

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.

I, Thomas W. Senecal

Name of the Holding Company Director and Official
 President and 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.

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 3/10/21

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

PeoplesBancorp, MHC

Legal Title of Holding Company

330 Whitney Avenue

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

Holyoke	MA	01040
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
 Diane M. Ulitsch Accounting Officer

Name Title

413-493-8796

Area Code / Phone Number / Extension

413-552-0598

Area Code / FAX Number

dulitsch@bankatpeoples.com

E-mail Address

www.bankatpeoples.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

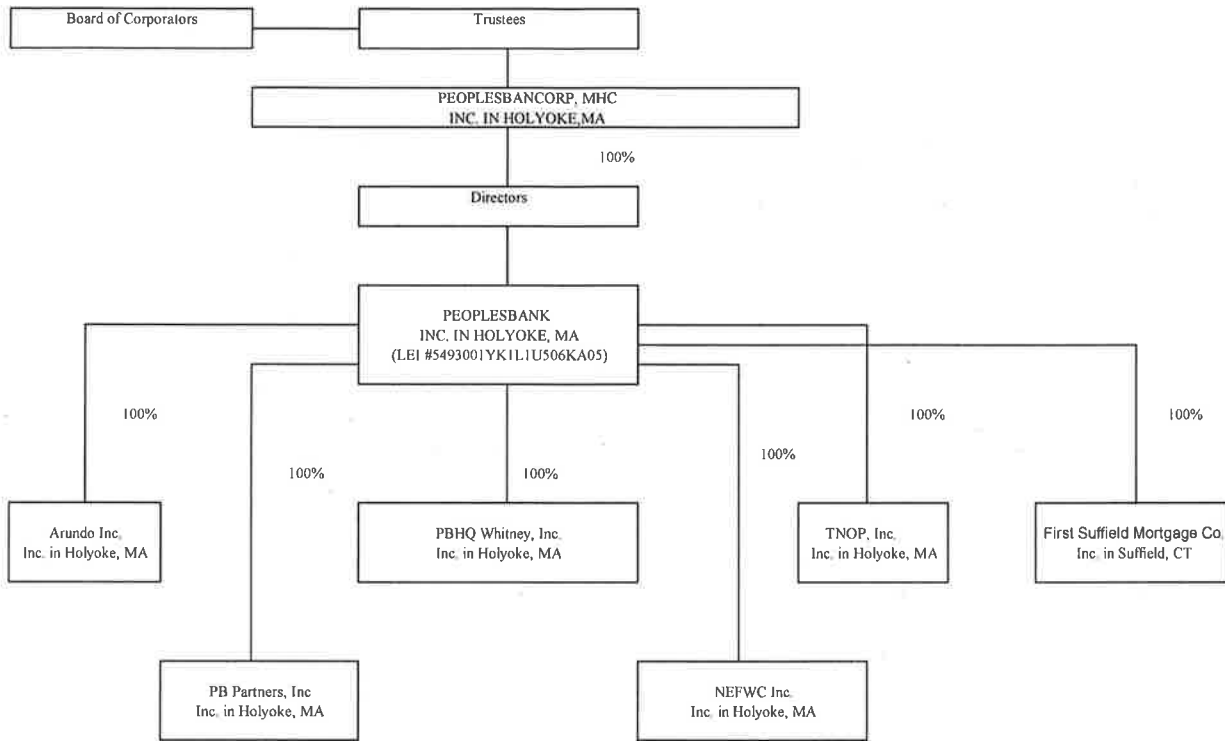
In accordance with the General Instructions for this report (check only one),

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."

PEOPLESBANCORP, MHC
Corporate Organizational Chart
Fiscal Year Ending December 31, 2020



LEI not applicable unless otherwise noted

Arundo, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (only owns securities that CAN be collateral for borrowing from FHLB)

PB Partners, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (Owns securities that CANNOT be collateral for FHLB Purpose)

PBHQ Whitney, - owns 330 Whitney Ave. All building operations at this location run through this company

NEFWC, Inc - Acquired 12/23/10 from New England Farm Workers Council. Only asset is a LP interest in Boriquen Apartments (affordable Housing)

TNOP, Inc. - Other Real Estate Owned (OREO) subsidiary to hold problem or potential problem foreclosed properties

First Suffield Mortgage Co. - Acquired 11/30/2018 from First National Bank of Suffield to make mortgage loans in CT. Company is inactive as of 1/1/2019

Results: A list of branches for your depository institution: PEOPLESBANK (ID_RSSD: 613400).
 This depository institution is held by PEOPLESBANCORP, MHC (3186588) of HOLYOKE, 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 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)	613400	PEOPLESBANK	314 HIGH ST	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	2351331	EAST GRANBY BRANCH	1 TURKEY HILLS ROAD	EAST GRANBY	CT	06026	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	115100	FIRST NATIONAL BRANCH	30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	114608	WEST SUFFIELD BRANCH	1380 MOUNTAIN ROAD	WEST SUFFIELD	CT	06093	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3942987	WINDSOR LOCK BRANCH	6 NATIONAL DRIVE	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3160419	AMHERST BRANCH	56 AMITY STREET	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3023792	CHICOPEE BRANCH	610 MEMORIAL DRIVE	CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	650900	FAIRVIEW BRANCH	1936 MEMORIAL DR	CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3438350	EAST LONGMEADOW BRANCH	201 NORTH MAIN STREET	EAST LONGMEADOW	MA	01028	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	2897482	HADLEY BRANCH	5 SOUTH MAPLE STREET	HADLEY	MA	01035	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	5430040	YANKEE PEDLAR	1864-1866 NORTHAMPTON STREET	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	4136644	GLENMEADOW BRANCH	24 TABOR CROSSING	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	2744812	LONGMEADOW BRANCH	783 WILLIAMS STREET	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	4557696	NORTHAMPTON BRANCH	300 KING STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	2312677	SOUTH HADLEY BRANCH	494 NEWTON STR	SOUTH HADLEY	MA	01075	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3485569	VILLAGE COMMONS BRANCH	7 COLLEGE STREET	SOUTH HADLEY	MA	01075	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	4136653	REEDS LANDING BRANCH	807 WILBRAHAM ROAD	SPRINGFIELD	MA	01109	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	4076946	ST JAMES AVENUE BRANCH	1051 ST JAMES AVENUE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3820768	SUMNER BRANCH	1240 SUMNER AVENUE	SPRINGFIELD	MA	01118	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3485550	WILBRAHAM ROAD BRANCH	1900 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	4303978	WEST SPRINGFIELD BRANCH	547 MEMORIAL AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	3438042	WESTFIELD BRANCH	281 EAST MAIN STREET	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	

FORM FR Y-6
December 31, 2020

Directors and Officers

Report Item 4:

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the bank holding company showing the following:

(1) Name and address (city, state/country)	(2) Principal occupation, if other than the holding company organization	(3) Title or position with: (a) the bank holding company, and (b) all direct and indirect subsidiaries of the holding company; (c) any other company in which the person is a director, trustee, partner, or executive officer	(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in: (a) the bank holding company (b) direct and indirect subsidiaries of the bank holding company; and (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)
Thomas W. Senecal 42 San Souci Drive South Hadley, MA 01075-1380	N/A	See Attached - Exhibit A	N/A
Brian Canina 260 Blueberry Hill Rd Longmeadow, MA 01106-1606	N/A	See Attached - Exhibit A	N/A
Jacqueline B. Charron 12 Cedar Ridge So. Hadley, MA 01075-1795	N/A	See Attached - Exhibit A	N/A
Aleda DeMaria 1 Liberty Lane Southwick, MA 01077	N/A	See Attached - Exhibit A	N/A
Amy Roberts 506 Mountain Road Wilbraham, MA 01095	N/A	See Attached - Exhibit A	N/A
Michael J. Oleksak 15 Patriot Lane Feeding Hills, MA 01030-2552	N/A	See Attached - Exhibit A	N/A
Douglas A. Bowen 24 Pine Street South Hadley, MA 01075	N/A	See Attached - Exhibit A	N/A
James B. Newton 1 Summit Road Cape Elizabeth, ME 04107	N/A	See Attached - Exhibit A	but owns 26% of the LLC

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Mark P. Cutting 40 Briarwood Drive Holyoke, MA 01040-1301		See Attached - Exhibit A	C & D Electronics, Inc - 0% C & D Industries, Inc - 100% CDP Fastener Group, Inc. - 51% CDP Manufacturing, LLC - 51%
Carol C. Katz 20 Bridge Rd., Unit #23 Florence, MA 01062		See Attached - Exhibit A	N/A
Michael L. Kiofas 64 Windham Drive East Longmeadow, MA 01028		See Attached - Exhibit A	
Thomas A. Terry 25 Brainerd Street South Hadley, MA 01075		See Attached - Exhibit A	Whitlessey & Hadley, P.C. - 25% TRAMBL Realty Partnership - 26.7 %
Susan Goldsmith 104 Fairhill Drive Longmeadow, MA 01106-2332		See Attached - Exhibit A	Marcus Company Inc - 58%
Anne M. Paradis 72 Reservation Road Sunderland, MA 01375		See Attached Exhibit A	
Timothy J. Reynolds 56 Deep Brook Harbor Suffield, CT 06078		See Attached - Exhibit A	

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Mr. Russell J. Peotter 120 South Street Chesterfield, MA 01012		See Attached - Exhibit A	
Mr. James M. Lavelle 54 Pleasant Street Holyoke, MA 01040-2617		See Attached - Exhibit A	N/A
Mr. Steven M. Mitus 9 Waterford Drive Westfield, MA 01085		See Attached - Exhibit A	N/A

**Insiders' Affiliations
as of December 2020**

Thomas W. Senecal

President, CEO & Chairman of Board, PeoplesBank
President, CEO & Chairman of Board, PeoplesBancorp MHC
Director and President & CEO, TNOP, Inc.
Director and President & CEO, Arundo, Inc.
Director & President & CEO, PBHQ Whitney, Inc.
Director & President & CEO, PB Partners, Inc.
Director and President, NEFWC, Inc.
Corporator, Loomis Communities, Inc.

Michael J. Oleksak

Executive Vice President, PeoplesBank
Executive Vice President, PeoplesBancorp, MHC
Director and Executive Vice President, TNOP, Inc.
Director, PBHQ Whitney, Inc.
Executive Vice President, PB Partners, Inc.
Board Member, Springfield Technical Community College Foundation
Trustee, Springfield Museums

Brian Canina

Executive Vice President, CFO & Treasurer, PeoplesBank
Treasurer, PeoplesBancorp, MHC
Director, Senior Vice President, CFO, Treasurer & Secretary, TNOP, Inc.
SVP, CFO, Treasurer & Secretary, Arundo, Inc.
Director, Treasurer, & Secretary PBHQ Whitney, Inc.
CFO, Treasurer & Secretary, PB Partners, Inc.
CFO, Treasurer & Secretary, NEFWC, Inc.
Director, Holyoke Medical Center
Director, Treasurer, Children's Study Home

Jacqueline B. Charron

Senior Vice President, PeoplesBank
Member (through Feb 2019), COCC Strategic Development Council
Director, President, Chair - Audit Committee, Member - Finance, Investment, & Governance Committees
The Food Bank of Western Massachusetts
Member, American Bankers Association Risk Conference Board

Aleda DeMaria

Senior Vice President, PeoplesBank
Member, Board of Directors, Dress for Success Western Massachusetts
Advisor, ABA Stonier Graduate School of Banking

Amy Roberts

Senior Vice President, PeoplesBank
Marketing Co-Chair, Board of Directors, Springfield Public Forum

**Insiders' Affiliations
as of December 2020**

Douglas A. Bowen

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank

Mark P. Cutting

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Owner, President & Treasurer, C & D Electronics, Inc.
Owner, President & Treasurer, C & D Industries, Inc.

Susan R. Goldsmith

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
President, Marcus Company, Inc.
Director, Holyoke Community College Foundation
Director & Chairman, JGS Lifecare, Inc.

Carol C. Katz

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Arundo, Inc.
Director, PB Partners, Inc.
Director, NEFWC, Inc.
Treasurer & Board Member, Friends of Cooley Dickinson Hospital
State- Certified Counselor for the SHINE Program (volunteer)

Michael L. Klofas

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Compensation Committee Member, Nominating Committee Member - Dawson
Geophysical Company

James M. Lavelle

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
General Manager, Holyoke Gas & Electric
Director/President, Holyoke Solar Cooperative
Director/President, Massachusetts Clean Energy Cooperative
Director, Holyoke Community College Foundation, Inc.
Director, Massachusetts Municipal Wholesale Electric Co.
Director, Public Utilities Risk Management Association
Director, Greater Holyoke Chamber of Commerce
Finance Committee, St. Jerome's Parish
Director, Northeast Public Power Association

**Insiders' Affiliations
as of December 2020**

James B. Newton, Jr.

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Arundo, Inc.
Director, PB Partners. Inc.
Director, NEFWC, Inc.
Partner, Director and Executive Chairman, Horizons Solutions, LLC
Director, EDGE Global Supply

Anne M. Paradis

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Northwestern Mutual
Director, Baystate Health Systems
Director, Community Foundation of Western Massachusetts

Russell J. Peotter

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Councilor, Chair, Hampshire Council of Governments
Director, American Public Television (Eastern Educational TV Network)
Director, Springfield Central Cultural District
Corporate Trustee, Chairman's Advisory Council, The Trustees of Reservations
Director, MassCreative, Inc. Boston
Board Member, Greater Northampton Chamber of Commerce
Director, Chair, Hilltown Land Trust
Director, Enchanted Circle Theatre
Director, Double Edge Theater
Director, Chair, One Hampshire Economic Initiative
Director, Chair, Leadership Pioneer Valley
Coordinating Council Trustee, PVPC Plan for Progress

Timothy J. Reynolds

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director & Board Chairman, Mary'sPlace, Windsor, CT
Partner, FML CPA's
Board of Selectmen, Town of Suffield
Senior active member, Enfield Rotary Club

Thomas A. Terry

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Partner, CPA, Whittlesey & Hadley, P.C.
Director & Treasurer, Holyoke Lions Club
Director & Treasurer, So. Hadley Swim Club
Director & Treasurer, Michael E. Smith Endowment for Excellence in Education
Chair, Appropriations Committee, Town of South Hadley
Partner, TRAMBL Realty Partnership

**Insiders' Affiliations
as of December 2020**

Steven M. Mitus

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Balise Motor Sales Company
Director, BLS, Inc. dba Balise Lexus
Director, BTLS, Inc. dba Balise Toyota
Director, Balise FOW, Inc. dba Balise Ford
Director, Jimbob Aviation, Inc.
Director, Jimbob Air Charter Services, Inc.
Director, Balise JRN, Inc. dba Balise Nissan of West Springfield
Director, Balise Hy, Inc. dba Balise Hyundai
Director, Auto Credit Express, Inc.
Director, Fairfield HY Inc. dba Fairfield Hyundai
Director, Balise V Inc. Balise Volkswagen
Director, Balise Ford of Cape Cod
Director, R&J Nissan, Inc. dba Balise Nissan of Cape Cod
Director, Cape Hy, Inc. dba Balise Hyundai of Cape Cod
Director, Balise Car Wash Inc.
Director, Balise Auto Sales, Inc.
Manager, Balise C, LLC dba Balise Chevrolet of Warwick
Manager, Balise T, LLC dba Balise Toyota of Warwick
Manager, Balise K, LLC dba Balise Collision Repair
Manager, Balise N LLC dba Balise Nissan of Warwick
Director, Balise Subaru, Inc.
Manager, MDB-T, LLC dba Colonial Toyota
Director, Balise H1 Lincoln, dba Majestic Honda
Director, Balise H2 West Warwick, dba Balise Honda of WW
Director, Balise K2, Inc dba Balise Kia
Manager, Balise CBG, LLC dba Hurd Chevrolet Buick GMC
Manager, Cape Cod Properties, LLC
Manager, QLP, 1, LLC
Manager, Columbus Avenue Realty, LLC
Manager, YGP, LLC
Manager, 635 Riverdale St, LLC
Manager, Doty River, LLC
Manager, Carlex Realty, LP
Manager, North Broad Street Realty, LLC
Manager, BAR RI, LLC
Manager, BAR RI2, LLC
Manager, BAR RI3, LLC
Manager, BAR RI4, LLC
Manager, Bar South Land Hold Holdings, LLC
Manager, BAR 1705, LLC
Manager, Commerce Drive Real Estate, LLC
Manager, CDR 328, LLC
Manager, 1457 Riverdale Street, LLC
Manager, Squeaky West, LLC
Manager, BAR VW, LLC
Manager, BAR Attleboro, LLC
Director, Secretary, Treasurer, Car Development, Inc.
Director, Secretary, Balise Real Estate, Inc.
Manager, Consumer Insurance Associates, LLC
Director, Extreme Outdoor Adventures, Inc.
Agent, Allstate Insurance Company
Personal Financial Representative, Allstate Financial Services, LLC
Director, Key Royal Insurance, Ltd
Member, Leadership Council for the Schwartz Center for Compassionate Care