

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.

I, Thomas W. Senecal
 Name of the Holding Company Director and Official
President and CEO
 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.

Thomas W. Senecal
 Signature of Holding Company Director and Official
 Senecal, Thomas
 Date of Signature Mar 14, 2022 2:19 PM EDT

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

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

Reporter's Name, Street, and Mailing Address

PeoplesBancorp, MHC

Legal Title of Holding Company

330 Whitney Avenue

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

Holyoke Massachusetts 01040
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane M. Ulitsch Accounting Officer
 Name Title

413-493-8796
 Area Code / Phone Number / Extension

413-552-0598
 Area Code / FAX Number

dulitsch@bankatpeoples.com
 E-mail Address

www.bankatpeoples.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.

N/A

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

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

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

Physical Location (if different from mailing address)

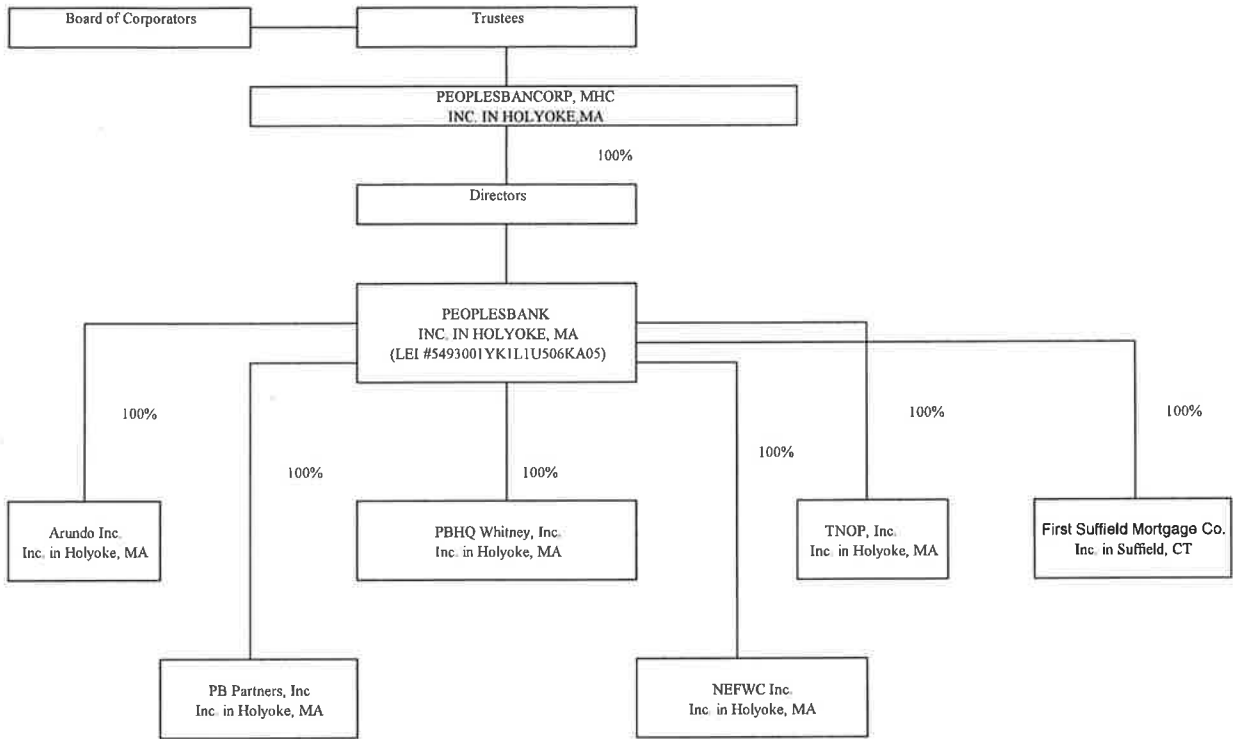
Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

PEOPLESBANCORP, MHC
Corporate Organizational Chart
Fiscal Year Ending December 31, 2021



LEI not applicable unless otherwise noted

Arundo, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (only owns securities that CAN be collateral for borrowing from FHLB)

PB Partners, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (Owns securities that CANNOT be collateral for FHLB Purpose)

PBHQ Whitney, - owns 330 Whitney Ave. All building operations at this location run through this company

NEFWC, Inc - Acquired 12/23/10 from New England Farm Workers Council. Only asset is a LP interest in Boriquen Apartments (affordable Housing)

TNOP, Inc. - Other Real Estate Owned (OREO) subsidiary to hold problem or potential problem foreclosed properties

First Suffield Mortgage Co. - Acquired 11/30/2018 from First National Bank of Suffield to make mortgage loans in CT. Company is inactive as of 1/1/2019

Results: A list of branches for your depository institution: **PEOPLESBANK (ID_**
 This depository institution is held by **PEOPLESBANCORP, MHC (3186585)** of H
 The data are as of **12/31/2021**. Data reflects information that was received at

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the ac
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,
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column
- Delete:** If a branch listed was never owned by this depository institution, enter
- Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try u:

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detail
 If you are e-mailing this to your FRB contact, put your institution name, city a

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
		Full Service (Head Office)	613400
		Full Service	2351331
		Full Service	115100
		Full Service	5654501
		Full Service	114608
		Full Service	3160419
		Full Service	3023792
		Full Service	650900
		Full Service	3438350
		Full Service	5430040
		Full Service	2744812
		Full Service	5654499
		Full Service	4557696
		Full Service	2312677
		Full Service	4136653
		Full Service	4076946
		Full Service	3820768
		Full Service	3485550
		Full Service	4303978

		Full Service	3438042
--	--	--------------	---------

RSSD: 613400).
 OLYOKE, MA.
 and processed through 01/12/2022.

actions specified below

1. enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective I** column and the sale or closure date in the **Effective Date** column.
 or 'Delete' in the **Data Action** column.
 enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

single landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information.
 and state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add.**
 Online application - <https://y10online.federalreserve.gov>.

1. Verification of these values is not required.

Popular Name	Street Address	City
PEOPLESBANK	314 HIGH ST	HOLYOKE
EAST GRANBY BRANCH	1 TURKEY HILLS ROAD	EAST GRANBY
FIRST NATIONAL BRANCH	30 BRIDGE STREET	SUFFIELD
WEST HARTFORD BANKING CENTER BRANCH	102 LASALLE ROAD	WEST HARTFORD
WEST SUFFIELD BRANCH	1380 MOUNTAIN ROAD	WEST SUFFIELD
AMHERST BRANCH	56 AMITY STREET	AMHERST
CHICOPEE BRANCH	610 MEMORIAL DRIVE	CHICOPEE
FAIRVIEW BRANCH	1936 MEMORIAL DR	CHICOPEE
EAST LONGMEADOW BRANCH	201 NORTH MAIN STREET	EAST LONGMEADOW
YANKEE PEDLAR BRANCH	1864-1866 NORTHAMMPTON STREET	HOLYOKE
LONGMEADOW BRANCH	783 WILLIAMS STREET	LONGMEADOW
LUDLOW BANKING CENTER BRANCH	450 CENTER STREET	LUDLOW
NORTHAMPTON BRANCH	300 KING STREET	NORTHAMPTON
SOUTH HADLEY BRANCH	468 NEWTON STR	SOUTH HADLEY
REEDS LANDING BRANCH	807 WILBRAHAM ROAD	SPRINGFIELD
ST JAMES AVENUE BRANCH	1051 ST JAMES AVENUE	SPRINGFIELD
SUMNER BRANCH	1240 SUMNER AVENUE	SPRINGFIELD
WILBRAHAM ROAD BRANCH	1900 WILBRAHAM ROAD	SPRINGFIELD
WEST SPRINGFIELD BRANCH	547 MEMORIAL AVENUE	WEST SPRINGFIELD

WESTFIELD BRANCH

281 EAST MAIN STREET

WESTFIELD

Date column.

State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office
MA	01040	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
CT	06026	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK
CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK
CT	06107	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK
CT	06093	HARTFORD	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01028	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01040	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01106	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01056	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01075	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01109	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01104	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01118	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01129	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK

MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	PEOPLESBANK
----	-------	---------	---------------	--------------	--------------	-------------

Head Office ID_RSSD*	Comments
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	
613400	

613400

**Insiders' Affiliations
as of December 2021**

Thomas W. Senecal

President, CEO & Chairman of Board, PeoplesBank
President, CEO & Chairman of Board, PeoplesBancorp MHC
Director and President & CEO, TNOP, Inc.
Director and President & CEO, Arundo, Inc.
Director & President & CEO, PBHQ Whitney, Inc.
Director & President & CEO, PB Partners, Inc.
Director and President, NEFWC, Inc.
Director, PeopleBank Charitable Foundation
Corporator, Loomis Communities, Inc.

Michael J. Oleksak

Executive Vice President, PeoplesBank
Executive Vice President, PeoplesBancorp, MHC
Director and Executive Vice President, TNOP, Inc.
Director, PBHQ Whitney, Inc.
Executive Vice President, PB Partners, Inc.
Director, PeoplesBank Charitable Foundation
Executive Member, Springfield Technical Community College AC Board

Brian Canina

Executive Vice President, Chief of Finance & Shared Services, & Treasurer, PeoplesBank
EVP & Treasurer, PeoplesBancorp, MHC
Director, Senior Vice President, CFO, Treasurer & Secretary, TNOP, Inc.
SVP, CFO, Treasurer & Secretary, Arundo, Inc.
Director, Treasurer, & Secretary PBHQ Whitney, Inc.
CFO, Treasurer & Secretary, PB Partners, Inc.
CFO, Treasurer & Secretary, NEFWC, Inc.
Director, PeoplesBank Charitable Foundation
Director, Holyoke Medical Center
Director, Treasurer, Children's Study Home

Aleda DeMaria

Executive Vice President, PeoplesBank
Director, PeoplesBank Charitable Foundation
Member, Board of Directors, Dress for Success Western Massachusetts & Governance Committee
Advisor, ABA Stonier Graduate School of Banking
Town of Southwick, Finance Committee
Town of Southwick, Master Plan Committee

Amy Roberts

Senior Vice President, PeoplesBank
Director, PeoplesBank Charitable Foundation
Vice President, Board of Directors, Springfield Public Forum
Member, Board of Directors, Center for Human Development

Frank Grinella

Senior Vice President, PeoplesBank

Douglas A. Bowen

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank

Tara Bugchi

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Petit Family Foundation

Mark P. Cutting

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Owner, President & Treasurer, C & D Electronics, Inc.
Owner, President & Treasurer, C & D Industries, Inc.

Susan R. Goldsmith

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
President, Marcus Company, Inc.
Director, Holyoke Community College Foundation
Director & Chairman, JGS Lifecare, Inc.

Michael L. Klotas

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Compensation Committee Member, Nominating Committee Member & Audit Committee Member, Dawson Geophysical Company

James M. Lavelle

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
General Manager, Holyoke Gas & Electric
Director/President, Holyoke Solar Cooperative
Director/President, Massachusetts Clean Energy Cooperative
Director, Massachusetts Municipal Wholesale Electric Co.
Director, Public Utilities Risk Management Association
Director, Greater Holyoke Chamber of Commerce
Finance Committee, St. Jerome's Parish
Director, Northeast Public Power Association

James B. Newton, Jr.

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Arundo, Inc.
Director, PB Partners, Inc.
Director, NEFWC, Inc.
Partner, Director and Executive Chairman, Horizons Solutions, LLC
Director, EDGE Global Supply

G.E. Patrick Leary

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Partner, MP PC
Partner, MP Financial Services LLP
Nonexecutive, Fairway Wholesale Distribution, LLC
Director (Treasurer), Springfield Regional Chamber
Director, Viability

Anne M. Paradis

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Northwestern Mutual
Director, Community Foundation of Western Massachusetts

**Insiders' Affiliations
as of December 2021**

Russell J. Peotter

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Councilor, Chair, Hampshire Council of Governments
Director, American Public Television (Eastern Educational TV Network)
Director, Springfield Central Cultural District
Corporate Trustee, Chairman's Advisory Council, The Trustees of Reservations
Director, MassCreative, Inc. Boston
Board Member, Greater Northampton Chamber of Commerce
Director, Chair, Hilltown Land Trust
Director, Enchanted Circle Theatre
Director, Officer At Large, Double Edge Theater
Director, Chair, Leadership Pioneer Valley
Coordinating Council Trustee, PVPC Plan for Progress
Moderator, Town of Chesterfield

Timothy J. Reynolds

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Mary'sPlace, Windsor,CT
Partner, FML CPA's
Board of Selectmen, Town of Suffield
Senior active member, Enfield Rotary Club

Thomas A. Terry

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Partner, CPA, Whittlesey & Hadley, P.C.
Director & Treasurer, Holyoke Lions Club
Director & Treasurer, So. Hadley Swim Club
Director & Treasurer, Michael E. Smith Endowment for Excellence in Education
Chair, Appropriations Committee, Town of South Hadley
Partner, TRAMBL Realty Partnership

Steven M. Mitus

Trustee, PeoplesBancorp, MHC
Director, PeoplesBank
Director, Balise Motor Sales Company
Director, BLS, Inc. dba Balise Lexus
Director, BTL, Inc. dba Balise Toyota
Director, Balise FOW, Inc. dba Balise Ford
Director, Jimbob Aviation, Inc.
Director, Jimbob Air Charter Services, Inc.
Director, Balise JRN, Inc. dba Balise Nissan of West Springfield
Director, Balise Hy, Inc. dba Balise Hyundai
Director, Auto Credit Express, Inc.
Director, Fairfield HY Inc. dba Fairfield Hyundai
Director, Balise V Inc. Balise Volkswagen
Director, Balise Ford of Cape Cod
Director, R&J Nissan, Inc. dba Balise Nissan of Cape Cod
Director, Cape Hy, Inc. dba Balise Hyundai of Cape Cod
Director, Balise Car Wash Inc.
Director, Balise Auto Sales, Inc.
Manager, Balise C, LLC dba Balise Chevrolet of Warwick
Manager, Balise T, LLC dba Balise Toyota of Warwick
Manager, Balise K, LLC dba Balise Collision Repair
Manager, Balise N LLC dba Balise Nissan of Warwick
Director, Balise Subaru, Inc.
Manager, MDJ-T, LLC dba Colonial Toyota
Director, Balise H1 Lincoln, dba Majestic Honda
Director, Balise H2 West Warwick, dba Balise Honda of WW
Director, Balise K2, Inc dba Balise Kia
Manager, Balise CBG, LLC dba Hurd Chevrolet Buick GMC
Manager, Cape Cod Properties, LLC
Manager, QLP, 1, LLC
Manager, Columbus Avenue Realty, LLC
Manager, YGP, LLC
Manager, 635 Riverdale St, LLC
Manager, Dady River, LLC
Manager, Carlex Realty, LP
Manager, North Broad Street Realty, LLC
Manager, BAR R1, LLC
Manager, BAR R12, LLC
Manager, BAR R13, LLC
Manager, BAR R14, LLC
Manager, Bar South Land Hold Holdings, LLC
Manager, BAR 1705, LLC
Manager, Commetco Drive Real Estate, LLC
Manager, CDR 328, LLC
Manager, 1457 Riverdale Street, LLC
Manager, Squeaky West, LLC
Manager, BAR VW, LLC
Manager, BAR Attleboro, LLC
Director, Secretary, Treasurer, Car Development, Inc.
Director, Secretary, Balise Real Estate, Inc.
Director, Extreme Outdoor Adventures, Inc.
Director, Key Royal Insurance, Ltd