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(e) 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

I, ROBERT TERRAVECCHIA
Name of the Holding Company Director and Official
PRESIDENT, CEO & 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
2/23/2022
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, 2021
Month / Day / Year

N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

REPORTER’S NAME, STREET, AND MAILING ADDRESS
EQUITY BANCORP MUTUAL HOLDING COMPANY
Legal Title of Holding Company
744 BROAD STREET
(Mailing Address of the Holding Company Street / P.O. Box
E WEYMOUTH MA 02189
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
ROBERT FARNHAM AVP | CONTROLLER
Name Title
800-695-1300
Area Code / Phone Number / Extension
781-834-2109
Area Code / FAX Number
rfarnham@coastalheritagebank.com
E-mail Address
www.coastalheritagebank.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No

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.

**EQUITABLE BANCORP, INC**
Legal Title of Subsidiary Holding Company
744 BROAD STREET
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
E WEYMOUTH MA ▼ 02189
City State Zip Code

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

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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
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)
Equitable Bancorp Mutual Holding Company
Weymouth, Massachusetts
Fiscal Year Ending December 31, 2021

LEI not applicable unless otherwise noted.
Report Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: COASTAL HERITAGE BANK (ID_RSSD: 115575). This depository institution is held by EQUITABLE BANCORP, MHC (3398315) of EAST WEYMOUTH, MA. The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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.

Data Action | Branch Service Type | Branch ID | Popular Name | Street Address | City | State | Zip Code | County
---|---|---|---|---|---|---|---|---
OK | Full Service (Head Office) | 115575 | COASTAL HERITAGE BANK | 195 WASHINGTON STREET | WEYMOUTH | MA | 02188 | NORFOLK
OK | Full Service | 453370 | BROAD STREET BRANCH | 744 BROAD STREET | EAST WEYMOUTH | MA | 02189 | NORFOLK
OK | Limited Service | 4443481 | WEYMOUTH DRIVE UP BRANCH | 741 BROAD STREET | EAST WEYMOUTH | MA | 02189 | NORFOLK
OK | Full Service | 4059556 | HANOVER BRANCH | 1165 WASHINGTON STREET | HANOVER | MA | 02339 | PLYMOUTH
OK | Full Service | 4169343 | HINGHAM BRANCH | 1 DERBY STREET | HINGHAM | MA | 02043 | PLYMOUTH
OK | Full Service | 3134755 | SUMMER STREET BRANCH | 83 SUMMER STREET | KINGSTON | MA | 02346 | PLYMOUTH
OK | Full Service | 4169334 | GREEN HARBOR BRANCH | 259 DYKE ROAD | MARSHFIELD | MA | 02050 | PLYMOUTH
OK | Full Service | 4169352 | MARSHFIELD BRANCH | 560 PLAIN STREET | MARSHFIELD | MA | 02050 | PLYMOUTH
OK | Full Service | 4169361 | NORWELL CENTER BRANCH | 1 RIVER STREET # 440 | NORWELL | MA | 02061 | PLYMOUTH
OK | Full Service | 2925321 | FRANKLIN STREET BRANCH | 30 FRANKLIN STREET | QUINCY | MA | 02169 | NORFOLK
OK | Full Service | 4970295 | FRONT STREET BRANCH | 72 FRONT STREET | SCITUATE | MA | 02066 | PLYMOUTH
OK | Full Service | 2086437 | PATRIOT BRANCH | 50 PATRIOT PARKWAY | WEYMOUTH | MA | 02190 | NORFOLK

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 UNIMUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
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<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name</td>
<td>Country of Citizenship</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td>or Incorporation</td>
<td></td>
<td>City, State, Country</td>
<td>or Incorporation</td>
<td></td>
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N/A

N/A
<table>
<thead>
<tr>
<th>Name</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert Terravecchia, Jr.</td>
<td>President &amp; CEO Coastal Heritage Bank</td>
<td>Vice Chair, Director</td>
<td>President &amp; CEO, Director Coastal Heritage Bank</td>
<td>Director Atlantic Community Bankers Bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Maria Vafiades</td>
<td>Chief Financial Officer Coastal Heritage Bank</td>
<td>Chief Financial Officer</td>
<td>Chief Financial Officer Coastal Heritage Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Maria Traniello</td>
<td>Assistant Clerk Coastal Heritage Bank</td>
<td>Assistant Clerk</td>
<td>Assistant Clerk Coastal Heritage Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Joseph C. Hayes Scituate, MA, USA</td>
<td>Chairman &amp; Director Coastal Heritage Bank</td>
<td>Chairman &amp; Director</td>
<td>Chairman &amp; Director Coastal Heritage Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard L. Rowe, Jr. Yarmouth, MA, USA</td>
<td>Director Coastal Heritage Bank</td>
<td>Director</td>
<td>Director Coastal Heritage Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Carleton E. Chandler Marshfield, MA, USA</td>
<td>President</td>
<td>Director</td>
<td>Director Coastal Heritage Bank</td>
<td>President Marshfield Cranberry Co.</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Peter A. Finnegan Hanover, MA, USA</td>
<td>President</td>
<td>Director</td>
<td>Director Coastal Heritage Bank</td>
<td>President Barnside Capital, LLC</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas C. McDonough Scituate, MA, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director Coastal Heritage Bank</td>
<td>Attorney Law Office</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Joanne Pompeo S. Weymouth, MA, USA</td>
<td>Real Estate</td>
<td>Director</td>
<td>Director Coastal Heritage Bank</td>
<td>Broker William Raveis RE</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Paul Haley Weymouth, MA, USA</td>
<td>Investment Banker</td>
<td>Immediate Past Chair Director</td>
<td>Immediate Past Chairman, Director</td>
<td>Executive</td>
<td>N/A</td>
<td>N/A</td>
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</tbody>
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Report Item 4: Insiders *(this section is the same for both the MHC and the Bancorp)*

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

<table>
<thead>
<tr>
<th>(1) Name</th>
<th>(2) City, State, Country</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) Percentage of Voting Shares in Other Businesses (include names of other businesses)</th>
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</thead>
<tbody>
<tr>
<td>David H. Leahy, Jr.</td>
<td>Scituate, MA, USA</td>
<td>Distributor</td>
<td>Director</td>
<td>Owner</td>
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<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Coastal Heritage Bank</td>
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</tr>
<tr>
<td>David Pinkham</td>
<td>Scituate, MA, USA</td>
<td>CPA</td>
<td>Director</td>
<td>CPA</td>
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<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
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<td>Coastal Heritage Bank</td>
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</tr>
<tr>
<td>Rev. Gary Blume</td>
<td>Plymouth, MA, USA</td>
<td>Retired Pastor</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
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<td>Coastal Heritage Bank</td>
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</tr>
<tr>
<td>Paul J. Durgin</td>
<td>Milton, MA, USA</td>
<td>CRE Broker</td>
<td>Director</td>
<td>CRE Broker</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
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<td>Coastal Heritage Bank</td>
<td>Jack Conway Commercial</td>
<td></td>
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</tr>
<tr>
<td>Maria C. Levin</td>
<td>Norwood, MA, USA</td>
<td>CPA</td>
<td>Director</td>
<td>CPA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Coastal Heritage Bank</td>
<td>Maria C. Levin, CPA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>David B. Scott</td>
<td>Norwell, MA, USA</td>
<td>Vice President</td>
<td>Director</td>
<td>Vice President</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Coastal Heritage Bank</td>
<td>Morse Insurance Agency, Inc.</td>
<td></td>
<td></td>
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<tr>
<td>A. Stephen Tobin</td>
<td>Quincy, MA, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Attorney</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Coastal Heritage Bank</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert E. Haley</td>
<td>Quincy, MA, USA</td>
<td>Investment Advisor</td>
<td>Director</td>
<td>Investment Advisor</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>