

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.

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, John M. Sweeney

Name of the Holding Company Director and Official

SVP/CFO/Director

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

06/26/2020

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. \_\_\_\_\_

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, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Ponkapoag Bancorp. MHC

Legal Title of Holding Company

490 Turnpike Street

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

Canton

MA

02021

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John M. Sweeney

SVP/CFO/Director

Name

Title

781-830-6210

Area Code / Phone Number / Extension

781-828-5347

Area Code / FAX Number

jsweeney@thebankofcanton.com

E-mail Address

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

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.

Massapoag Bancorp, Inc.

Legal Title of Subsidiary Holding Company

490 Turnpike Street

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

Canton

MA

02021

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

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Physical Location (if different from mailing address)

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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

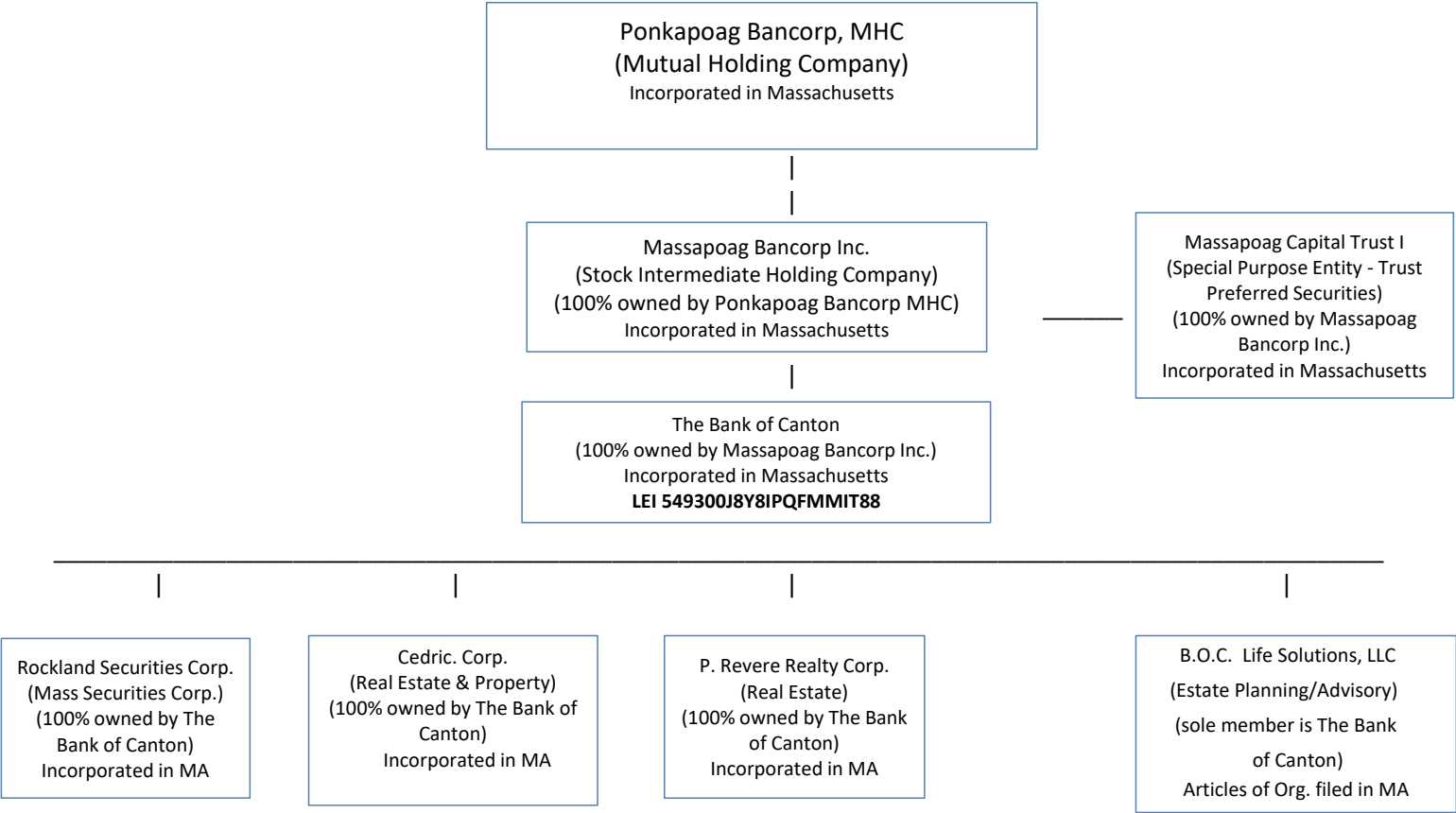
Physical Location (if different from mailing address)

Form FR Y-6  
Ponkapoag Bancorp MHC  
Canton, Massachusetts  
Fiscal Year Ending March 31, 2020

Report Item

1: The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2a: Organization Chart



All entities are headquartered at 490 Turnpike St., Canton MA 02021

Note: LEI is N/A unless noted.

**Results:** A list of branches for your depository institution: BANK OF CANTON, THE (ID\_RSSD: 853804).  
This depository institution is held by PONKAPOAG BANCORP, MHC (3223855) of CANTON, MA.  
The data are as of 03/31/2020. Data reflects information that was received and processed through 04/05/2020.

**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
OK		Full Service (Head Office)	853804	BANK OF CANTON, THE	490 TURNPIKE STREET	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	BANK OF CANTON, THE	853804	
OK		Full Service	2980441	TURNPIKE STREET BRANCH	259 TURNPIKE STREET	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	BANK OF CANTON, THE	853804	
OK		Full Service	3358300	WASHINGTON STREET BRANCH	557 WASHINGTON STREET	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	BANK OF CANTON, THE	853804	
OK		Full Service	2636449	QUINCY BRANCH	60 MAYOR THOMAS J MCGRATH HIGHWAY	QUINCY	MA	02169	NORFOLK	UNITED STATES	Not Required	Not Required	BANK OF CANTON, THE	853804	
OK		Full Service	2924306	NORTH MAIN STREET BRANCH	67 NORTH MAIN STREET	RANDOLPH	MA	02368	NORFOLK	UNITED STATES	Not Required	Not Required	BANK OF CANTON, THE	853804	

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Ponkapoag Bancorp, MHC  
Fiscal Year Ending March 31, 2020

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

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 3/31/19			Shareholders 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 3/31/2019.		
(1)(a) Name & Address (City, State)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A	N/A	N/A	N/A	N/A	N/A

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Massapoag Bancorp, Inc  
Fiscal Year Ending March 31, 2020

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 3/31/19.

Shareholders 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 3/31/2019.

(1)(a) Name & Address (City, State)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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N/A

N/A

N/A

N/A

N/A

N/A

Form FR Y-6  
Ponkapoag Bancorp, MHC  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subs)	(3)(c) Title & Position with Other Businesses (include names of Other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Stephen P. Costello Norwood, MA	N/A	President/CEO Director	President/CEO (Massapoag Bancorp, Inc, The Bank of Canton, Rockland Securities Corporation, Cedric Corporation, & P. Revere Realty Corp.)	N/A	N/A	N/A	N/A
John M. Sweeney, CPA Duxbury, MA	N/A	Senior Vice President/CFO Director	Senior Vice President/CFO (Massapoag Bancorp, Inc, The Bank of Canton, Rockland Securities Corporation, Cedric Corporation, P. Revere Realty)	N/A	N/A	N/A	N/A
Peter M. Shea Norwell, MA	N/A	Senior Vice President/Operations	Senior Vice President/Operations (Massapoag Bancorp, Inc, The Bank of Canton, Rockland Securities Corporation)	N/A	N/A	N/A	N/A
Rhonda L. Kale Franklin, MA	N/A	Senior Vice President/Consumer Lending and Compliance	Senior Vice President/Consumer Lending and Compliance (Massapoag Bancorp, Inc, The Bank of Canton)	N/A	N/A	N/A	N/A
Anthony F. Caruso Newton, Ma.	N/A	Senior Vice President/Branch Admin	Senior Vice President/Branch Administration (Massapoag Bancorp, Inc., Bank of Canton)	N/A	N/A	N/A	N/A

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Ponkapoag Bancorp, MHC  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subs)	(3)(c) Title & Position with Other Businesses (include names of Other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marian K. Pendergast Canton, MA	N/A	Director/Clerk	Director/Clerk (Massapoag Bancorp, Inc, The Bank of Canton, Rockland Securities Corporation, Cedric Corporation)	N/A	N/A	N/A	N/A
James M. Downey, Canton, MA	CPA	Director	Director (Massapoag Bancorp, Inc, The Bank of Canton)	Partner Downey & Co., LLP	N/A	N/A	N/A
Brian T. Fitzgerald Canton, MA	Funeral Director	Director	Director (Massapoag Bancorp, Inc, The Bank of Canton Rockland Securities Corporation)	Director Dockray & Thomas Funeral Home	N/A	N/A	N/A
James P. Andersen, Jr. Canton, MA	CPA	Director	Director (Massapoag Bancorp, Inc. The Bank of Canton)	N/A	N/A	N/A	NA



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Ponkapoag Bancorp, MHC  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subs)	(3)(c) Title & Position with Other Businesses (include names of Other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Attorney Leslie Lockard Walpole, MA	Attorney	Director	Director (The Bank of Canton)	Attorney Retired	N/A	N/A	N/A
Donald P. McNeice, Jr. Reading, MA	General Contractor	Director	Director (Massapoag Bancorp, Inc, The Bank of Canton and Rockland Securities Corporation)	Co-owner McNeice Construction, Inc.	N/A	N/A	N/A
Michael A. Galer Canton, MA	CPA	Director	Director (Massapoag Bancorp, Inc, The Bank of Canton Rockland Securities Corporation)	Accountant Self-employed	N/A	N/A	N/A
Steven V. Rotella Stoughton, MA	CPA	Director Chairman of the Board	Director (Massapoag Bancorp, Inc, The Bank of Canton and Rockland Securities Corporation)	Accountant Self-employed	N/A	N/A	N/A
Michael F. Lindberg Attleboro, MA	N/A	Senior Vice President Senior Lending Officer	Senior Vice President (Massapoag Bancorp, Inc., The Bank of Canton)	N/A	N/A	N/A	N/A
Linda Wirta Canton, MA	Investments	Director	Director (Massapoag Bancorp, Inc., The Bank of Canton)	Vice President Salvy Enterprises, LLC	NA	NA	NA
George H. DeMello Cotuit, MA	N/A	Senior Vice President Senior Lending Officer	Senior Vice President (Massapoag Bancorp, Inc., The Bank of Canton)	N/A	N/A	N/A	N/A

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Massapoag Bancorp, Inc  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subs)	(3)(c) Title & Position with Other Businesses (include names of Other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Stephen P. Costello Norwood, MA	N/A	President/CEO Director	President/CEO (The Bank of Canton, Rockland Securities Corporation, Cedric Corporation, & P. Revere Realty Corporation)	N/A	N/A	N/A	N/A
John M. Sweeney, CPA Duxbury, Ma.	N/A	Senior Vice President/CFO Director	Senior Vice President/CFO (The Bank of Canton, Rockland Securities Corporation, Cedric Corporation, & P. Revere Realty Corporation)	N/A	N/A	N/A	N/A
Peter M. Shea Norwell, MA	N/A	Senior Vice President/Operations	Senior Vice President/Operations (The Bank of Canton, Rockland Securities Corporation)	N/A	N/A	N/A	N/A
Rhonda L. Kale Franklin, MA	N/A	Senior Vice President/Consumer Lending and Compliance	Senior Vice President/Consumer Lending and Compliance (The Bank of Canton)	N/A	N/A	N/A	N/A
Anthony F. Caruso W.Newton, Ma.	N/A	Senior Vice President/Branch Admin	Senior Vice President/Branch Administration (The Bank of Canton)	N/A	N/A	N/A	N/A

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Massapoag Bancorp, Inc  
Fiscal Year Ending March 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subs)	(3)(c) Title & Position with Other Businesses (include names of Other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marian K. Pendergast Canton, MA	N/A	Director/Clerk	Director/Clerk (The Bank of Canton, Rockland Securities Corporation, Cedric Corporation,	N/A	N/A	N/A	N/A
Brian T. Fitzgerald Canton, MA	Funeral Director	Director	Director (The Bank of Canton and Rockland Securities Corporation)	Director Dockray & Thomas Funeral Home	N/A	N/A	N/A
Michael A. Galer, Canton, MA	CPA	Director	Director (The Bank of Canton, Rockland Securities Corporation)	Accountant Self-employed	N/A	N/A	N/A
Attorney Leslie Lockard Walpole, MA	Attorney	Director	Director (The Bank of Canton)	Attorney Retired	N/A	N/A	N/A
Donald P. McNeice, Jr. Reading, MA	General Contractor	Director	Director (The Bank of Canton and Rockland Securities Corporation)	Co-owner McNeice Construction, Inc.	N/A	N/A	N/A

Form FR Y-6  
Massapoag Bancorp, Inc  
Fiscal Year Ending March 31, 2020

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Steven V. Rotella, Stoughton, MA	CPA	Director Chairman of the Board	Director (The Bank of Canton and Rockland Securities Corporation)	Accountant Self-employed	N/A	N/A	N/A
James M. Downey Canton, MA	C.P.A.	Director	Director (The Bank of Canton)	Partner Downey & Co., LLP	N/A	N/A	N/A
James P. Andersen, Jr. Canton, MA	CPA	Director	Director (The Bank of Canton)	N/A	N/A	N/A	N/A
Michael F. Lindberg Attleboro, MA	N/A	Senior Vice President Senior Lending Officer	Senior Vice President (Massapoag Bancorp, Inc., The Bank of Canton)	N/A	N/A	N/A	N/A
Linda Wirta Canton, MA	Investments	Director	Director (Massapoag Bancorp, Inc., The Bank of Canton)	Vice President Salvy Enterprises, LLC	NA	NA	NA
George H. DeMello Cotuit, MA	N/A	Senior Vice President Senior Lending Officer	Senior Vice President (Massapoag Bancorp, Inc., The Bank of Canton)	N/A	N/A	N/A	N/A