

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.

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

December 31, 2021

Month / Day / Year

549300L81869GRZ3EJ44

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

Reporter's Name, Street, and Mailing Address

I, **Timothy P Wickstrom**

UFS Bancorp

Name of the Holding Company Director and Official

Legal Title of Holding Company

Chairman of the Board of Directors

49 Church Street

Title of the Holding Company Director and Official

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

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.

Whitinsville MA 01588

City State Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Nobo Sircar Chief Financial Officer

Timothy P Wickstrom, Chairman

Name Title

Signature of Holding Company Director and Official

508-849-4280

Area Code / Phone Number / Extension

5/24/22

508-234-7605

Area Code / FAX Number

nobo.sircar@unibank.com

E-mail Address

www.unibank.com

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

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

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 ...

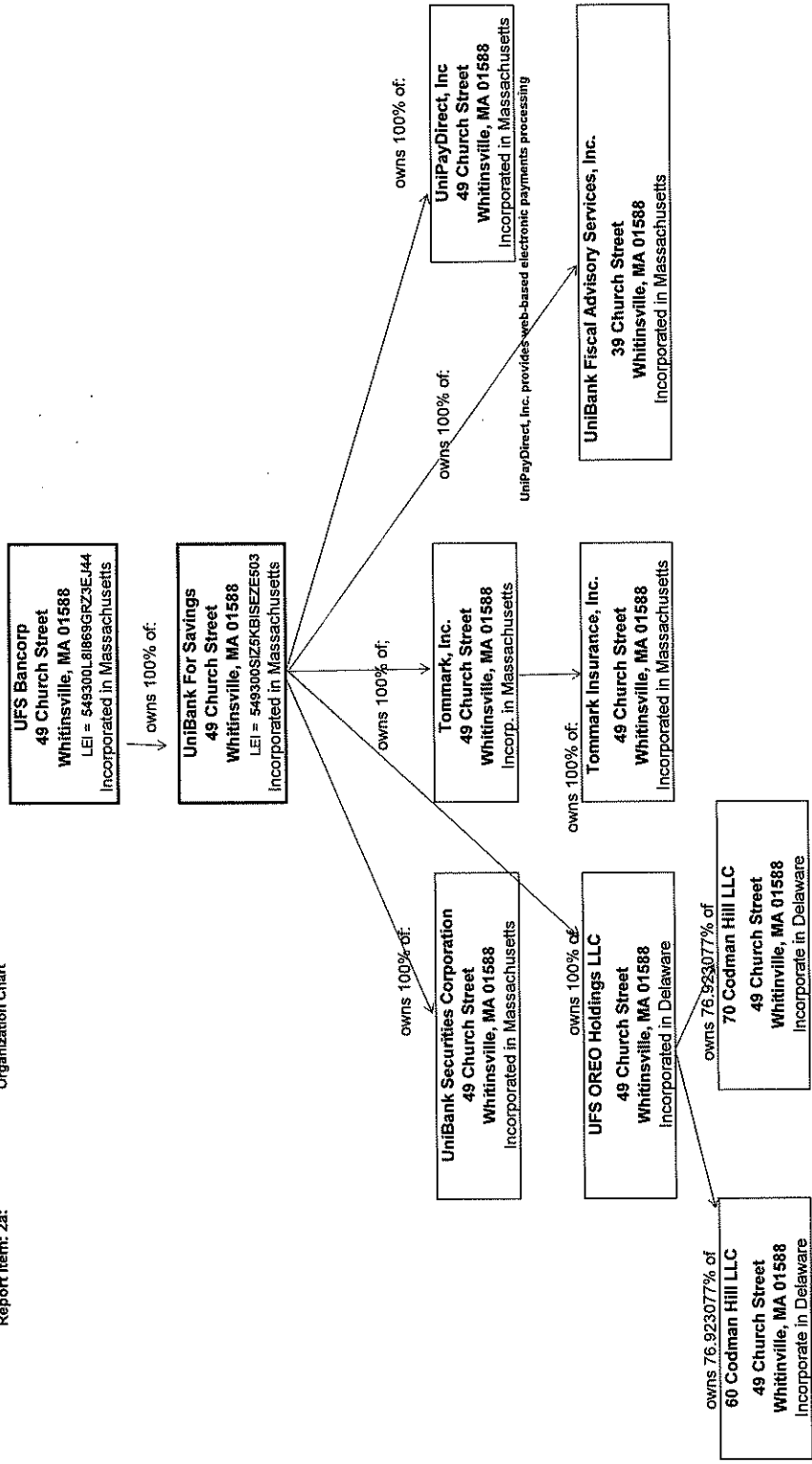
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

The company is a mutual bank holding company and is not registered with the SEC Organization Chart

Report Item 1:
 Report Item 2a:



The subsidiaries of UniBank For Savings do not have LEIs

Report Item 2b: Domestic branch listing provided to the Federal Reserve Bank provided on next page
 Report Item 3: UFS Bancorp is a mutual bank holding company. There are no security holders

Resister: A list of branches for your depository institution: UNIBANK FOR SAVINGS (ID_RSSD: 709602).
 This depository institution is held by UFS BANCORP (2465519) of WHITINSVILLE, MA.
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/05/2022.

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 idm, 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.

Notes:

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)	709602	UNIBANK FOR SAVINGS	48 CHELSEA ST	WHITINSVILLE	MA	01588	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	812206	BLACKSTONE BRANCH	10 CHERUB STREET	BLACKSTONE	MA	01504	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	771908	EAST DOUGLAS BR	4 MECHANIC STREET	DOUGLAS	MA	01516	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	4931609	HOPKINTON BRANCH	87 WEST MAIN STREET	HOPKINTON	MA	01746	MIDDLESEX	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	5944777	PROSPECT STREET BRANCH	91 PROSPECT STREET	MILFORD	MA	01737	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	4931374	NORTH GRAFTON BRANCH	89 WORCESTER ST	NORTH GRAFTON	MA	01536	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	5165683	SHREWSBURY BRANCH	193 BOSTON TURNPIKE, SUITE 3160	SHREWSBURY	MA	01545	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	5045891	GALAXY PASS BRANCH	26 GALAXY PASS	SUTTON	MA	01590	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	3177369	SUTTON SQUARE MALL BRANCH	156 WORCESTER-PROVIDENCE TURNPIKE, ROUTE 140	SUTTON	MA	01590	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	2247863	WEST UPTON BRANCH	113 MAIN STREET	UPTON	MA	01568	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	892206	NORTH MAIN ST BRANCH	25 NORTH MAIN STREET	UXBRIDGE	MA	01568	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	3265800	WHITINSVILLE PLAZA BRANCH	1189 PROVIDENCE ROAD	WHITINSVILLE	MA	01588	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	4422141	GOLD STAR BRANCH	24 GOLD STAR BOULEVARD	WORCESTER	MA	01605	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	
OK		Full Service	4631851	WILLOWS BRANCH	101 BARRY ROAD	WORCESTER	MA	01609	WORCESTER	UNITED STATES	Not Required	Not Required	UNIBANK FOR SAVINGS	709602	

December 31, 2021

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank 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 of percentage of voting securities held)
John T Andreoli Shrewsbury, MA, USA	Insurance Broker	Trustee	Executive Committee / Director: UniBank for Savings Director: UniPay	President and CEO - Sullivan Insurance Group Inc. President and Director - Andreoli Insurance Agency, Inc. Director and President - Sullivan Insurance Technology Agency Inc. President and Director - Green, Andreoli, Small Ins. Agency, Inc. Director: Salmon Health and Retirement	0%	0%	Sullivan Insurance Group, Inc - 26.62% Andreoli Insurance Agency Inc. - 100% Green Andreoli Small Insurance Agency, Inc. - 100% Sullivan Insurance Technology Agency Inc. - 33.3%
John A. Armstrong Whitinsville, MA, USA	CPA/Consultant to numerous CPA firms	Trustee	Director: Audit Committee UniBank for Savings	Owner - John A Armstrong, CPA and Consultant Professor Emeritus - Nichols College Board Audit Committee - Milford Regional Medical Center	0%	0%	John A Armstrong, CPA and Consultant - 100%
Robert A. Bormstein Richmond Hill, GA USA	Attorney/Consultant	Executive Committee / Trustee	Executive Committee / For Savings Director: UFAS, Director: UniPay Direct, Director: Tommark	Chairman/CEO - Bay State Strategies Group, LLC Chairman/CEO - Bowdoin Consulting Group, LLC.	0%	0%	Bay State Strategies Group, LLC - 50% Bowdoin Consulting Group, LLC - 50%
Denise H. Brookhouse Whitinsville, MA USA	CFO/Treasurer: Lumber/Harvare Company	Trustee	Director - UniBank For Savings	Koopman Lumber Co. Inc. - CFO/Treasurer Hope Properties, LLC - Partner 3P Properties LLC - Partner KB Solar LLC - Partner BKR LLC - Partner KLC Insurance, LLC - Partner DDR3AMIGO, LLC - Partner Tulip Financing LLC - Partner	0%	0%	Koopman Lumber Co. Inc. - 50% Hope Properties, LLC - 27% 3P Properties LLC - 50% KLC Insurance, LLC - 50%
Michael J Kroll Uxbridge, MA USA	Retired	Clerk; Trustee; Executive Committee	Executive Committee / Director / Clerk: UniBank for Savings: Director - Tommark; Director: UniPay Direct; Director and Clerk - UniBank Charitable Foundation	President and Director - Uxbridge Scholarship Fund Dollars For Scholars, Inc.	0%	0%	none
James W Kuekan Shrewsbury, MA USA	Financial Advisor	Trustee	Director - UniBank for Savings	Sole proprietor of James W Kuekan Ins and Financial Planning	0%	0%	James W. Kuekan Insurance and Financial Planning - 100%

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank 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 or percentage of voting securities held)
John P. Miersma Whitinsville, MA USA	Chairman, Chief Executive Officer and President Iwaki America Incorporated	Trustee	Director; Audit Committee UniBank for Savings	President, Chairman CEO - Iwaki America Incorporated	0%	0%	none
Kathleen Salmon-Robinson Whitinsville, MA USA	Manager/Owner, Senior Housing and Healthcare	Trustee	Director - UniBank for Savings Director - UFASI	Salmon Health and Retirement - Board of Director Member	0%	0%	none
Mary E. Thompson Whitinsville, MA USA	Town Accountant	Trustee	Director; Audit Committee UniBank for Savings	Secretary & Board Member - Mass Municipal Auditors & Accountants' Association Board Member - New England States Government Finance Officers Association	0%	0%	none
Timothy P Wickstrom Whitinsville, MA USA	Attorney	Chairman of the Board Executive Committee / Trustee	Chairman of the Board / Executive Committee / Director - UniBank for Savings, Chairman of the Board Director: UFASI, Chairman of the Board/Director: Tonmark, Chairman of the Board/Director: UFS Bancorp, Chairman of the Board/Director: UniPayDirect, UniBank Charitable Foundation, LLC - Director, Chairman, President	Partner - Wickstrom Morse LLP	0%	0%	Wickstrom Morse LLP - 25%
Jay M Cahill Uxbridge, MA USA	Executive at Software Consulting Company	Trustee	Director - UniBank for Savings Director - UniPay	General Partner and CEO - Bluefin Technology Partners, LLC Partner - Code Blue, LLC	0%	0%	Bluefin Technology Partners, LLC - 100% Code Blue, LLC - 33.33%