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.

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, Richard O'Neil, Jr.	
Name of the Holding Company Director and Official	
President and Chief Executive Officer	

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 an	nd official	
04/05/2023	(
Date of Signature		62	

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):

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

 ECB Bancorp, Inc.

 Legal Title of Holding Company

 419 Broadway

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

 Everett

 City
 MA
 02149

 Zip Code
 Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brandon Lavertu	Chief Accounting Officer
Name	Title
617-381-3642	

Area Code / Phone Number / Extension

Area Code / FAX Number

E-mail Address

blavertu@everettbank.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),	
 a letter justifying this request is being provided alo with the report 	ng
2. a letter justifying this request has been provided so	eparately
NOTE: Information for which confidential treatment is bei must be provided separately and labeled as "confidential."	ng requested

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.

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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

🗵 Yeş 🗌 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

🛛 Yes 🗌 No

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.

Legal Title of Subsidia	ry Holding Company		Legal Title of Sub	sidiary Holding Company	
(Mailing Address of the	e Subsidiary Holding Company	r) Street / P.O. Box	(Mailing Address	of the Subsidiary Holding Company	/) Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if d	ifferent from mailing address)		Physical Location	(if different from mailing address)	
Legal Title of Subsidia	ry Holding Company		Legal Title of Sub	sidiary Holding Company	
(Mailing Address of the	e Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	of the Subsidiary Holding Company) Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from mailing address)	×	Physical Location	(if different from mailing address)	
Legal Title of Subsidiar	y Holding Company		Legal Title of Subs	sidiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box	(Mailing Address of	of the Subsidiary Holding Company) Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if dif	fferent from mailing address)		Physical Location	(if different from mailing address)	
Legal Title of Subsidian	y Holding Company		Legal Title of Subs	idiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if dif	ferent from mailing address)		Physical Location ((if different from mailing address)	

ECB Bancorp, Inc. Organization Chart

ECBBancorp, Inc.

419 Broadway, Everett MA 02149 Incorporated in the State of MD LEI N/A

Everett Co-operative Bank 100% owned by ECB Bancorp, Inc. 419 Broadway, Everett MA 02149 Incorporated in the State of MA LEI 549300C2GTHMQQJ5CS20

First Everett Securities Corporation 100% owned by Everett Co-operative Bank 419 Broadway, Everett, MA 02149 Incorporated in the State of MA LEI N/A



Results: A list of branches for your depository institution: EVERETT CO-OPERATIVE BANK (ID_RSSD: 952172). This depository institution is held by ECB BANCORP INC (5723621) of EVERETT, MA. The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

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
OK	1/1/1890	Full Service (Head Office)	952172	EVERETT CO-OPERATIVE BANK	419 BROADWAY	EVERETT	MA	02149	MIDDLESEX	UNITED STATES	Not Required	Not Required	EVERETT CO-OPERATIVE BANK	952172	
CHANGE	2/1/2016	Full Service	5841123	LYNNFIELD BRANCH	771 SALEM STREE	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	Not Required	Not Required	EVERETT CO-OPERATIVE BANK	952172	

ECB Bancorp, Inc

Fiscal Year Ending December 31, 2022

				Form FR Y-6	DEI 31, 2022				
				ECB Bancorp, Inc.					
		Fisc	cal Ye	ear Ending December 3	1, 2022				
Report Item 3: Securities	s Holders								
(1)(a)(b)(c)and(2)(a)(b)(c	c)								
Current securities holde	ers with ownership, control or hold	ngs of 5% or more		Securities holders not	listed in 3 (1) (a) that had ov	vnershin, control or holdi	ngs of 5% o	more	
	of fiscal year ending 12/31/2022				ring fiscal year 12/31/2022				
Name,	Country of Citizenship or	Number and Percentage of Each Class of voting		Name,	Country of Citizenship or	Number and Percentage of Each Class of voting			
City, State, Country	Incorporation	Securities		City, State, Country	Incorporation	Securities			
Everett Co-operative Bank Employee Stock									
Ownership Plan Trust	USA	734,020 - 8.0%							
AllianceBernstein L.P.	USA	644,100 - 7.0%							

ECB Bancorp, Inc Fiscal Year Ending December 31, 2022

r			Form FR Y-6				
			ECB Bancorp, Inc.				
			Fiscal Year Ending December 31, 2022				
Report Item 4: Insiders							
(1), (2), (3)(a)(b)(c),and (4)(a)(b)([c]						
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country Paul A. Delory	Principal Occupation if other than with Holding Company Attorney	Title & Position with Holding Company Director	Title & Position with Subsidiaries (include names of subsidiaries) Director	Title & Position with Other Businesses (include names of other businesses) Attorney	Percentage of Voting Shares in Holding Company 0.20%	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) None	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) 100%
Everett, MA, USA			Everett Co-operative Bank	Law Office of Paul A. Delory, Attorney			
Elizabeth P. Jones	Retired	Director	Director	N/A	0.38%	None	N/A
Everett, MA, USA			Everett Co-operative Bank				
Description of				Duritor B. 650	0.540		
Dennis J. Leonard Everett, MA, USA	Delta Dental of Massachusetts	Director, Chairman of the Board of Directors	Director, Chairman of the Board of Directors Everett Co-operative Bank	President & CEO Delta Dental of Massachusetts	0.54%	None	N/A
Everett, IVIA, USA				Delta Delital Ol Massachusetts			
Richard J. O'Neil, Jr.	N/A	Director, President &	Director	Manager/Member	0.36%	None	50%
Everett, MA, USA		Chief Executive Officer	Everett Co-operative Bank	Silverstein & O'Neil, LLP			
				Post Office Corner LLC			50%
				Manager/Member			
Joseph Sachetta	Wealth Management, accounting	Director	Director	Director & Founding Member	0.54%	None	20%
Everett, MA, USA	& tax services		Everett Co-operative Bank	Sachetta, LLC			
Susan Sgroi	Blue Cross Blue Shield	Director	Director	Executive Vice President &	0.27%	None	None
Everett, MA, USA	of Massachusetts	birector	Everett Co-operative Bank	Chief Human Resource Officer	0.2770	None	None
Marjorie A. White	Retired	Director	Director	N/A	0.11%	None	N/A
Everett, MA, USA			Everett Co-operative Bank				
John A. Citrano	N/A	Executive Vice President	Executive Vice President	N/A	0.61%	None	N/A
Everett, MA, USA		Chief Operating Officer & Chief Financial Officer	Chief Operating Officer & Chief Financial Officer Everett Co-operative Bank				
John Migliozzi	N/A	Executive Vice President	Executive Vice President	N/A	0.44%	None	N/A
Everett, MA, USA		Chief Lending Officer	Chief Lending Officer				
			Everett Co-operative Bank				
					+		