromley & Roberts Member - 127 Parrott Ave, LLC Manager/Member - Robert Homestead Farm. LLC	None	None	Hoefle, Phoenix, Gromley & Roberts (25%) 127 Parrott Ave, LLC (25%) Robert Homestead Farm, LLC (100%)
Douglas R. Stockbridge, Kennebunk, Maine, USA	Real Estate Developer	Director	None	President, Rollins Management Group, Inc. Manager - 12 Beach Road, LLC Manager - Common Care, Inc.	None	None	Rollins Management Group, Inc. (50%) 12 Beach Road, LLC (33%) Common Care, Inc. (50%)
Geoffrey Titherington, Sanford, Maine, USA	Restaurateur	Director	None	Owner - Bonanza	None	None	Bonanza (100%)