

ETW  
2/20/19

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED

JUN 25 2019

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.

Supervision, Regulation and Credit Department

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, 2019

Month / Day / Year

DZHW4H2BUS3DOGKT0727 NA

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

Reporter's Name, Street, and Mailing Address

I, Katherine Coster

Name of the Holding Company Director and Official

Chair 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 Stack Controller

Name Title

207-839-5209 1634

Area Code / Phone Number / Extension

207-839-4233

Area Code / FAX Number

jstack@gorhamsavingsbank.com

E-mail Address

Signature of Holding Company Director and Official

www.gorhamsavings.bank

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

Date of Signature

June 13, 2019

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 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

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

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Physical Location (if different from mailing address)

**FORM FRY-6**  
**Gorham Bancorp, MHC**  
**Gorham, Maine**  
**Fiscal Year Ending March 31, 2019**

***Report Item 1 - Annual Report to Shareholders***

Enclosed.

***Report Item 2a - Organization Chart***

Enclosed.

***Report Item 2b - Domestic Branch Listing***

Submitted via email to [BOS.Statistics@bos.frb.org](mailto:BOS.Statistics@bos.frb.org) on 6/24/19.

***Report Item 3 - N/A***

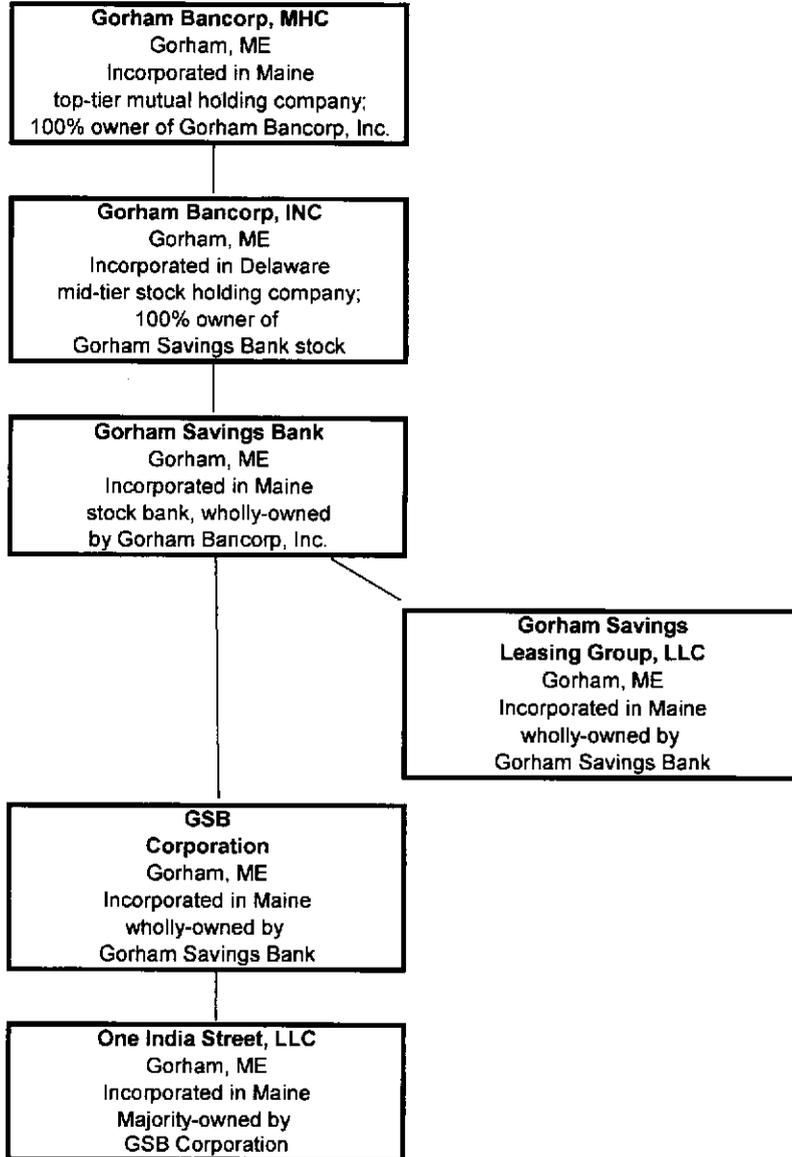
***Report Item 4 - Insiders***

Enclosed.

**FORM FRY-6**  
**Gorham Bancorp, MHC**  
Gorham, Maine  
Fiscal Year Ending March 31, 2019

**Report Item 2a - Organization Chart**

LEI:  
DZHW4H2BUS3DOGKT0727



**Results:** A list of branches for your depository institution: **GORHAM SAVINGS BANK (ID\_RSSD: 241607)**.  
 This depository institution is held by **GORHAM BANCORP, MHC (3444717)** of **GORHAM, ME**.  
 The data are as of **03/31/2019**. Data reflects information that was received and processed through **04/03/2019**.

**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
OK		Full Service (Head Office)	241607	GORHAM SAVINGS BANK	64 MAIN STREET	GORHAM	ME
OK		Full Service	4153034	WATERBORO BRANCH	11 SOKOKIS TRAIL	EAST WATERBORO	ME
OK		Full Service	4144162	FALMOUTH FORESIDE BRANCH	202 US ROUTE 1	FALMOUTH	ME
OK		Full Service	4153025	WEST FALMOUTH BRANCH	65 GRAY ROAD	FALMOUTH	ME
OK		Electronic Banking	4861339	CALL CENTER BRANCH	10 WENTWORTH DRIVE	GORHAM	ME
OK		Full Service	4865010	KENNEBUNK BRANCH	30 MAIN STREET	KENNEBUNK	ME
OK		Full Service	4153007	LONG WHARF BRANCH	172 COMMERCIAL STREET	PORTLAND	ME
OK		Full Service	4152989	MARGINAL WAY BRANCH	71 MARGINAL WAY	PORTLAND	ME
OK		Full Service	4908300	MUNJOY HILL	118 CONGRESS STREET	PORTLAND	ME
OK		Full Service	5278877	ONE INDIA STREET BRANCH	1 INDIA STREET	PORTLAND	ME
OK		Full Service	2619367	SCARBOROUGH BRANCH	38 HANNAFORD DRIVE	SCARBOROUGH	ME
OK		Full Service	4153052	SOUTH PORTLAND BRANCH	395 GORHAM ROAD	SOUTH PORTLAND	ME
OK		Full Service	245100	STANDISH BRANCH	111 OSSIPPEE TRAIL E, ROUTE 25	STANDISH	ME
OK		Full Service	2009427	WINDHAM BRANCH	766 ROOSEVELT TRAIL, ROUTE 302	WINDHAM	ME

Effective Date column.

Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
04038	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04030	YORK	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04105	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04105	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04038	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04043	YORK	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04101	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04101	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04101	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04101	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04074	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04106	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04084	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	
04062	CUMBERLAND	UNITED STATES	Not Required	Not Required	GORHAM SAVINGS BANK	241607	

**FORM FRY-6**  
**Gorham Bancorp, MHC**  
**Gorham, Maine**  
**Fiscal Year Ending March 31, 2019**

**Report Item 4 - Officer Listing for Gorham Bancorp, MHC**

Katherine B. Coster	Falmouth, Maine	Director and Chairman
Stephen DeCastro	Falmouth, Maine	Chief Executive Officer ✓
Daniel P. Hunter	Freeport, Maine	Chief Financial Officer
Heather Connolly	Gorham, Maine	Clerk

**Report Item 4 - Officer Listing for Gorham Bancorp, Inc.**

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Stephen DeCastro	Falmouth, Maine	Chief Executive Officer ✓
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