

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, **Robert J. DiBella**

Name of the Holding Company Director and Official

President & 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.

Signature of Holding Company Director and Official

04/21/2022

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. _____

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

Wakefield Bancorp MHC

Legal Title of Holding Company

357 Main St / PO Box 30

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

Wakefield

MA

01880-0030

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert J DiBella

President & CEO

Name

Title

781-224-5422

Area Code / Phone Number / Extension

781-224-5300

Area Code / FAX Number

rdibella@tsbawake24.com

E-mail Address

none

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.

Wakefield Bancorp Inc

Legal Title of Subsidiary Holding Company

357 Main St / PO Box 30

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

Wakefield MA 01880-0030
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)

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

City State Zip Code

Physical Location (if different from mailing address)

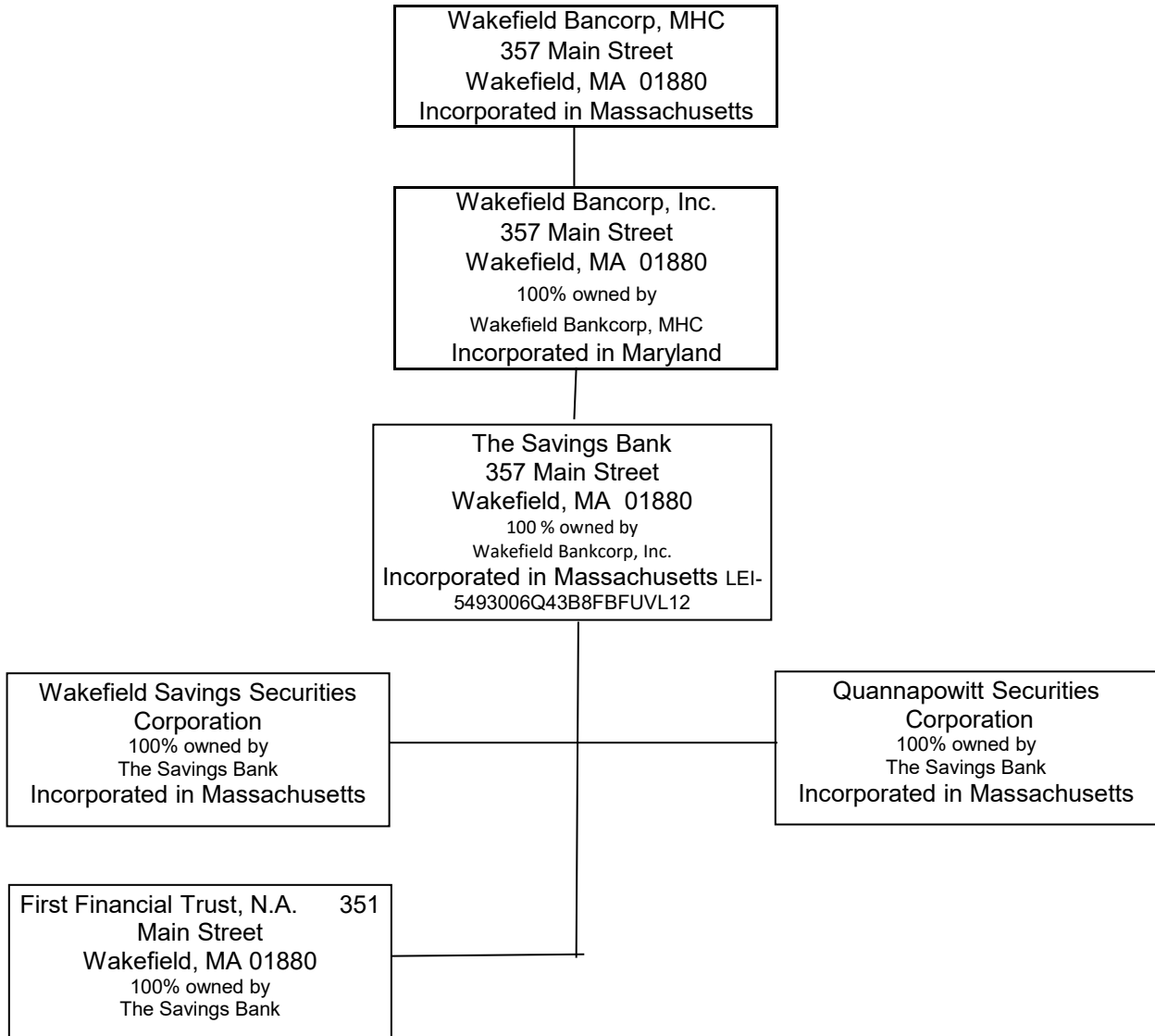
**FORM FR Y-6
Wakefield Bancorp MHC**

Fiscal Year Ending: December 31, 2021

List of Attachments

- | | |
|-----------------|---|
| Report Item 1. | Not Applicable - Box checked on FR Y-6 |
| Report Item 2a. | Organizational Chart |
| Report Item 2b. | Domestic Branch Listing |
| Report Item 3. | Securities Holders - Multi-tiered Holding Company Reports |
| Report Item 4. | Insiders - Multi-tiered Holding Company Reports |

The Savings Bank Parent/Subsidiary Relationships 2021



LEI not applicable unless otherwise noted.

All entities are located at 357 Main Street Wakefield, MA unless otherwise noted

Results: A list of branches for your depository institution: **SAVINGS BANK, THE (ID_RSSD: 711801)**.
 This depository institution is held by **WAKEFIELD BANCORP INC (4466903)** of **WAKEFIELD, MA**.
 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
		Full Service (Head Office)	711801	SAVINGS BANK, THE	357 MAIN STREET	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	2536361	ANDOVER BRANCH	84 MAIN STREET	ANDOVER	MA	01810	ESSEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	959500	COLONIAL SHOPPING CENTER BRANCH	584 MAIN ST	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	2925349	SUMMER STREET BRANCH	1105 SUMMER STREET	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	4664688	METHUEN BRANCH	17 BURNHAM ROAD	METHUEN	MA	01844	ESSEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	3375277	NORTH READING BRANCH	6 WASHINGTON STREET	NORTH READING	MA	01864	MIDDLESEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Limited Service	960805	1ST EDUCATIONAL SAVINGS BRANCH	60 FARM STREET	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	898908	GREENWOOD BRANCH	907 MAIN ST	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	
		Full Service	961307	LAKESIDE BRANCH	599 NORTH AVENUE	WAKEFIELD	MA	01880	MIDDLESEX	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	711801	

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Wakefield Bancorp MHC

Fiscal Year Ending: December 31, 2021

Report Item 3: Securities Holders

Not Applicable

FORM FR Y-6
Wakefield Bancorp INC

Fiscal Year Ending: December 31, 2021

Report Item 3: Securities Holders

Not Applicable

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Wakefield Bancorp MHC

Fiscal Year Ending: December 31, 2021

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
Robert DiBella Framingham, MA USA	President & CEO of The Savings Bank	President & CEO	President & CEO: The Savings Bank		None	None	N/A
Denise Carbone, Woburn, MA USA	Senior Vice President of The Savings Bank	CFO & Treasurer	Chief Financial Officer & Treasurer/SVP: The Savings Bank		None	None	N/A
Michael Barrett Wakefield, MA USA	Real Estate Broker	Director	Director: The Savings Bank, FFT	President Christopher J. Barrett Realtors	None	None	30%
Kelley Chapman Wakefield, MA USA	Technology Professional	Director	Director: The Savings Bank	Software Engineer Mgr Net Health	None	None	N/A
Karen Conard Salem, NH USA	Community Development	Director	Director: The Savings Bank	City Manager Portsmouth, NH	None	None	N/A
Glenn Dolbeare Lynnfield, MA USA	Publisher	Director	Director: The Savings Bank	President Wakefield Item Company	None	None	33%
Anthony Gallugi Wakefield, MA USA	Industrial Sales Representative	Director	Director: The Savings Bank	Sales Rep, Pacific Packaging Products	None	None	N/A

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Fiscal Year Ending: December 31, 2021

Report Item 4: Insiders

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Scott Garrant Wilmington, MA USA	Attorney	Director	Director: The Savings Bank, FFT	Attorney Law Office of Scott C. Garrant	None	None	100%
Ann Hadley Georgetown, MA USA	PR & Marketing Professional	Director	Director: The Savings Bank	President, JC Marketing & Associates	None	None	100%
Thomas Mullen Wakefield, MA USA	Attorney	Director	Director: The Savings Bank	Attorney Law Offices of Thomas A. Mullen, PC	None	None	100%
Joanne Reilly Wakefield, MA USA	Financial Advisor	Director	Director: The Savings Bank	Financial Advisor, Ameriprise Financial Services	None	None	100%
Daniel Sherman Wakfield, MA USA	Actuary	Director	Director: The Savings Bank	CEO Sherman Actuarial Services LLC	None	None	100%
Mark Simeola Melrose, MA USA	Attorney	Director	Director: The Savings Bank, FFT	Attorney Colonna, Doyle & Simeola	None	None	Simeola & Simeola 100%

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Wakefield Bancorp Inc

Fiscal Year Ending: December 31, 2021

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Robert DiBella Framingham, MA USA	President & CEO of The Savings Bank	President & CEO	President & CEO: The Savings Bank		None	None	N/A
Denise Carbone, Woburn, MA USA	Senior Vice President of The Savings Bank	CFO & Treasurer	Chief Financial Officer & Treasurer/SVP: The Savings Bank		None	None	N/A
Michael Barrett Wakefield, MA USA	Real Estate Broker	Director	Director: The Savings Bank, FFT	President Christopher J. Barrett Realtors	None	None	30%
Kelley Chapman Wakefield, MA USA	Technology Professional	Director	Director: The Savings Bank	Software Engineer Mgr. Health Net	None	None	N/A
Karen Conard Salem, NH USA	Community Development	Director	Director: The Savings Bank	City Manager Portsmouth, NH	None	None	N/A
Glenn Dolbeare Lynnfield, MA USA	Publisher	Director	Director: The Savings Bank	President Wakefield Item Company	None	None	33%

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Wakefield Bancorp Inc

Fiscal Year Ending: December 31, 2021

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Anthony Gallugi Wakefield, MA USA	Industrial Sales Representative	Director	Director: The Savings Bank	Sales Rep, Pacific Packaging Products	None	None	N/A
Scott Garrant Wilmington, MA USA	Attorney	Director	Director: The Savings Bank, FFT	Attorney Law Office of Scott C. Garrant	None	None	100%
Ann Hadley Georgetown, MA USA	PR & Marketing Professional	Director	Director: The Savings Bank	President, JC Marketing & Associates	None	None	100%
Thomas Mullen Wakefield, MA USA	Attorney	Director	Director: The Savings Bank	Attorney Law Offices of Thomas A. Mullen, PC	None	None	100%
Joanne Reilly Wakefield, MA USA	Financial Advisor	Director	Director: The Savings Bank	Financial Advisor, Ameriprise Financial Services	None	None	100%
Daniel Sherman Wakfield, MA USA	Actuary	Director	Director: The Savings Bank	CEO Sherman Actuarial Services LLC	None	None	100%
Mark Simeola Melrose, MA USA	Attorney	Director	Director: The Savings Bank, FFT	Attorney Colonna, Dolye & Simeola	None	None	Simeola & Simeola 100%