

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):

June 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. **Martin F. Connors, Jr.**

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.

Rollstone Bancorp. MHC

Legal Title of Holding Company

780 Main Street, P. O. Box 8208

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

Fitchburg

MA

01420

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:

Sandra A. Basler

Treasurer

Name

Title

978-343-2255

Area Code / Phone Number / Extension

978-665-2312

Area Code / FAX Number

sandra.basler@rollstonebank.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

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

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

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.

Not Applicable

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

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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)

LEI
Rollstone Bank & Trust
#54930040WE4NGYGG0143

ROLLSTONE BANCORP, MHC
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

ROLLSTONE BANK & TRUST
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

BOARD OF DIRECTORS

Wholly-owned operating subsidiaries

ROLLSTONE SECURITIES CORPORATION
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

DIRECTORS:
Martin F. Connors, Jr.
Brian T. Anderson
Michael E. Montuori
Anthony J. Mercadante

Martin F. Connors, Jr.
President

Christopher J. Seidlich
Treasurer

Sandra A. Basler
Asst. Treasurer

Arthur J. Feehan
Secretary

MAIN STREET SECURITIES CORPORATION
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

DIRECTORS:
Martin F. Connors, Jr.
Brian T. Anderson
Michael E. Montuori
Anthony J. Mercadante

Martin F. Connors, Jr.
President

Christopher J. Seidlich
Treasurer

Sandra A. Basler
Asst. Treasurer

Arthur J. Feehan
Secretary

MAIN STREET REALTY HOLDINGS, INC
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

DIRECTORS:
Martin F. Connors, Jr.
Brian T. Anderson
Michael E. Montuori
Anthony J. Mercadante

Martin F. Connors, Jr.
President

Sandra A. Basler
Treasurer

Erin C. Nano
Secretary

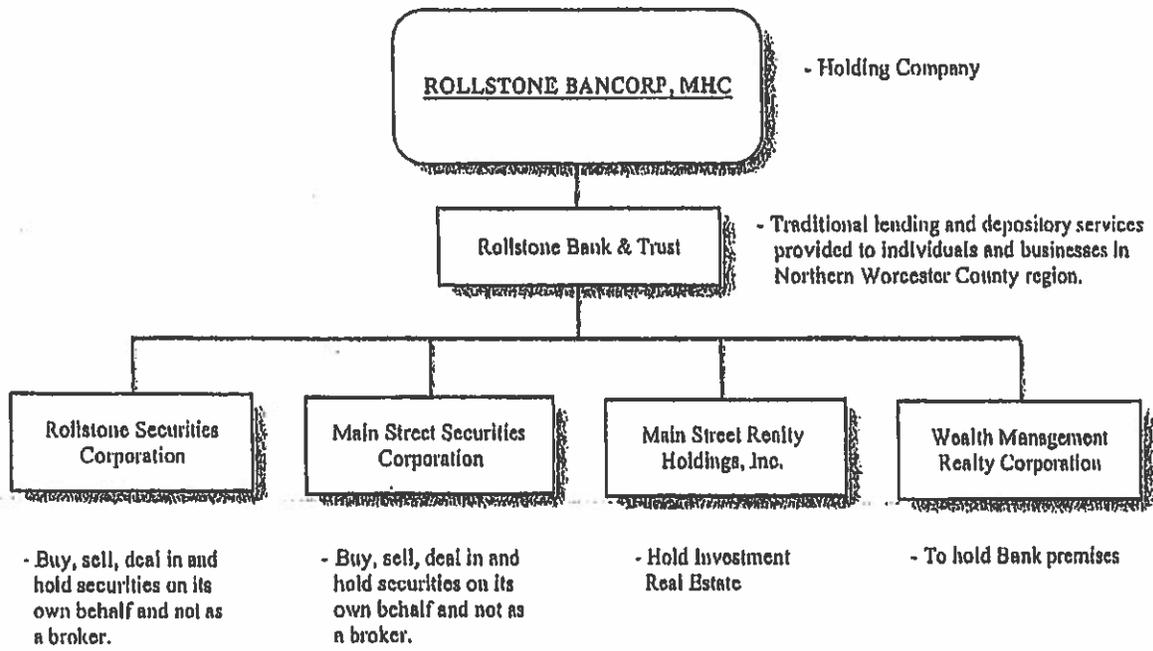
WEALTH MANAGEMENT
REALTY CORPORATION
(Incorporated in MA)
Fitchburg, Worcester County,
Massachusetts

DIRECTORS:
Martin F. Connors, Jr.
Brian T. Anderson
Michael E. Montuori
Anthony J. Mercadante

Martin F. Connors, Jr.
President

Christopher J. Seidlich
Treasurer

Arthur J. Feehan
Secretary



Results: A list of branches for your depository institution: ROLLSTONE BANK & TRUST (ID_RSSD: 837608).
 This depository institution is held by ROLLSTONE BANCORP, MHC (4299147) of FITCHBURG, MA.
 The data are as of 06/30/2019. 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
		Full Service (Head Office)	837608	ROLLSTONE BANK & TRUST	780 MAIN STREET	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	775803	FITCHGATE BRANCH	486 JOHN FITCH HIGHWAY	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	212607	PARKHILL PLAZA BRANCH	529 ELECTRIC AVENUE	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	899101	HARVARD BRANCH	283 AYER ROAD ROUTE 110	HARVARD	MA	01451	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	4176387	CENTRAL STREET BRANCH	721 CENTRAL STREET	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	4549749	MONUMENT SQUARE BRANCH	24 MONUMENT SQUARE	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	806903	TOWNSEND BRANCH	225 MAIN STREET	TOWNSEND	MA	01469	MIDDLESEX	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
		Full Service	4902894	WORCESTER BRANCH	11 CENTRAL STREET	WORCESTER	MA	01605	WORCESTER	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	
ADD	4/22/2019	Full Service		GROTON BRANCH	788 BOSTON ROAD	GROTON	MA	01450	MIDDLESEX	UNITED STATES	Not Required	Not Required	ROLLSTONE BANK & TRUST	837608	

ROLLSTONE BANCORP, MHC

DIRECTORS & EXECUTIVE OFFICERS

FISCAL YEAR ENDING 6/30/19

Name City, State Country	Principal Occupation if Other than with Holding Company	Title & Position with Mutual Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	% of Voting Shares in MHC	% of Voting Shares in Sub	List Names of Other Companies If 25% or more of voting securities are held
DIRECTORS:							
ANDERSON, BRIAN T. AYER, MA USA	Funeral Director	Director	N/A	President - Anderson Funeral Homes, Inc.	N/A	N/A	Anderson Funeral Home, Inc 100%
AVENI, JEFFREY A., ESQ. WESTMINSTER, MA USA	Attorney	Director	N/A	President & Treasurer, Attorney Investor & Advisor	N/A	N/A	Dombrowski, Aveni & Bunnell, PC 33% Bear Investments, LLC 33%
CHRISTIANSON, DAVID M., JR. ASHBURNHAM, MA USA	Business Executive	Director	N/A	President - Hammersmith Enterprises, Inc	N/A	N/A	Hammersmith Enterprises, Inc 51%
CONNORS, MARTIN F., JR. LEOMINSTER, MA USA	President & CEO - RBT	President & CEO/Director	Director*	President & CEO - RBT	N/A	N/A	None
MCDONALD, TODD C LEOMINSTER, MA USA	Business Executive	Director	N/A	Managing Director, HP Planning, LLC	N/A	N/A	None
MERCADANTE, ANTHONY J. FITCHBURG, MA USA	CPA	Director	Director*	President & CEO - Mercadante & Mercadante, PC	N/A	N/A	Mercadante & Mercadante, PC 75%
REYNOLDS, LAURA M. LEOMINSTER, MA USA	Business Executive	Director	N/A	President - FHC Industrial	N/A	N/A	Fitchburg Hardware Company 15%
MONTUORI, MICHAEL E. LUNENBURG, MA USA	Business Executive	Chairman of the Board	Director*	President - Montuori Tire Company President - Montuori Gasoline President - Montuori Oil Delivery President - Montuori Oil Corporation President - M's II Investments	N/A	N/A	Montuori Tire 100% Montuori Gasoline 100% Montuori Oil Delivery 75% Montuori Oil Corporation 75% M's II Investments 50%

OFFICERS:

AVENI, JEFFREY A. WESTMINSTER, MA USA	Attorney	Secretary/Director	N/A	N/A	N/A	N/A	Dombrowski, Aveni & Bunnell, PC 33% Bear Investments, LLC 33%
BASLER, SANDRA A. WINCHENDON, MA USA	Treasurer & CAO of RBT	Treasurer	Asst Treasurer/Treasurer*	N/A	N/A	N/A	None
OLSON, MICHAEL STERLING, MA USA	EVP & CLO of RBT	Executive Vice President	N/A	N/A	N/A	N/A	None
CONNORS, MARTIN F., JR. LEOMINSTER, MA USA	President & CEO of RBT	President & CEO/Director	President	N/A	N/A	N/A	None
FEEHAN, ARTHUR LUNENBURG, MA USA	EVP & COO of RBT	Assistant Secretary	Secretary*	N/A	N/A	N/A	None
NANO, ERIN FITCHBURG, MA USA	SVP & Risk Officer of RBT	N/A	Secretary*	N/A	N/A	N/A	None
SEIDLICH, CHRISTOPHER WESTMINSTER, MA USA	SVP & CFO of RBT	CFO	Treasurer	N/A	N/A	N/A	None

*Subsidiary Corporations other than Rollstone Bank & Trust

See Organizational Chart for Details

Rollstone Securities Corporation
Main Street Securities Corporation
Main Street Realty Holdings, Inc
Wealth Management Realty Corporation