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.

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.

I. Scott D. Cote
Name of the Holding Company Director and Official
Trustee/Chairman of the Board/Chief Executive Officer
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

RSSD ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020
Month / Day / Year
N/A
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address

Pentucket Bank Holdings, MHC
Legal Title of Holding Company

One Merrimack Street
(Mailing Address of the Holding Company) Street / P.O. Box
Haverhill MA 01830
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Karl J. Denu
SVP/CFO
Name
Title

978-556-5509
Area Code / Phone Number / Extension
978-945-0765
Area Code / FAX Number

kdenu@pentucketbank.com
E-mail Address

www.pentucketbank.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

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

12/2019
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.

Pentucket Bancorp, Inc.
Legal Title of Subsidiary Holding Company

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

Haverhill MA 01830
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)

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)

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)
1: The mutual holding company is not publicly owned and is therefore not registered with the SEC. Audited financial statement are prepared and will be submitted under separate cover.

2a: Organizational Chart

```
+---------------------------------------------+          +---------------------------------------------+
| Pentucket Bank Holdings, MHC               | 100%    | Pentucket Bancorp, Inc.                    |
| LEI - N/A                                  |         | LEI - N/A                                  |
| Haverhill, MA                              |         | Haverhill, MA                              |
| Incorporated in Massachusetts              |         | Incorporated in Massachusetts              |
+---------------------------------------------+          +---------------------------------------------+
|                                          |         |                                          |
| Pentucket Bank                            | 100%    | Pentucket Securities Corporation, Inc.    |
| LEI - S4930061YDWSRS67KC82                 |         | LEI - N/A                                  |
| Haverhill, MA                              |         | Haverhill, MA                              |
| Incorporated in Massachusetts              |         | Incorporated in Massachusetts              |
+---------------------------------------------+          +---------------------------------------------+
|                                          |         |                                          |
```

Results: A list of branches for your depository institution: PENTUCKET BANK (ID_RSSD: 635907).

This depository institution is held by PENTUCKET BANK HOLDINGS, MHC (4933320) of HAVERHILL, MA.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

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 UNIUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>635907</td>
<td>Full Service</td>
<td>635907</td>
<td>PENTUCKET BANK</td>
<td>1 MERRIMACK ST</td>
<td>HAVERHILL</td>
<td>MA</td>
<td>01830</td>
<td>ESSEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>668008</td>
<td>Full Service</td>
<td>668008</td>
<td>Lowell Avenue Branch</td>
<td>305 GOWELL AVE</td>
<td>HAVERHILL</td>
<td>MA</td>
<td>01832</td>
<td>ESSEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>1219180</td>
<td>Full Service</td>
<td>1219180</td>
<td>Stadium Branch</td>
<td>120 LINCOLN AVENUE</td>
<td>HAVERHILL</td>
<td>MA</td>
<td>01830</td>
<td>ESSEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
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<tr>
<td>OK</td>
<td>5113811</td>
<td>Full Service</td>
<td>5113811</td>
<td>North Andover Branch</td>
<td>1065 GOGOOG STREET</td>
<td>NORTH ANDOVER</td>
<td>MA</td>
<td>01845</td>
<td>ESSEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2485167</td>
<td>Full Service</td>
<td>2485167</td>
<td>Hampstead Commons Branch</td>
<td>201 ROUTE 111</td>
<td>HAMPSTEAD</td>
<td>NH</td>
<td>03824</td>
<td>ROCKINGHAM</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
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<tr>
<td>OK</td>
<td>3616327</td>
<td>Full Service</td>
<td>3616327</td>
<td>Salem Branch</td>
<td>234 NORTH BROADWAY</td>
<td>SALEM</td>
<td>NH</td>
<td>03079</td>
<td>ROCKINGHAM</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PENTUCKET BANK</td>
<td>635907</td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6  
Pentucket Bank Holdings, MHC  
Fiscal Year Ending December 31, 2020

Report Item 3: Securities holders  
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, Country of Citizenship</td>
<td>or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, Country of Citizenship</td>
<td>or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

N/A - Mutual Holding Company
Form FR Y-6  
Pentucket Bancorp, Inc.  
Fiscal Year Ending December 31, 2020

Report Item 3: Securities holders  
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020</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 during the fiscal year ending 12/31/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name, City, State, Country</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>(2)(a) Name, City, State, Country</td>
<td>(2)(b) Country of Citizenship or Incorporation</td>
</tr>
</tbody>
</table>

N/A - Second Tiered Holding Company of MHC
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terrence A. Beaton Haverhill, MA, USA</td>
<td>Investment Advisory Services Owner</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation</td>
<td>President Beaton Management Co. N/A N/A Beaton Management Co. 100%</td>
</tr>
<tr>
<td>Peter A. Carbone Bradford, MA, USA</td>
<td>Cleaning Services Owner</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>President E2 Way Cleaners, Inc. N/A N/A E2 Way Cleaners, Inc. 50%</td>
</tr>
<tr>
<td>Joseph A. Cleary Haverhill, MA, USA</td>
<td>Attorney/Law Practice</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>President/Partner James P. Cleary III &amp; Joseph A. Cleary PC N/A N/A James P. Cleary III &amp; Joseph A. Cleary, PC 50%</td>
</tr>
<tr>
<td>Scott D. Cote, Jr. Windham, NH, USA</td>
<td>Trustee/Chairman of the Board and Chief Executive Officer</td>
<td>Director/Chairman of the Board and CEO Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation</td>
<td>N/A N/A N/A N/A</td>
<td></td>
</tr>
<tr>
<td>Thomas Desmet Wells, ME, USA</td>
<td>Information Technology Infrastructure Solutions Company Owner</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation</td>
<td>President &amp; CEO Mosaic Technology Corp. N/A N/A Mosaic Technology Corp. 100%</td>
</tr>
<tr>
<td>E. Lynn Garner Haverhill, MA, USA</td>
<td>Retired</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>William J. Kauber Bradford, MA, USA</td>
<td>Retired</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>Ronald J. Poulina Haverhill, MA, USA</td>
<td>Retired</td>
<td>Trustee</td>
<td>Director Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Subsidiaries</td>
<td>Title &amp; Position with Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (Include names of companies and percentage of voting securities held)</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------------------------------------------------</td>
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<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Elizabeth Rogers, Ward Hill, MA, USA</td>
<td>Self Employed/ Bookkeeper</td>
<td>Trustee</td>
<td>Director</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
</tr>
<tr>
<td>Timothy J. Schiavoni, Haverhill, MA, USA</td>
<td>Attorney</td>
<td>Trustee</td>
<td>Director</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
</tr>
<tr>
<td>Charles A. Walker, E. Kingston, NH, USA</td>
<td>Trustee/President</td>
<td>Director/President</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>Partner Sheehan, Schiavoni, Jutras and Magliocchetti, LLP</td>
</tr>
<tr>
<td>David A. Bennett, Londonderry, NH, USA</td>
<td>Senior Vice President, CFO and Treasurer</td>
<td>Senior Vice President, CFO and Treasurer</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>Treasurer Pentucket Securities Corporation</td>
</tr>
<tr>
<td>Karl J. Demu, Derry, NH, USA</td>
<td>Senior Vice President, Controller and Asst. Treasurer</td>
<td>Senior Vice President, Controller and Asst. Treasurer</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>Jonathan H. Dowd, Weare, NH, USA</td>
<td>Executive Vice President and Chief Operating Officer</td>
<td>Executive Vice President and Chief Operating Officer</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>Member WSA Properties, LLC 50%</td>
</tr>
<tr>
<td>Carol A. Wilson, Bedford, NH, USA</td>
<td>Senior Vice President, Chief Experience Officer, Asst. Clerk</td>
<td>Senior Vice President, CFO and Asst. Clerk</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>Gregory J. Shaw, Manchester, NH, USA</td>
<td>Executive Vice President and Chief Risk Officer, Clerk</td>
<td>Executive Vice President, Chief Risk Officer and Clerk</td>
<td>Pentucket Bancorp, Inc. Pentucket Bank</td>
<td>N/A N/A N/A N/A</td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)(a)</td>
<td>(3)(b)</td>
<td>(4)(c)</td>
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<tr>
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</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Other Businesses (include names of subsidiaries)</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>List names of other companies (includes partnership) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)</td>
</tr>
<tr>
<td>Terrence A. Beaton</td>
<td>Investment Advisory Services Owner</td>
<td>Director Pentucket Bank Pentucket Securities Corporation</td>
<td>President Beaton Management Co.</td>
<td>N/A</td>
</tr>
<tr>
<td>Haverhill, MA, USA</td>
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<td>N/A</td>
<td>N/A</td>
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</tr>
<tr>
<td>Peter A. Carbone</td>
<td>Cleaning Services Owner</td>
<td>Director Pentucket Bank</td>
<td>President EZ Way Cleaners, Inc.</td>
<td>N/A</td>
</tr>
<tr>
<td>Bradford, MA, USA</td>
<td></td>
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</tr>
<tr>
<td>Joseph A. Cleary</td>
<td>Attorney/Law Practice</td>
<td>Director Pentucket Bank</td>
<td>President/Partner James P. Cleary III &amp; Joseph A. Cleary, PC</td>
<td>N/A</td>
</tr>
<tr>
<td>Haverhill, MA, USA</td>
<td>Director/Secretary Pentucket Securities Corporation</td>
<td></td>
<td>Trustee/Beneficiary CW Realty Trust</td>
<td>50%</td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>Scott D. Cole, Sr.</td>
<td>Director/Chairman of the Board and Chief Executive Officer</td>
<td>Director/Chairman of the Board and CEO Pentucket Bank</td>
<td>President Pentucket Securities Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>Windham, NH, USA</td>
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<tr>
<td>Thomas Desmet</td>
<td>Information Technology Infrastructure Solutions Company Owner</td>
<td>Director Pentucket Bank Pentucket Securities Corporation</td>
<td>President &amp; CEO Mosaic Technology Corp.</td>
<td>N/A</td>
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<tr>
<td>Wells, ME, USA</td>
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<tr>
<td>E. Lynn Garner</td>
<td>Retired</td>
<td>Director Pentucket Bank</td>
<td>President Pentucket Securities Corporation</td>
<td>N/A</td>
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<tr>
<td>Haverhill, MA, USA</td>
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<td>William J. Keefer</td>
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<td>Director Pentucket Bank</td>
<td>Director Pentucket Bank Pentucket Securities Corporation</td>
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<td>Bradford, MA, USA</td>
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<tr>
<td>Ronald J. Palma</td>
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<td>Director Pentucket Bank</td>
<td>Director Pentucket Bank</td>
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<td>Haverhill, MA, USA</td>
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</tr>
<tr>
<td>Elizabeth Rogers</td>
<td>Self Employed Bookkeeper</td>
<td>Director Pentucket Bank</td>
<td>Co-owner Treasurer Rogers Spring Hill Farm</td>
<td>N/A</td>
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<td>Ward Hill, MA, USA</td>
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<td>---</td>
</tr>
<tr>
<td>[1] Name, City, State, Country</td>
<td>[2] Principal Occupation if other than with Holding Company</td>
<td>[3(a)] Title &amp; Position with Subsidiaries</td>
<td>[3(b)] Title &amp; Position with Other Businesses (include names of subsidiaries)</td>
<td>[4(c)] List of other companies (includes partnerships) at 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
</tr>
<tr>
<td>Timothy J. Schiavoni</td>
<td>Attorney</td>
<td>Director</td>
<td>Director Pentucket Bank</td>
<td>N/A</td>
</tr>
<tr>
<td>Charles A. Walker</td>
<td>Director/President Pentucket Bank</td>
<td>Vice-chairman Pentucket Bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>David A. Bennett Londonderry, NH, USA</td>
<td>Senior Vice President, CFO and Treasurer Pentucket Bank Treasuer Pentucket Securities Corporation</td>
<td>Senior Vice President, CFO and Treasurer Pentucket Bank Treasuer Pentucket Securities Corporation</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Karl J. Denu</td>
<td>Senior Vice President, Controller and Asst. Treasurer Pentucket Bank</td>
<td>Senior Vice President, Controller and Asst. Treasurer Pentucket Bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jonathan H. Dowst Ware, NH, USA</td>
<td>Executive Vice President and Chief Operations Officer Pentucket Bank</td>
<td>President Pentucket Bank</td>
<td>Member WSA Properties, LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Carol A. Wilson</td>
<td>Senior Vice President, Chief Experience Officer, Asst. Clerk Pentucket Bank</td>
<td>Senior Vice President, CFO and Asst. Clerk Pentucket Bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Gregory J. Shaw Manchester, NH, USA</td>
<td>Executive Vice President and Chief Risk Officer Pentucket Bank</td>
<td>Executive Vice President, COO &amp; CIO Pentucket Bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Form FR Y-6
Pentucket Bancorp, Inc.
Fiscal Year Ending December 31, 2020