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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

nies, 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.

This report form is to be filed by all top-tier bank holding compa-

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, Peter B. Alden

Name of the Holding Company Director and Official

Director & President

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 Compa	ny Director and Official
03/29/2023	

Date of Signature

For Federal R	eserve Bank Use Only
RSSD ID C.I.	

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

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

1895 MHC Legal Title of Holding Cor	mpany	
28 Franklin Street	t	
(Mailing Address of the H	lolding Company) Street /	P.O. Box
Worcester	MA	01608
City	State	Zip Code

mysical Location (ii different from mailing	address)
Person to whom questions about	this report should be directed:
Cheri E. Carty	VP Finance &Treasury
Name	Title
508-890-9078	
Area Code / Phone Number / Extension	
508-890-9070	
Area Code / FAX Number	
ccarty@baystatesavings.com	
E-mail Address	
nttps://www.baystatesavings.c	com
Address (URL) for the Holding Company's	web page

Is confidential treatment requested for any portion of this report submission?
In accordance with the General Instructions for this report (check only one),
a letter justifying this request is being provided along with the report
2. a letter justifying this request has been provided separately \dots
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. 12/2022

Report Item 1: Annual Report to Shareholders
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
Checklist
The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.
Verification of Changes
All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.
Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?
⊠ Yes □ No
If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.
Report Item 2a: Organization Chart
☐ Yes ⊠ No
If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.
Report Item 2b: Domestic Branch Listing
☐ Yes ⊠ No
If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.
Report Item 3: Securities Holders
☐ Yes ⊠ No
If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.
Report Item 4: Insiders

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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.

1895 Corp			1		
Legal Title of Subsidiary H	Holding Company		Legal Title of Subsidiar	ry Holding Company	
28 Franklin Street					
(Mailing Address of the Si	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box
Worcester	MA	01608			∀
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	ent from mailing address)		Physical Location (if dif	fferent from mailing address)	
Legal Title of Subsidiary H	Holding Company		Legal Title of Subsidiar	y Holding Company	
(Mailing Address of the Su	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box
City	Chata	7:- 0 - d -			
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	ent from mailing address)		Physical Location (if dif	fferent from mailing address)	
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsidian	y Holding Company	
(Mailing Address of the Su	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company) S	
City	State	Zip Code	City	State	Zip Code
Physical Location (if differen	ent from mailing address)		Physical Location (if diff	ferent from mailing address)	
Legal Title of Subsidiary H	olding Company		Legal Title of Subsidiary	y Holding Company	
(Mailing Addr 5 th - O	haidian Haldiss Ossas	Chanat / D.O. Davi	(AAciliaa Addana)	Outsidies Hale O	N
(wailing Address of the Su	bsidiary Holding Company)	Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company) S	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if different	ent from mailing address)		Physical Location (if diff	ferent from mailing address)	

FORM FR Y-6

1895 MHC

Fiscal Year Ending December 31, 2022

(4)(a-c): % of Voting Shares

					(4)(a-c): %	of Voting SI	nares
(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)	(4)(b)	(4)(c)
Peter B. Alden, Worcester, MA, USA	N/A	Director, President & CEO	1895 Corp: Director, President & CEO Bay State Savings Bank: Director, President & CEO BSSB Securities Corp: Director, President & CEO BSSB Corp: Director, President & CEO Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Mergers/Acquisitio ns & Divestitures	Director & Chairman of Board	1895 Corp: Director & Chairman of Board Bay State Savings Bank: Director & Chairman of Board	Vice-President: Mergers/Acquisitio ns & Divestitures	None	None	N/A
John N. Altomare, Worcester, MA, USA	Partner: Fusaro, Altomare & Ermilio, Attys.	Director	1895 Corp: Director Bay State Savings Bank: Director	Partner: Fusaro, Altomare & Ermilio, Attys.	None	None	N/A
Robert Blute, Worcester, MA, USA	Producer: SGD Insurance Agencies LLC	Director	1895 Corp: Director Bay State Savings Bank: Director	Producer: SGD Insurance Agencies LLC	None	None	N/A
William J. Fay, Worcester, MA, USA	Funeral Director/Treasurer: Fay Brothers, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	Funeral Director/Treasurer: Fay Brothers, Inc.	None	None	N/A
Carol A. Garofoli, Worcester, MA, USA	Director of Operations: Worcester Polytechnic Institute [WPI]	Director	1895 Corp: Director Bay State Savings Bank: Director	Director of Operations: Worcester Polytechnic Institute [WPI]	None	None	N/A
John Heald, Worcester, MA, USA	SVP: Channel Development, Legacy.com	Director	1895 Corp: Director Bay State Savings Bank: Director	SVP: Channel Development, Legacy.com	None	None	N/A
Christine L. Lucey, Worcester, MA, USA	CFO: Sun Transportation, Inc.	Director	1895 Corp: Director Bay State Savings Bank: Director	CFO: Sun Transportation, Inc.	None	None	N/A

Joni Milluzzo,	Owner: Apple	Director	1895 Corp: Director	Owner: Apple	None	None	N/A
Worcester, MA,	Home Care		Bay State Savings Bank: Director	Home Care			1
USA	Associates, Inc.			Associates, Inc.			
William J. Mulford,	Assoc. Super. For	Director	1895 Corp: Director	Assoc. Super. For	None	None	N/A
Worcester, MA, USA	Business: Dioceses		Bay State Savings Bank: Director	Business: Dioceses			
	of Worcester			of Worcester			
	School Dept.			School Dept.			
Alan P. Pandiani	President: National	Director	1895 Corp: Director	President: National	None	None	N/A
Shrewsbury, MA,	Glass Works, Inc.		Bay State Savings Bank: Director	Glass Works, Inc.			
USA							
Sharon M.	Consultant	Director	1895 Corp: Director	Consultant	None	None	N/A
Wratchford			Bay State Savings Bank: Director				
Shrewsbury, MA,							
USA							
Michele Sloan	President/Owner:	Director	1895 Corp: Director	President/Owner:	None	None	N/A
Worcester, MA, USA	W J Hoey Tire Co.		Bay State Savings Bank: Director	W J Hoey Tire Co.			
Diane M. Giampa,	N/A	EVP- HR,	1895 Corp: EVP-HR, Marketing & Retail Banking	N/A	None	None	N/A
Worcester, MA, USA		Marketing &	Bay State Savings Bank: EVP-HR, Marketing & Retail				
		Retail Banking	Banking				
Maria A. Heskes-	N/A	EVP-Senior	1895 Corp: EVP-Senior Lender	N/A	None	None	N/A
Allard, Princeton,		Lender	Bay State Savings Bank: EVP-Senior Lender				
MA, USA			Minuteman Holdings, LLC: Manager				
Seth A. Pitts,	N/A	EVP- Chief	1895 Corp: EVP Chief Financial Officer	N/A	None	None	N/A
Worcester, MA, USA		Financial	Bay State Savings Bank: EVP Chief Financial Officer				
		Officer	BSSB Securities Corp, Director, Chief Financial Officer				
			BSSB Corp, Director, Chief Financial Officer				
			Minuteman Holdings, LLC: Manager				
Lucas J. Miller,	N/A	EVP-	1895 Corp: EVP-Compliance, BSA & General Counsel	N/A	None	None	N/A
Worcester, MA, USA		Compliance,	Bay State Savings Bank: EVP-Compliance, BSA &				
		BSA & General	General Counsel				
		Counsel					
Thomas J. Belton,	N/A	SVP-IT,	1895 Corp: SVP-IT, Security & Facilities	N/A	None	None	N/A
Worcester, MA, USA		Security &	Bay State Savings Bank: SVP-IT, Security & Facilities				
		Facilities					
Cheri E. Carty,	N/A	VP-Finance &	1895 Corp: VP-Finance & Treasury	N/A	None	None	N/A
Worcester, MA, USA	~	Treasury	Bay State Savings Bank: VP-Finance & Treasury		as or severations.		
			BSSB Securities Corp: Director, Clerk & Treasurer	s			
			BSSB Corp: Director, Clerk & Treasurer				

Joyce Shand,	N/A	VP-Credit	1895 Corp: VP-Credit Administration	N/A	None	None	N/A
Worcester, MA, USA		Administration	Bay State Savings Bank: VP-Credit Administration				2 4 7 555 5
Rebecca Hirtle,	N/A	VP-Deposit	1895 Corp: VP-Deposit Operations & eBanking	N/A	None	None	N/A
Worcester, MA, USA		Operations &	Bay State Savings Bank: VP-Deposit Operations &				
		eBanking	eBanking				
Marc C. Sanguinetti,	N/A	SVP Retail	1895 Corp: SVP Retail Lending	N/A	None	None	N/A
Worcester, MA, USA		Lending	Bay State Savings Bank: SVP Retail Lending				

FORM FR Y-6

1895 CORP

Fiscal Year Ending December 31, 2022

(4)(a-c): % of Voting Shares

	1				(4)(a-c): 9	of Voting	Shares
(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)	(4)(b)	(4)(c)
Peter B. Alden, Worcester, MA, USA	N/A	Director, President & CEO	Bay State Savings Bank: Director, President & CEO BSSB Securities Corp: Director, President & CEO BSSB Corp: Director, President & CEO Minuteman Holdings, LLC: Manager	N/A	None	None	N/A
John H. McMabe, Worcester, MA, USA	Vice-President: Mergers/Acquisitio ns & Divestitures	Director & Chairman of Board	Bay State Savings Bank: Director & Chairman of Board	Vice-President: Mergers/Acquisiti ons & Divestitures	None	None	N/A
John N. Altomare, Worcester, MA, USA	Partner: Fusaro, Altomare & Ermilio, Attys.	Director	Bay State Savings Bank: Director	Partner: Fusaro, Altomare & Ermilio, Attys.	None	None	N/A
Robert Blute, Worcester, MA, USA	Producer: SGD Insurance Agencies LLC	Director	Bay State Savings Bank: Director	Producer: SGD Insurance Agencies LLC	None	None	N/A
William J. Fay, Worcester, MA, USA	Funeral Director/Treasurer: Fay Brothers, Inc.	Director	Bay State Savings Bank: Director	Funeral Director/Treasure r: Fay Brothers, Inc.	None	None	N/A
Carol A. Garofoli, Worcester, MA, USA	Director of Operations: Worcester Polytechnic Institute [WPI]	Director	Bay State Savings Bank: Director	Director of Operations: Worcester Polytechnic Institute [WPI]	None	None	N/A
John Heald, Worcester, MA, USA	SVP: Channel Development, Legacy.com	Director	Bay State Savings Bank: Director	SVP: Channel Development, Legacy.com	None	None	N/A
Christine L. Lucey, Worcester, MA, USA	CFO: Sun Transportation, Inc.	Director	Bay State Savings Bank: Director	CFO: Sun Transportation, Inc.	None	None	N/A

Joni Milluzzo, Worcester, MA, USA	Owner: Apple Home Care	Director	Bay State Savings Bank: Director	Owner: Apple	None	None	N/A
worcester, IVIA, USA	Associates, Inc.			Home Care			
William J. Mulford,	Associates, IIIc.	Director	Bay State Savings Bank: Director	Associates, Inc.	NI		1
Worcester, MA, USA	Business: Dioceses	Director	bay State Savings Bank: Director	Assoc. Super. For	None	None	N/A
Worcester, IVIA, OSA	of Worcester			Business: Dioceses	ĺ		
	School Dept.			of Worcester			
Alan P. Pandiani	President: National	Director	Pou State Covinge Boulu Divestor	School Dept.		ļ	
Shrewsbury, MA,	Glass Works, Inc.	Director	Bay State Savings Bank: Director	President:	None	None	N/A
USA	Glass Works, Inc.			National Glass			
OSA				Works, Inc.			
Sharon M.	Consultant	Director	Bay State Savings Bank: Director	Consultant	None	None	N/A
Wratchford							'
Shrewsbury, MA,			e e				
USA							
Michele Sloan	President/Owner:	Director	Bay State Savings Bank: Director	President/Owner:	None	None	N/A
Worcester, MA, USA	W J Hoey Tire Co.			W J Hoey Tire Co.			
Diane M. Giampa,	N/A	EVP - HR,	Bay State Savings Bank: EVP - HR, Marketing & Retail	N/A	None	None	N/A
Worcester, MA, USA		Marketing &	Banking				
		Retail Banking					
Maria A. Heskes-	N/A	EVP-Senior	Bay State Savings Bank: EVP-Senior Lender	N/A	None	None	N/A
Allard, Princeton,		Lender	Minuteman Holdings, LLC: Manager				
MA, USA							
Seth A. Pitts,	N/A	EVP- Chief	Bay State Savings Bank: EVP Chief Financial Officer	N/A	None	None	N/A
Worcester, MA, USA		Financial	BSSB Securities Corp, Director, Chief Financial Officer				
		Officer	BSSB Corp, Director, Chief Financial Officer				
			Minuteman Holdings, LLC: Manager				
Lucas J. Miller,	N/A	EVP-	Bay State Savings Bank: EVP-Compliance, BSA &	N/A	None	None	N/A
Worcester, MA, USA		Compliance,	General Counsel				
		BSA & General					
		Counsel					
Thomas J. Belton,	N/A	SVP- IT,	Bay State Savings Bank: SVP-IT, Security & Facilities	N/A	None	None	N/A
Worcester, MA, USA		Security &					
		Facilities					
Cheri E. Carty,	N/A	VP-Finance &	Bay State Savings Bank: VP-Finance & Treasury	N/A	None	None	N/A
Worcester, MA, USA		Treasury	BSSB Securities Corp: Director, Clerk & Treasurer				"
			BSSB Corp: Director, Clerk & Treasurer				

Joyce Shand,	N/A	VP-Credit	Bay State Savings Bank: VP-Credit Administration	N/A	None	None	N/A
Worcester, MA, USA		Administration		92			
Rebecca Hirtle,	N/A	VP-Deposit	Bay State Savings Bank: VP-Deposit Operations &	N/A	None	None	N/A
Worcester, MA, USA		Operations &	eBanking				
		eBanking					
Marc C. Sanguinetti,	N/A	SVP Retail	Bay State Savings Bank: SVP Retail Lending	N/A	None	None	N/A
Worcester, MA, USA		Lending					