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 3109(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.

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.

Katherine Coster
Name of the Holding Company Director and Official
Chair of the Board
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

RASSID 2444717
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):
March 31, 2019
Month / Day / Year
DZHW4H2BUS3DOGKT0727 NA
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address

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

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
www.gorhamsavings.bank
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☑ No ☐ 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 1.5 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, 25th and C Streets, N.W., 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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
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<tr>
<td>Gorham Bancorp, Inc</td>
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<tr>
<td>10 Wentworth Drive</td>
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<tr>
<td>Gorham</td>
<td></td>
</tr>
<tr>
<td>ME</td>
<td>04038</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td></td>
<td>Zip Code</td>
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</table>

Physical Location (if different from mailing address)

<table>
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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)

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<tr>
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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)
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 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

Gorham Bancorp, MHC
Gorham, ME
Incorporated in Maine
top-tier mutual holding company;
100% owner of Gorham Bancorp, Inc.

Gorham Bancorp, INC
Gorham, ME
Incorporated in Delaware
mid-tier stock holding company;
100% owner of
Gorham Savings Bank stock

LEI:
DZH4H2BUS3DOQKT0727

Gorham Savings Bank
Gorham, ME
Incorporated in Maine
stock bank, wholly-owned
by Gorham Bancorp, Inc.

Gorham Savings
Leasing Group, LLC
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank

GSB
Corporation
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank

One India Street, LLC
Gorham, ME
Incorporated in Maine
Majority-owned by
GSB Corporation
## 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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Katherine B. Coster</td>
<td>Falmouth, Maine</td>
<td>Director and Chairman</td>
</tr>
<tr>
<td>Stephen DeCastro</td>
<td>Falmouth, Maine</td>
<td>Chief Executive Officer</td>
</tr>
<tr>
<td>Daniel P. Hunter</td>
<td>Freeport, Maine</td>
<td>Chief Financial Officer</td>
</tr>
<tr>
<td>Heather Connolly</td>
<td>Gorham, Maine</td>
<td>Clerk</td>
</tr>
</tbody>
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