

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.

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, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

GSB, MHC

Legal Title of Holding Company

400 Main Street - P.O. Box 1537

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

Greenfield

MA



01302

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donald J. LaFontaine

VP & Controller

Name

Title

(413) 775-8121

Area Code / Phone Number / Extension

(413) 773-0859

Area Code / FAX Number

dlafontaine@greenfieldsavings.com

E-mail Address

http://www.greenfieldsavings.com

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

I, Thomas Meshako

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

1/27/2023

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

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

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 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)

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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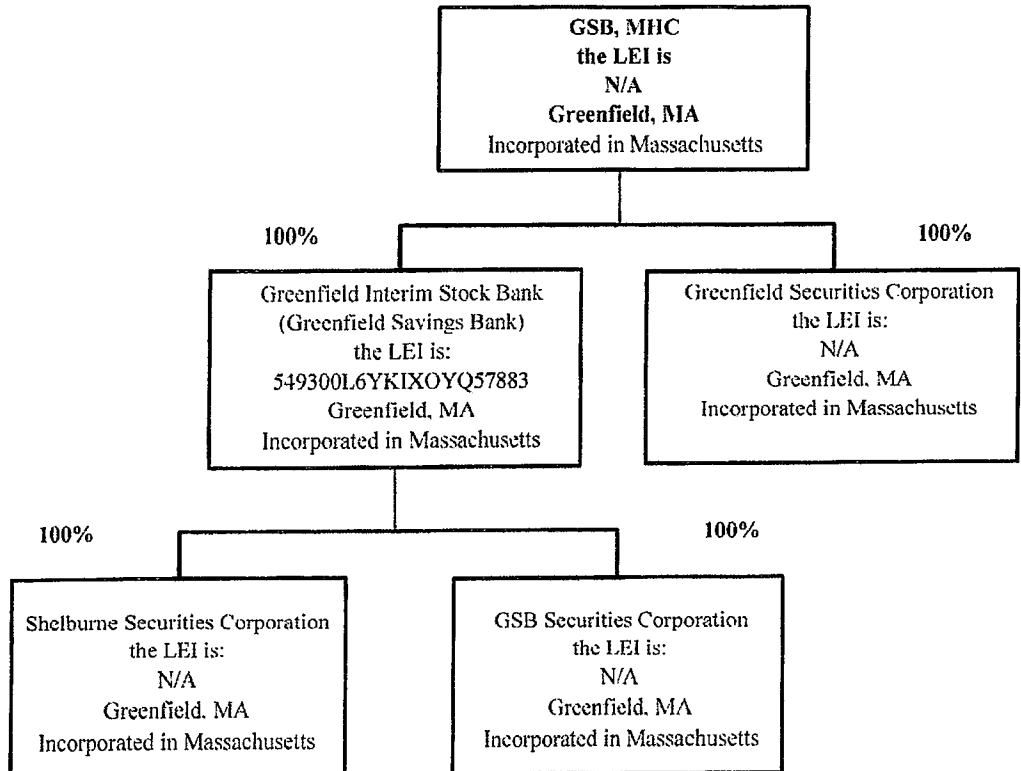
Physical Location (if different from mailing address)

Form FR Y - 6

GSB, MHC
Greenfield, MA
Fiscal Year Ending December 31, 2022

Report Item

- 1: The savings and loan holding company does not prepare an annual report for its securities holders and is not registered with the SEC.
- 2a: Organization Chart



Remains structure as of January 2023

Form FR Y - 6

**GSB, MHC
Greenfield, MA**

Fiscal Year Ending December 31, 2021

Report Item

3. No Security Holders for GSB. MHC

Form FR Y-6
GSB, MHC
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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) Percentage of Voting Shares in 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 and percentage of voting securities held)
Thomas Meshko Greenfield, MA	N/A	Trustee & President	Director & President (Greenfield Savings Bank & GSB Securities Corp & Shelburne Securities Corp)	N/A	N/A	N/A	N/A
Rebecca Caplice Shelburne, MA	Retired	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp & Shelburne Securities Corp)	N/A	N/A	N/A	N/A
Carl Chatto South Portland, ME	Retired CPA	Trustee	Director (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Regina Curtis Warwick, MA	Retired	Trustee	Director (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Timothy Farrell Greenfield, MA	Insurance Agent	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp & Shelburne Securities Corp)	Gilmore & Farrell Insurance Agency	N/A	N/A	Gilmore & Farrell Insurance Agency; 525 Barnardston Rd LLC
William Grinnell Northampton, MA	Insurance Agent	Trustee	Director (Greenfield Savings Bank)	Webber & Grinnell Insurance Agency	N/A	N/A	N/A
Shane Hammond Barnardston, MA	College Administrator	Trustee	Director (Greenfield Savings Bank)	University of Massachusetts	N/A	N/A	N/A
Gwendolyn Jones-Boisvert Amherst, MA	Realtor	Trustee	Director (Greenfield Savings Bank)	Partner - Jones Properties LP	N/A	N/A	Jones Properties LP, Danison Corporation
Amy McMahon Greenfield, MA	Restaurateur	Trustee	Director (Greenfield Savings Bank)	Owner - Mesa Verde	N/A	N/A	Sweethearts of the Rodeo Inc DBA Mesa Verde
Dennis Putnam Greenfield, MA	Certified Public Accountant	Trustee	Director (Greenfield Savings Bank & GSB Securities Corp & Shelburne Securities Corp)	Dennis Putnam CPA	N/A	N/A	Dennis J Putnam CPA, Robert H Kugel Trust
John M. Shanahan South Deerfield, MA	Production Manager	Trustee	Director (Greenfield Savings Bank)	Penfield Productions, Ltd.	N/A	N/A	Penfield Productions, Ltd
Elizabeth Silyn Sunderland, MA	Retired CPA	Trustee	Director (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Pamela Stobierski South Deerfield, MA	Attorney	Trustee	Director & Chairman (Greenfield Savings Bank & GSB Securities Corp & Shelburne Securities Corp)	Partner - Stobierski & Stobierski	N/A	N/A	Pam H Stobierski Attorney at Law, JLP Realty Trust
Gregory Thomas Springfield, MA	College Administrator	Trustee	Director (Greenfield Savings Bank)	University of Massachusetts	N/A	N/A	N/A
Lynette Watkins Northampton, MA	Healthcare Professional	Trustee	Director (Greenfield Savings Bank)	Cooley Dickinson Health Care	N/A	N/A	N/A

Form FR Y-6
GSB, MIIC
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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) Percentage of Voting Shares in 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 and percentage of voting securities held)
William Granger South Hadley, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	Baltic Properties, LLC, Gracie Properties, LLC, Kings Landing, LLC, Ironman Properties, LLC, Winterhill Properties, LLC, Granter Tax Services, LLC
Lott Grover Greenfield, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Mark Grunish Hadley, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Stephen Hamlin South Hadley, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Shandra Richardson Chicopee, MA	N/A	Senior Vice President	Senior Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Andrew Brestano Turners Falls, MA	N/A	1st Vice President	1st Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Karen Carter Chicopee, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	Let It Be By The Sea, LLC
Linda Daglus South Deerfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Kevin De Rosa Clarendon, NH	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Christina Gay Greenfield, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Donald LaFontaine W. Chesterfield, NH	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Sherie Lewis Dummerston, VT	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Michael Longbrun South Hadley, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A
Cassandra Morrey Willansburg, MA	N/A	Vice President	Vice President (Greenfield Savings Bank)	N/A	N/A	N/A	N/A