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. Todd M. Tallman
Name of the Holding Company Director and Officer

Chief Executive Officer
Title of the Holding Company Director and Officer

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 Officer

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):
June 30, 2021

Month / Day / Year

N/A

Reporter’s Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporter’s Name, Street, and Mailing Address
SSB Community Bancorp, MHC
176 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Spencer
Massachusetts
01762
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Brian Loveless
SVP-CFO
Name Title
508-764-0029
Area Code / Phone Number / Extension
508-764-4324
Area Code / FAX Number
bloveless@cornerstonebank.com
E-mail Address
www.cornerstonebank.com
Address (URL) for the Holding Company’s web page

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

12/2019
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.

SSB Community Bancorp, MHC
Legal Title of Subsidiary Holding Company
176 Main Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Spencer Massachusetts 01762
City State Zip Code

SSB Community Bancorp, Inc.
Legal Title of Subsidiary Holding Company
176 Main Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Spencer Massachusetts 01762
City State Zip Code

Cornerstone Bank
Legal Title of Subsidiary Holding Company
176 Main Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Spencer Massachusetts 01762
City State Zip Code

Spensabank
Legal Title of Subsidiary Holding Company
176 Main Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Spencer Massachusetts 01762
City State Zip Code

SSB Securities Corp.
Legal Title of Subsidiary Holding Company
176 Main Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Spencer Massachusetts 01762
City State Zip Code

Physical Location (if different from mailing address)

Physical Location (if different from mailing address)
Report Item

1. The bank holding company prepares an annual report. Two copies will be sent under a separate cover.

2.a. Organizational Chart

```
SSB Community Bancorp, MHC  
Spencer, MA  
Incorporated in Massachusetts  
LEI #: N/A

100%  

SSB Community Bancorp, Inc.  
Spencer, MA  
Incorporated in Massachusetts  
LEI #: N/A

100%  

Cornerstone Bank  
Spencer, MA  
Incorporated in Massachusetts  
LEI #:  
5493005DJAOTPGS83Z81

100%  

SpensaBank  
Worcester, MA  
Incorporated in Massachusetts  
LEI #: N/A

100%  

S.S.B. Securities Corp  
Southbridge, MA  
Incorporated in Massachusetts  
LEI #: N/A
```
2.b. Domestic Branch Listing

The attached report of domestic branch locations was reviewed and is accurate as of June 30, 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://y10online.federalreserve.gov.

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch Service Code</th>
<th>Branch ID</th>
<th>Branch Name</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_RSSID*</th>
<th>Comments</th>
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</table>
3. Securities Holders

SSB Community Bancorp, MHC  NONE
SSB Community Bancorp, Inc.  NONE
Report Item 4: Insiders 
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State</th>
<th>Principal Occupation if other than Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position of Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
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</thead>
<tbody>
<tr>
<td>Anthony J. Detarando Webster, MA</td>
<td>Incom, Inc., EVP &amp; Treasurer Fiber optics firm</td>
<td>Trustee</td>
<td>Director: SSB Community Bancorp Inc. Cornerstone Bank</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Michael A. Engel Spencer, MA</td>
<td>Retired, FLEXcon, Co.</td>
<td>Trustee</td>
<td>Director: SSB Community Bancorp Inc. Cornerstone Bank S.S.B. Security Corporation Spensabank, Inc.</td>
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<td>N/A</td>
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<td>N/A</td>
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<td>Janet E. Garon Sturbridge, MA</td>
<td>Retired - Southbridge Savings Bank EVP &amp; Treasurer</td>
<td>Trustee</td>
<td>Director: SSB Community Bancorp Inc. Cornerstone Bank</td>
<td>N/A</td>
<td>N/A</td>
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<td>Owner Morin Funeral Home</td>
<td>Trustee</td>
<td>Director and Clerk: SSB Community Bancorp Inc. Cornerstone Bank</td>
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<td>McGrath Insurance Vice President</td>
<td>Trustee</td>
<td>Director: SSB Community Bancorp Inc. Cornerstone Bank Director and Clerk: S.S.B. Security Corporation Spensabank, Inc.</td>
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<td>Alan S. Peppel Fiskdale, MA</td>
<td>Dexter Russell President &amp; CEO</td>
<td>Trustee</td>
<td>Director: SSB Community Bancorp Inc. Cornerstone Bank</td>
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<td>Name</td>
<td>Position</td>
<td>Company/Location</td>
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<td>James H. Waddick</td>
<td>Trustee, Emeritus CEO</td>
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<td>Spillane &amp; Spillane, LLC</td>
<td>Attorney</td>
<td>Worcester, MA</td>
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<tr>
<td>Michael J. Quink</td>
<td>Executive Officer</td>
<td>Executive Vice President, Senior</td>
<td>N/A</td>
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<tr>
<td>Leicester, MA</td>
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<td>Commercial Officer, Cornerstone Bank</td>
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<tr>
<td>Maria L. Salvatore</td>
<td>Executive Officer</td>
<td>Senior Vice President, Chief</td>
<td>N/A</td>
<td>N/A</td>
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<td>Sutton, MA</td>
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<tr>
<td>Randal D. Webber</td>
<td>Executive Officer</td>
<td>Director: President, Cornerstone Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Auburn, MA</td>
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NOTE: This Insiders List is the same for SSB Community Bancorp MHC, SSB Community Bancorp Inc., Cornerstone Bank, S.S.B. Security Corporation and Spensabank, Inc.