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.

Chair of the Board

Katherine Coster
Name of the Holding Company Director and Official

Chair of the Board

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.

Date of Report (top-tier holding company's fiscal year-end):

March 31, 2021

Report's Legal Identifier (LEI) (20-Character LEI Code)
N/A

Report's Name, Street, and Mailing Address
Gorham Bancorp, MHC
Legal Title of Holding Company
10 Wentworth Drive
(Mailing Address of the Holding Company) Street / P.O. Box
Gorham ME 04038
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jane Stack
Name Title
Controller

Area Code / Phone Number / Extension
207-839-5209 1634

Area Code / FAX Number
207-839-4233

E-mail Address
jstack@gorham savingsbank.com

Address (URL) for the Holding Company's web page
www.gorham savingsbank.com

For holding companies not registered with the SEC—indicate status of Annual Report to Shareholders:
X 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.

Is confidential treatment requested for any portion of this report submission? ✔Yes 0 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

| Gorham Bancorp, Inc | Legal Title of Subsidiary Holding Company
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Wentworth Drive</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Gorham ME 04038</td>
<td>City State Zip Code</td>
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<tr>
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<td>Physical Location (if different from mailing address)</td>
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12/2012
Report Item 1 - Annual Report to Shareholders
Enclosed.

Report Item 2a - Organization Chart
Enclosed.

Report Item 2b - Domestic Branch Listing
Enclosed.

Report Item 3 - N/A

Report Item 4 - Insiders
Enclosed.
FORM FRY-6
Gorham Bancorp, MHC
Gorham, Maine
Fiscal Year Ending March 31, 2021

Report Item 2a - Organization Chart
* No LEI unless otherwise noted.

Gorham Bancorp, MHC
Gorham, ME
Incorporated in Maine
top-tier mutual holding company;
100% owner of Gorham Bancorp, Inc.

Gorham Bancorp, INC
Gorham, ME
Incorporated in Delaware
mid-tier stock holding company;
100% owner of
Gorham Savings Bank stock

Gorham Savings Bank
Gorham, ME
Incorporated in Maine
stock bank, wholly-owned
by Gorham Bancorp, Inc.

Gorham Savings
Leasing Group, LLC
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank
Managing Member

GSB
Corporation
Gorham, ME
Incorporated in Maine
wholly-owned by
Gorham Savings Bank

One India Street, LLC
Gorham, ME
Incorporated in Maine
Majority-owned by
GSB Corporation
Managing Member

LEI:
DZHW4H2BUS3DOGKT0727
| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNNUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|---------------------|----------------|-------------|----------------|------|-------|---------|--------|---------|-----------|---------------|--------------|--------------|-------------|----------|
| OK          | 241607         | Service (Head Office) | GORHAM SAVINGS BANK | 64 MAIN STREET | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | FALMOUTH FORSIDE BRANCH | 202 US ROUTE 1 | FALMOUTH | ME | 04105 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | EAST WATERBORO BRANCH | 10 WENTWORTH DRIVE | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not_required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 17 COMMERCIAL STREET | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 71 COMMERCIAL WAY | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 86 CONGRESS STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 118 CONGRESS STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 1 INDIA STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 60 ANNAFORD DRIVE | SCARBOROUGH | ME | 04074 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 993 GORHAM ROAD | SOUTH PORTLAND | ME | 04106 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 111 DISPIE TRAIL E, ROUTE 25 | STANDISH | ME | 04084 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 760 ROOSEVELT TRAIL, ROUTE 302 | WINDHAM | ME | 04062 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
| OK          | 241607         | Service (Head Office) | 288 MAIN STREET | YARMOUTH | ME | 04096 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607 |
Results: A list of branches for your depository institution: GORHAM SAVINGS BANK (ID: RSSD: 241607). This depository institution is held by GORHAM BANKcorp, Inc. (3444795) of GORHAM, ME.

The data are as of 03/31/2021. Data reflects information that was received and processed through 04/20/2021.

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://cy10online.federalreserve.gov.

Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNI NUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ---
OK | 241607 | Full Service (Head Office) | GORHAM SAVINGS BANK | GORHAM SAVINGS BANK | 64 MAIN STREET | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 415320 | WATERBIRD BRANCH | 21 SORORS TRAIL | EAST WATERBIRD | ME | 04030 | YORK | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 4144162 | FALMOUTH FORESIDE Branch | 202 US ROUTE 1 | FALMOUTH | ME | 04105 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 415320 | WEST FALMOUTH BRANCH | 65 GRAY ROAD | FALMOUTH | ME | 04105 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Electronic Banking | 4861379 | CALL CENTER BRANCH | 10 WENTWORTH DRIVE | GORHAM | ME | 04038 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 4153507 | LONG WHARF BRANCH | 172 COMMERCIAL STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 4152589 | MARGINAL WAY BRANCH | 71 MARGINAL WAY | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 4908300 | MUNJOY HILL | 118 CONGRESS STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 527887 | INDIA STREET BRANCH | 1 INDIA STREET | PORTLAND | ME | 04101 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 261354 | SCARBOROUGH BRANCH | 38 HANNAFORD DRIVE | SCARBOROUGH | ME | 04074 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 4153502 | SOUTH PORTLAND BRANCH | 395 GORHAM ROAD | SOUTH PORTLAND | ME | 04106 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 245100 | STANDISH BRANCH | 111 DISPIPE TRAIL E, ROUTE 25 | STANDISH | ME | 04084 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 2009427 | WINDHAM BRANCH | 766 ROOSEVELT TRAIL, ROUTE 302 | WINDHAM | ME | 04062 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607
OK | 241607 | Full Service | 5425822 | YARMOUTH BRANCH | 288 MAIN STREET | YARMOUTH | ME | 04096 | CUMBERLAND | UNITED STATES | Not Required | Not Required | GORHAM SAVINGS BANK | 241607

* FDIC UNI NUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
### Report Item 4 - Officer Listing for Gorham Bancorp, MHC

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Katherine B. Coster</td>
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</tr>
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<td>Stephen DeCastro</td>
<td>Falmouth, Maine</td>
<td>Chief Executive Officer</td>
</tr>
<tr>
<td>Daniel P. Hunter</td>
<td>Freeport, Maine</td>
<td>Chief Financial Officer</td>
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<td>Heather Connolly</td>
<td>Gorham, Maine</td>
<td>Clerk</td>
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