

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, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, **Charles Leach**

Berkshire Financial Services, Inc

Legal Title of Holding Company

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

75 Park Street

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

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.

Lee **MA** **01238**

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:

Jill Cozzaglio **Senior Accountant**

Name Title

413-243-9271

Area Code / Phone Number / Extension

413-243-1524

Area Code / FAX Number

jcozzaglio@leebank.com

E-mail Address

Signature of Holding Company Director and Official

N/A

09/07/2021

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

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

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 Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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BERKSHIRE FINANCIAL SERVICES, INC.

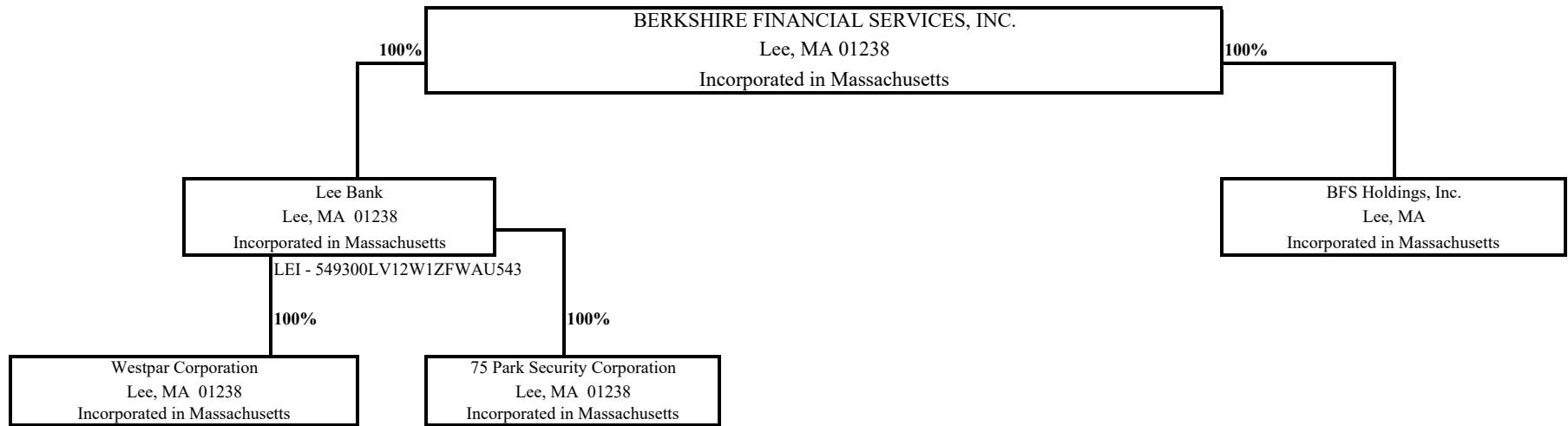
Report Item 1: Annual Report to Shareholders

Berkshire Financial Services does not formally prepare an annual report for shareholders

BERKSHIRE FINANCIAL SERVICES, INC.

Report Item 2a: Organization Chart

LEIs do not exist in organization except where noted



Results: A list of branches for your holding company: BERKSHIRE FINANCIAL SERVICES, INC. (1985131) of LEE, MA.
 The data are as of 06/30/2021. Data reflects information that was received and processed through 07/06/2021.

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	Effect	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	Comments
OK		Full Service (Head Of	790703	LEE BANK	75 PARK STREET	LEE	MA	01238	BERKSH	UNITED STA	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	3633481	GREAT BARRINGTON BRAN	279 MAIN STREET	GREAT BARRING	MA	01230	BERKSH	UNITED STA	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	4573641	LENOX BRANCH	450 PITTSFIELD LEN	LENOX	MA	01240	BERKSH	UNITED STA	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	4438629	NORTH STREET PITTSFIELD	75 NORTH ST	PITTSFIELD	MA	01201	BERKSH	UNITED STA	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	731108	STOCKBRIDGE BRANCH	3 ELM STREET	STOCKBRIDGE	MA	01262	BERKSH	UNITED STA	Not Required	Not Required	LEE BANK	790703	

BERKSHIRE FINANCIAL SERVICES, INC.

Report Item 3: Securities Holders

Mutual Holding Company - Not Applicable

BERKSHIRE FINANCIAL SERVICES, INC.
Report Item 4: Insiders (Directors and Officers)

Name/Address	Holding Company	Subsidiaries				Other Business		
	Berkshire Financial Services	Lee Bank	Westpar Corp	Park Security Corp	BFS Holding, Inc	Title/Position	% Owned	Principal Occupation
Charles N. Leach III Lee, MA	President/Trustee	President/CEO/Director	President/Director	President/Director	President/Director	Lee Bank President	N/A	Lee Bank
David J. Bruce Lee, MA	Chairman/Trustee	Chairman/Director	Director	Director	Director	Lee Bank & BFS Chairman	N/A	Lee Bank
Chauncey Collins Lee, MA	Trustee	Director	Director	Director	Director	Director of Ops & Finance Austen Riggs Center	N/A	Director of Ops & Finance
Sandra Dignard Lee, MA	Trustee	Director			Director	Logistics & Distribution Supervisor General Dynamics	N/A	Supervisor
Dani Holmes Lenox, MA	Trustee	Director	Director	Director	Director	Executive Director Free Community Papers of New York	N/A	Publishing
Jason McCandless Pittsfield, MA	Trustee	Director			Director	Mt. Greylock Regional School District Superintendent	N/A	Superintendent
James Nejaime Lenox, MA	Trustee	Director	Director	Director	Director	International Beverage Center D/B/A Spirited, Owner	100.00%	Owner
Jessie Schoonmaker Pittsfield, MA	Trustee	Director	Director	Director	Director	Retired	N/A	Retired
Pamela Roberts Lenox, MA	Trustee	Director			Director	Roberts & Associates Realtor/Owner	100.00%	Realtor
Craig Smith Pittsfield, MA	Trustee	Director			Director	The Brien Center Director fo Development	N/A	Director of Development
Joseph M. Toole Lenox, MA	Trustee	Director	Director	Director	Director	Toole Properties Inc, Owner	100.00%	Hospitality
Trad A. Campbell Pittsfield, MA	SVP - Treasurer	SVP - Treasurer	Treasurer	Treasurer	Treasurer	Lee Bank SVP of Finance	N/A	Lee Bank
Andrew Weibel Holyoke, MA		SVP - CITO				Lee Bank CTOO	N/A	Lee Bank
Bruce Marzotto Great Barrington, MA		SVP - Commercial Lending				Lee Bank SVP of Commercial Lending	N/A	Lee Bank
Paula Lewis Monterey, MA		SVP - Loan Operations				SVP - Loan Operations	N/A	Lee Bank
Susan B. Brown Lee, MA	Secretary	SVP - Administration & Secretary	Clerk	Secretary	Secretary	SVP Administration	N/A	Lee Bank