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, 5385, 5412, 1850a(c)(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/ESC before formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Joseph T. Baptista Jr.,
Name of the Holding Company Director and Official
President and 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

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

R USSID 42C234Y
C.I.

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, 2018
Month / Day / Year

N/A

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Mechanics Bancorp, MHC

Legal Title of Holding Company
308 Bay Street / PO Box 552
Street

Taunton
City

MA
State

02780
Zip Code

Telephone and Internet Contact Information

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kimberly Rua
Accounting Manager

Name
Title

508-823-7744 1162
Area Code / Phone Number / Extension

508-800-3928
Area Code / FAX Number

krua@mechanics-coop.com
E-mail Address

www.mechanics-coop.com
Address (URL) for the Holding Company's web page

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

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

03/2018
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.

Mechanics Bancorp, Inc.
Legal Title of Subsidiary Holding Company

308 Bay Street / PO Box 552
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Taunton MA 02780
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)

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City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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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)

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)
Mechanics Bancorp, MHC
Taunton, Massachusetts

Fiscal Year Ending December 31, 2018

Report Item

1: The annual report for its shareholders will be sent under separate cover in June 2019.

2a: Organizational Chart

```
MECHANICS BANCORP, MHC
Taunton, MA
Incorporated in Massachusetts

100%

Mechanics Bancorp, Inc.
Taunton, MA
Incorporated in Massachusetts

100%

Mechanics Cooperative Bank
Taunton, MA
Incorporated in Massachusetts

100%

MCB Securities Corporation
Taunton, MA
Incorporated in Massachusetts

100%

1877 TPM Corporation
Taunton, MA
Incorporated in Massachusetts

100%

Managing Member

100%

Mechanics Cooperative Bank Insurance Agency, LLC
Taunton, MA
(General Partner)
Incorporated in Massachusetts
```

"LEI is not applicable unless otherwise noted."

2b: Branch Data Verification submitted via e-mail on 03/20/2019.
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch ID</th>
<th>Branch Type</th>
<th>Logical Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
<th>County</th>
<th>Counties</th>
<th>FDIC IL/MA/AB</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>ASSG</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Service</td>
<td>2023-03-20</td>
<td>12345</td>
<td>Core Office</td>
<td>123 Main St</td>
<td>Bridgewater</td>
<td>MA</td>
<td>02420</td>
<td>12345</td>
<td>MA</td>
<td>MA</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>2023-04-01</td>
<td>67890</td>
<td>Core Office</td>
<td>456 Nevertr</td>
<td>Newmarket</td>
<td>MA</td>
<td>02456</td>
<td>45678</td>
<td>MA</td>
<td>MA</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>2023-05-02</td>
<td>11122</td>
<td>Core Office</td>
<td>321 Always</td>
<td>Falmouth</td>
<td>MA</td>
<td>02439</td>
<td>32145</td>
<td>MA</td>
<td>MA</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>2023-06-03</td>
<td>33344</td>
<td>Core Office</td>
<td>789 Forever</td>
<td>Canton</td>
<td>MA</td>
<td>02400</td>
<td>78900</td>
<td>MA</td>
<td>MA</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: To satisfy the Y-10 reporting requirements, you must also submit Y-10 Demographics Branch Schedules for each branch with a Data Action of "Change, Close, Open" or "New.

The Y-10 report may be submitted in a hardcopy format or via the Y-10 Online application (https://www.frb.gov/).
Report Item 3: Securities holders

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2016</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a)</td>
<td>(1)(b)</td>
</tr>
<tr>
<td>Name City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
## Report Item 3: Securities holders

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mechanics Bancorp, MHC</td>
<td>Taunton, MA</td>
<td>USA</td>
<td>275,000 - 100% Common Stock</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
</tr>
<tr>
<td>----------------------</td>
<td>----------------------</td>
<td>-------------------------------------------------------------</td>
<td>-------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Joseph T. Bajosta Jr</td>
<td>Hudson, MA</td>
<td>Director, President/CEO</td>
<td>Director, President/CEO (Mechanics Cooperative Bank, Mechanics Bancorp, Inc.); Director &amp; President (MCB Securities Corporation; 1877 TTP Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>Treasurer, The Co-Operative Central Bank, Director, Atlantic Community Bankers Bank</td>
</tr>
<tr>
<td>Andrew C. Hewitt</td>
<td>Rochester, MA</td>
<td>Treasurer</td>
<td>SVP, CFO &amp; Treasurer (Mechanics Cooperative Bank); Treasurer (Mechanics Bank; MCB Securities Corporation; 1877 TTP Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>Trustee, Hewitt Family Trust</td>
</tr>
<tr>
<td>Deborah A. Groves</td>
<td>Fall River, MA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard Beaulieu Jr</td>
<td>Raynham, MA</td>
<td>Attorney</td>
<td>Chairman, Trustee (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TTP Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>N/A</td>
</tr>
<tr>
<td>Mary B. Bibbo</td>
<td>Swansea, MA</td>
<td>Retired</td>
<td>Trustee</td>
<td>N/A</td>
</tr>
<tr>
<td>Edmond J. Beaton Jr</td>
<td>Raynham, MA</td>
<td>Attorney</td>
<td>Trustee</td>
<td>N/A</td>
</tr>
<tr>
<td>Mark Driggin</td>
<td>Bridgewater, MA</td>
<td>Plumbing</td>
<td>Trustee</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert L. Hoare</td>
<td>Swansea, MA</td>
<td>Treasurer</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TTP Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Principal Occupation other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include name of subsidiary)</td>
</tr>
<tr>
<td>---------------------</td>
<td>----------------------</td>
<td>----------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Robert A. Folsom</td>
<td>Bridgewater, N.H.</td>
<td>General Contractor &amp; Building Contractor</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation)</td>
</tr>
<tr>
<td>Joseph D. Moszner</td>
<td>Bath, N.H.</td>
<td>Lumber Sales &amp; Supply</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation)</td>
</tr>
<tr>
<td>George Shaker Jr.</td>
<td>Warren, RI</td>
<td>Restaurant Supply</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation)</td>
</tr>
<tr>
<td>Thomas J. Swartz</td>
<td>Tetonville, Wyo.</td>
<td>N/A</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation)</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>1</td>
<td>2</td>
<td>3(a)</td>
</tr>
<tr>
<td>------------------------------</td>
<td>----------------------</td>
<td>---</td>
<td>---</td>
<td>------</td>
</tr>
<tr>
<td>Joseph J. Batista, Jr.</td>
<td>Taunton, MA</td>
<td>N/A</td>
<td>N/A</td>
<td>Treasurer, President/CEO, Trustee</td>
</tr>
<tr>
<td>Andrew C. Hewett</td>
<td>Leicester, MA</td>
<td>N/A</td>
<td>N/A</td>
<td>Trustee</td>
</tr>
<tr>
<td>Deborah A. Grimes</td>
<td>Fall River, MA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Barbara Bemerle, Jr.</td>
<td>Barnstable, MA</td>
<td>Attorney</td>
<td>Chairman, Trustee</td>
<td>Chairman, Director (Mechanics Bancorp, Inc., Mechanics Cooperative Bank, MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
</tr>
<tr>
<td>Nancy R. Bilkewitz</td>
<td>Scituate, MA</td>
<td>Retired</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc., Mechanics Cooperative Bank, MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
</tr>
<tr>
<td>Edmund J. Brennan, Jr.</td>
<td>Barnstable, MA</td>
<td>Attorney</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc., Mechanics Cooperative Bank, MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
</tr>
<tr>
<td>Mark Pugliesi</td>
<td>Bridgewater, MA</td>
<td>Plumbing</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc., Mechanics Cooperative Bank, MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Form FR Y-6
Mechanics Bancorp, Inc
Fiscal Year Ending December 31, 2018
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation of other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(i)(c) Title &amp; Position with Other Business (include name of business)</th>
<th>(i)(d) Percentage of Voting Shares in Bank Holding Company</th>
<th>(i)(e) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(ii) Last names of other companies (including partnerships) of 25% or more of voting securities are held (If at names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Robert L. Horne</td>
<td>Swanton, VT</td>
<td>Executive Director</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation; and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Southbridge Properties, LLC (97%); 214 North Street Realty Trust (50%); Voyage Realty Trust (25%); Ckl Properties (25%)</td>
</tr>
<tr>
<td>2</td>
<td>Robert A. La failures</td>
<td>Bridgewater, MA</td>
<td>General Contractor &amp; Building Commissioner</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation; and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>Tech Bank Corporation (59%); Building Commissioner/Town of Raynham</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Joseph S. Mozzone</td>
<td>Johnston, RI</td>
<td>Lumber Sales &amp; Supply</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation; and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>Mozzone Lumber Company, Inc. (President/Owner, 41%); Joseph F. Mozzone, Inc. (President/Owner, 20%); W.C. Fossen, Inc.</td>
<td>N/A</td>
<td>N/A</td>
<td>St. Marks, LLC (Manager/Owner, 100%); Executive Olga Mozzone (Single Family Home investment); Realty Executives; Metro South (Owner, 50%); Centrum, Inc. (SIC Sawyer Owner, 100%); St. Mark Realty Trust (Owner, 100%) and St. George Realty Trust (Trustee); Mozzone Family Trust 2 (Trustee)</td>
</tr>
<tr>
<td>4</td>
<td>George Shaker Jr.</td>
<td>Warren, RI</td>
<td>Restaurant Supply</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation; and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Shaker Realty Trust (Trustee)</td>
</tr>
<tr>
<td>5</td>
<td>Thomas J. Souza</td>
<td>Taunton, MA</td>
<td>N/A</td>
<td>Trustee</td>
<td>Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation; and Mechanics Cooperative Bank Insurance Agency LLC)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Briggs Street ULI Realty Trust (Trustee)</td>
</tr>
</tbody>
</table>