

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 R. Wiseman

Name of the Holding Company Director and Official

Director, President and Chief Executive Officer

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

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):
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

Middlesex Federal MHC

Legal Title of Holding Company

One College Avenue

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

Somerville

MA

02144

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John R. Wiseman

President & CEO

Name

Title

617-666-5522

Area Code / Phone Number / Extension

617-666-9578

Area Code / FAX Number

jrw@middlesexfederal.com

E-mail Address

https://www.middlesexfederal.com

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.

Middlesex Federal Savings, F.A.

Legal Title of Subsidiary Holding Company

One College Avenue

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

Somerville

MA

02144

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

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Zip Code

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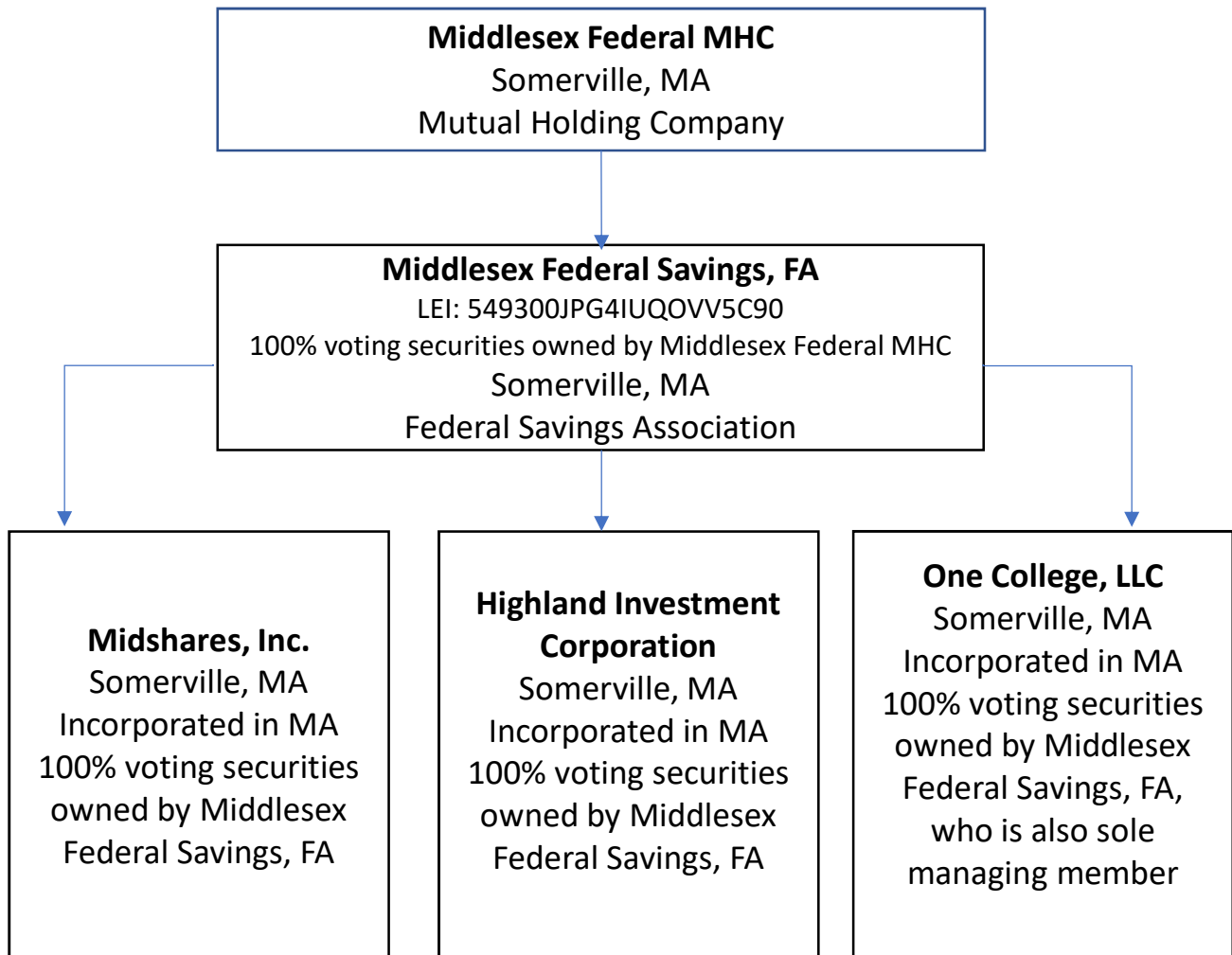
Form FR Y-6
Middlesex Federal MHC
Fiscal Year Ending December 31, 2021

Report Item

1. The Bank Holding Company does not prepare an annual report.
- 2.a. Organization Chart is included.
- 2.b. Domestic Branch Listing is included.
3. Securities Holders - N/A
4. Insider report is included.

Form FR Y-6
Middlesex Federal MHC
Somerville, MA
Fiscal Year Ending December 31, 2021

2a: Organizational Chart



LEI is N/A unless noted

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: MIDDLESEX FEDERAL SAVINGS, F.A. (ID_RSSD: 87579).
This depository institution is held by MIDDLESEX FEDERAL MHC (5399950) of SOMERVILLE, MA.
The data 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
OK		Full Service (Head Office)	87579	MIDDLESEX FEDERAL SAVINGS, F.A.	1 COLLEGE AVENUE	SOMERVILLE	MA	02144	MIDDLESEX	UNITED STATES	Not Required	Not Required	MIDDLESEX FEDERAL SAVINGS, F.A.	87579	
OK		Full Service	4150136	MEDFORD SQUARE BRANCH	53 RIVERSIDE AVE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	Not Required	Not Required	MIDDLESEX FEDERAL SAVINGS, F.A.	87579	
OK		Full Service	4150127	TEELE SQUARE BRANCH	1196 BROADWAY	SOMERVILLE	MA	02144	MIDDLESEX	UNITED STATES	Not Required	Not Required	MIDDLESEX FEDERAL SAVINGS, F.A.	87579	

Form FR Y-6
Middlesex Federal MHC
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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)
Janet M. Bruno Merrimac, MA USA	Retired	Director	Director & Chairperson of Audit Committee Middlesex Federal Savings	N/A	N/A	N/A	N/A
Daniel R. Devine Belmont, MA USA	N/A	Senior Vice President/CFO/ Treasurer	Senior Vice President/CFO/Treasurer Middlesex Federal Savings Vice President & Treasurer Highland Investment Corporation Vice President & Treasurer Midshares, Inc. Manager One College LLC	N/A	N/A	N/A	N/A
Edward T. Holleran, Jr. Winchester, MA USA	Retired	Director	Director Middlesex Federal Savings	N/A	N/A	N/A	N/A
W. Ronald Rossi Medford, MA USA	Real Estate Broker	Director	Director Middlesex Federal Savings	Broker Danca Realty, Inc.	N/A	N/A	Danca Realty, Inc. 50% ownership
Joseph J. Sullivan Cambridge, MA USA	Business Owner	Director & Chairman	Director & Chairman of the Board Middlesex Federal Savings	President J.J. Sullivan Plumbing & Heating	N/A	N/A	79 Upland Road Nominee Trust, 50% ownership Joseph J Sullivan Trust, 100 % ownership Palmac Realty, 100% ownership
Daniel F. Wiseman Arlington, MA USA	Insurance Agent	Director & Secretary	Director & Secretary Middlesex Federal Savings Director & Secretary Highland Investment Corporation Director & Secretary Midshares, Inc. Manager One College LLC	President H.J. Wiseman Insurance Agency, Inc.	N/A	N/A	H.J. Wiseman Insurance Agency, Inc., 100% ownership
John R. Wiseman Winchester, MA USA	N/A	Director, President & CEO	Director, President & CEO Middlesex Federal Savings Director & President Highland Investment Corporation Director & President Midshares, Inc. Manager One College LLC	N/A	N/A	N/A	N/A