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. §§ 3108(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 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5385, 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, Andrew Silsby
Name of the Holding Company Director and Official

Director and Clerk
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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street and Mailing Address

Kennebec Savings, MHC
Legal Title of Holding Company

PO Box 50
(Mailing Address of the Holding Company) Street / P.O. Box
Augusta ME 04332-0050
City State Zip Code

150 State Street, Augusta, ME 04330
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Heather Knowles
Controller

Name Title
207-622-5801 5905
Area Code / Phone Number / Extension
207-430-4530
Area Code / FAX Number
hknowles@kennebecsavings.bank
E-mail Address

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

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.

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."

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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kennebec Savings, Inc</td>
<td>PO Box 50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Augusta ME 04332-0050</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>150 State Street, Augusta, ME 04330</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)
Report Item

1: The mutual holding company prepares an annual report for its members and is not registered with the SEC. As specified by the responsible Reserve Bank, 1 copy is enclosed.

2a: Organizational Chart

```
Kennebec Savings, MHC
    The LEI is N/A
    Augusta, Maine
    Incorporated in Maine

100%

Kennebec Savings, Inc.
    The LEI is N/A
    Augusta, Maine
    Incorporated in Maine

100%

Kennebec Savings Bank
    The LEI is: 254900CEBR2F5Y0F1A15
    Augusta, Maine
    Incorporated in Maine

100% Managing Member

KFS Mortgage Company, LLC
    The LEI is N/A
    Waterville, Maine
    Formed in Maine
```
## Report Item 3: Securities holders

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

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kennebec Savings, MHC</td>
<td>USA</td>
<td></td>
<td></td>
<td>100 - 100% Common Stock</td>
</tr>
</tbody>
</table>

Securities holders 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 12/31/2021.
## Report Item 3: Securities holders

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

<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>
</tr>
</thead>
<tbody>
<tr>
<td>Name, Country of Citizenship</td>
<td>or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name, Country of Citizenship</td>
<td>or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
</tbody>
</table>

| N/A |

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2021

Securities holders 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 12/31/2021.

Fiscal Year Ending December 31, 2021

Form FR Y-6
Kennebec Savings, MHC
Fiscal Year Ending December 31, 2021
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)(a)</th>
<th>(3)(b)</th>
<th>(4)(a)</th>
<th>(4)(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name, City, State, Country</strong></td>
<td><strong>Principal</strong></td>
<td><strong>Title &amp; Position with other Businesses (include names of other subsidiaries)</strong></td>
<td><strong>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</strong></td>
<td><strong>Percentage of Voting Shares in</strong></td>
<td><strong>List names of other companies (includes partnerships)</strong></td>
</tr>
<tr>
<td>William W. Sprague, Jr.</td>
<td>Real Estate Agent</td>
<td>Director &amp; Chairman</td>
<td></td>
<td>Real Estate Agent</td>
<td>Sprague &amp; Curtis Real Estate (Kennebec Savings Bank)</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Real Estate</td>
</tr>
<tr>
<td>Charles W. Hays, Jr.</td>
<td>President &amp; CEO</td>
<td>Director &amp; Vice Chairman</td>
<td></td>
<td>President &amp; CEO</td>
<td>Maine General Health (Kennebec Savings Bank)</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Maine General Health</td>
</tr>
<tr>
<td>Andrew E. Silsby</td>
<td>President &amp; Chief Executive Officer</td>
<td>President, Clerk &amp; Director</td>
<td></td>
<td>President &amp; Chief Executive Officer</td>
<td>Kennebec Savings Bank Augusta, ME</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td>Kennebec Savings Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debra A. Getchell</td>
<td>Chief Financial Officer &amp; Treasurer</td>
<td>Senior Vice President &amp; Treasurer</td>
<td></td>
<td>SVP, Chief Financial Officer &amp; Treasurer</td>
<td>Kennebec Savings Bank Augusta, ME</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td>Kennebec Savings Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Craig J. Garofalo</td>
<td>Chief Operating Officer</td>
<td>Executive Vice President</td>
<td></td>
<td>EVP &amp; Chief Operating Officer</td>
<td>Kennebec Savings Bank Augusta, ME</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td>Kennebec Savings Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders

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

### Table of Insiders

<table>
<thead>
<tr>
<th>Principal</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Holding Company (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>William W. Sprague, Jr.</td>
<td>Director &amp; Chairman (Kennebec Savings, Inc.)</td>
<td>Real Estate Agent Sprague &amp; Curtis Real Estate</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td>Real Estate Agent Sprague &amp; Curtis Real Estate</td>
</tr>
<tr>
<td>Charles W. Hays, Jr.</td>
<td>Director &amp; Vice Chairman (Kennebec Savings, Inc.)</td>
<td>President &amp; CEO Maine General Health</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td>President &amp; CEO Maine General Health</td>
</tr>
<tr>
<td>Andrew E. Silsby</td>
<td>President, Clerk &amp; Director (Kennebec Savings, Inc.)</td>
<td>President &amp; Chief Executive Officer Kennebec Savings Bank</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td>President &amp; Chief Executive Officer Kennebec Savings Bank Augusta, ME</td>
</tr>
<tr>
<td>Debra A. Getchell</td>
<td>Senior Vice President &amp; Treasurer (Kennebec Savings, Inc.)</td>
<td>SVP, Chief Financial Officer &amp; Treasurer Kennebec Savings Bank</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td>SVP, Chief Financial Officer &amp; Treasurer Kennebec Savings Bank Augusta, ME</td>
</tr>
<tr>
<td>Craig J. Garofalo</td>
<td>Executive Vice President (Kennebec Savings, Inc.)</td>
<td>EVP, Chief Operating Officer Kennebec Savings Bank</td>
</tr>
<tr>
<td>Augusta, ME USA</td>
<td></td>
<td>EVP, Chief Operating Officer Kennebec Savings Bank Augusta, ME</td>
</tr>
</tbody>
</table>

---

*Form FR Y-6*

**Kennebec Savings, MHC**

**Fiscal Year Ending December 31, 2021**
### Results

A list of branches for your depository institution: KENNEBEC SAVINGS BANK (ID_RSSD: 583905).

This depository institution is held by KENNEBEC SAVINGS, MHC (4657121) of AUGUSTA, ME.

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

#### 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

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch_ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service (Head Office)</td>
<td>583905</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>150 STATE STREET</td>
<td>AUGUSTA</td>
<td>ME</td>
<td>04350</td>
<td>KENNEBEC</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>583905</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service</td>
<td>4456829</td>
<td>FARMINGDALE BRANCH</td>
<td>1 NORTHERN AVE</td>
<td>FARMINGDALE</td>
<td>ME</td>
<td>04344</td>
<td>KENNEBEC</td>
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<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
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</tr>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service</td>
<td>5835440</td>
<td>FREEPORT BRANCH</td>
<td>311 LOVER MAIN ST</td>
<td>FREEPORT</td>
<td>ME</td>
<td>04332</td>
<td>LACONIA</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<tr>
<td>Limited</td>
<td>485686</td>
<td>Limited Service</td>
<td>485686B</td>
<td>GRANITE HILL ESTATES BRANCH</td>
<td>50 SALAM DR</td>
<td>DALLASVILLE</td>
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<td></td>
</tr>
<tr>
<td>OK</td>
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<td>Full Service</td>
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<td>KENNEBEC FEDERAL SAVINGS AND LOAN BRANCH</td>
<td>10 MAIN ST</td>
<td>WATERVILLE</td>
<td>ME</td>
<td>04901</td>
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<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>583905</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service</td>
<td>583905</td>
<td>WASHINGTON STREET BRANCH</td>
<td>11 WASHINGTON ST</td>
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<td>ME</td>
<td>04901</td>
<td>KENNEBEC</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>583905</td>
<td></td>
</tr>
<tr>
<td>Delete</td>
<td>4169370</td>
<td>Delete</td>
<td>4169370</td>
<td>WATERVILLE BRANCH</td>
<td>11 WASHINGTON ST</td>
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<td>ME</td>
<td>04901</td>
<td>KENNEBEC</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>583905</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service</td>
<td>583905</td>
<td>WATERVILLE BRANCH</td>
<td>225 MAIN ST</td>
<td>WATERVILLE</td>
<td>ME</td>
<td>04901</td>
<td>KENNEBEC</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KENNEBEC SAVINGS BANK</td>
<td>583905</td>
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</tr>
<tr>
<td>OK</td>
<td>583905</td>
<td>Full Service</td>
<td>583905</td>
<td>WINTHROP BRANCH</td>
<td>20 MAIN ST</td>
<td>WINTHROP</td>
<td>ME</td>
<td>04964</td>
<td>KENNEBEC</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td></td>
</tr>
</tbody>
</table>