

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):

September 30, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Brian Bozak

Name of the Holding Company Director and Official

SVP, COO, CFO

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.

Franklin Bancorp, MHC

Legal Title of Holding Company

387 Central Street

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

Franklin

NH

03235

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Martha K. Lefebvre

VP, Controller

Name

Title

603-934-8350

Area Code / Phone Number / Extension

603-934-1420

Area Code / FAX Number

Martha.Lefebvre@fsbnh.bank

E-mail Address

N/A Bank is www.fsbnh.bank

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 _____

C.I. _____

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."

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.

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

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Legal Title of Subsidiary Holding Company

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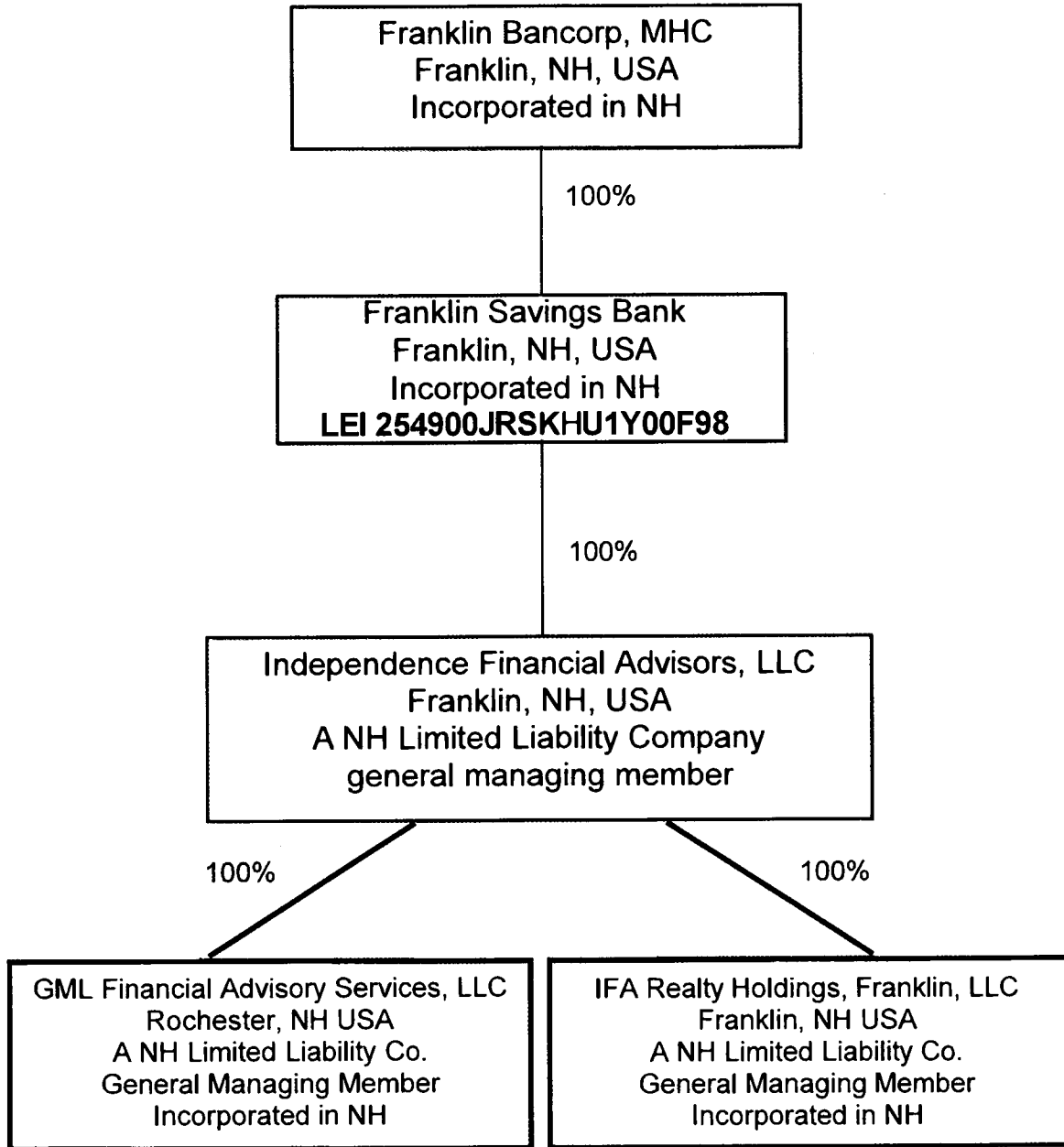
Physical Location (if different from mailing address)

FR Y-6 Annual Report of Holding Companies
Franklin Bancorp, MHC

Report item 1: Annual Report to Shareholders

Franklin Bancorp, MHC consolidated financial statements are enclosed.

FR Y-6 Annual Report of Holding Companies
Franklin Bancorp, MHC
Report Item 2a : Organizational Chart
LEI not applicable unless otherwise noted



FR Y-6 Annual Report of Holding Companies

Franklin Bancorp, MHC

Report Item 2b: Domestic Branch Listing

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*
✓ Full Service (Head Office)	491402	FRANKLIN SAVINGS BANK	387 CENTRAL STREET, BOX 339	FRANKLIN	NH	03235	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	3183623	BOSCAWEN BRANCH	139 KING STREET	BOSCAWEN	NH	03303	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	369408	NEWFOUND BRANCH	105 LAKE STREET	BRISTOL	NH	03222	GRAFTON	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	172103	CENTRAL STREET BRANCH	933 CENTRAL STREET	FRANKLIN	NH	03235	MERRIMACK	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	4456856	GILFORD BRANCH	11 SAW MILL ROAD	GILFORD	NH	03249	BELKNAP	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	5163236	MERRIMACK BRANCH	1 DOBSON WAY	MERRIMACK	NH	03054	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	5373594	GOFFSTOWN BRANCH	585 MAST ROAD	GOFFSTOWN	NH	03045	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402
✓ Full Service	2760223	TILTON BRANCH	61 LACONIA ROAD, SUITE 300	TILTON	NH	03276	BELKNAP	UNITED STATES	Not Required	Not Required	FRANKLIN SAVINGS BANK	491402

FR Y-6 Annual Report of Holding Companies
Franklin Bancorp, MHC

Report item 3: Securities Holders

This item does not apply to Franklin Bancorp, MHC

Form FR Y-6
Franklin Bancorp, MHC
Fiscal Year Ending September 30, 2019

Report Item 4: Insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Share in Holding Company	(4)(b) Percentage of Voting Share in Subsidiaries (includes names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Brian F. Bozak Sanbornton, NH	n/a	SVP, CFO, Treasurer	SVP, CFO, Treasurer Franklin Savings Bank	n/a	n/a	n/a	n/a
Rebecca L. Bryant Center Harbor, NH	Community Services Administrator	President & CEO	Director, Franklin Savings Bank	Community Services Administrator. Lakes Region Community Services	n/a	n/a	n/a
Charles W. Chandler Warren, NH	Retired Attorney	Director & Chairman	Director & Chairman Franklin Savings Bank	Retired	n/a	n/a	n/a
Scott R. Clarenbach Franklin, NH 03235	Retired Fire Chief	Director	Director, Franklin Savings Bank	Retired	n/a	n/a	n/a
John L. Lard Franklin, NH	Retired CPA	Director	Director Franklin Savings Bank	Retired	n/a	n/a	n/a
✓ Ronald L. Magoon Franklin, NH	n/a	✓ President & CEO	President & CEO Franklin Savings Bank	n/a	n/a	n/a	n/a
Scott D. McGuffin Northfield, NH	Attorney	Director	Director Franklin Savings Bank	Retired	n/a	n/a	n/a

Form FR Y-6
Franklin Bancorp, MHC
Fiscal Year Ending September 30, 2019

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Share in Holding Company	(4)(b) Percentage of Voting Share in Subsidiaries (includes names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mary E. Miller Canterbury, NH	Nursing Home Administrator	Director	Director Franklin Savings Bank	Nursing Home Administrator, Peabody Home	n/a	n/a	n/a
Stuart D. Trachy Franklin, NH	Government Affairs Consultant	Director & Vice Chairman	Director & Vice Chairman Franklin Savings Bank	Self Employed Government Affairs Consultant	n/a	n/a	n/a
Craig A. Jacobson Andover, NH	Retired Real Estate	Director	Director Franklin Savings Bank	Retired	n/a	n/a	n/a