

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

Mechanics Bancorp, MHC

Legal Title of Holding Company

308 Bay Street/PO Box 552

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

Taunton

MA

02750

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kimberly Rua

Accounting Manager

Name

Title

508-823-7744 1162

Area Code / Phone Number / Extension

508-880-3928

Area Code / FAX Number

krua@mechanics-coop.com

E-mail Address

www.mechanics-coop.com

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

I, Joseph T. Baptista Jr

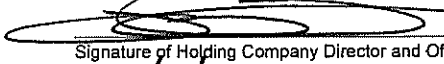
Name of the Holding Company Director and Official

President and 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 the individual.

 **PRB + CEO**

Signature of Holding Company Director and Official

7/19/2023
Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission?	C=No *=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

Mechanics Bancorp, Inc.
Legal Title of Subsidiary Holding Company

308 Bay Street/PO Box 552
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Taunton MA 02780
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)

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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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)

Form FR Y-6
Mechanics Bancorp, MHC

Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include name of businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Joseph T. Baptista Jr. Taunton, MA	N/A	Director, President/CEO, Trustee	Director & President/CEO (Mechanics Cooperative Bank, Mechanics Bancorp, Inc.); Director & President (MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Director, Atlantic Community Bankers Bank ; Director, Peoples, Inc	N/A	N/A	64 Salmarch Road Realty Trust (Trustee); Joseph and Ann Marie Baptista Jr Family Trust (Trustee)
Delfina Larrinjo Berkley, MA	N/A	Treasurer	SVP, CFO & Treasurer (Mechanics Cooperative Bank); Treasurer (Mechanics Bancorp, Inc.; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC).	Director, Steppingstone Inc	N/A	N/A	N/A
Deborah A. Grimes Fall River, MA	N/A	N/A	EVP, Retail Banking and Human Resources (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Fall River	N/A	N/A	N/A
Curtis McKinney Providence, RI	N/A	N/A	SVP, Senior Lending Officer (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Metro South	N/A	N/A	N/A
Thomas Steele Bourne, MA	N/A	N/A	SVP, Chief Technology Officer (Mechanics Cooperative Bank)	N/A	N/A	N/A	N/A
Richard Bentley Jr. Raylham, MA	Attorney	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Law offices of Bentley & Bentley	N/A	N/A	N/A
Barry R. Bibeau Swansea, MA	Retired	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	N/A
Edmund J. Brennan Jr. Raylham, MA	Attorney	Chairman, Trustee	Chairman, Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Bresnan, Recupero, Cascione, Scungio & McAllister (16.66% Partnership Interest)	N/A	N/A	174 Dean Street, LLC (Manager and 50% membership interest); Winthrop Club Realty Trust (Trustee and 50% beneficial interest); Carney Family Nominee Trust (Trustee); and Carney Family Irrevocable Trust of 1998 (Trustee); Various Carney Family Trusts (Trustee); Mizzen Head Nominee Trust (Trustee); Golden Nominee Trust (Trustee); Kileen Nominee Trust (Trustee); Barristers Hall, LLC (Member; 16.66%); 12 Fox Meadow Drive LLC (Manager); 10 Eagle Drive LLC (Manager)
Mark Dargoin Bridgewater, MA	Plumbing	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Dargoin Plumbing, Inc. (President/Owner)	N/A	N/A	N/A

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

Report Item 4. Insiders

(1) Name 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) Title & Position with Other Businesses (include name of 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 and percentage of voting securities held)
Robert A. Infante Bridgewater, MA	General Contractor & Building Commissioner	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Tech Built Corporation (99%); Southbridge Properties, LLC (99%); Building Commissioner (Town of Raynham)	N/A	N/A	404 North Street Realty Trust (50%); Virage Realty Trust (25%); G&I Properties (25%)
Joseph S. Mozzone Rehoboth, MA	Lumber Sales & Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Fracton Holdings Inc(President/Owner - 100%)	N/A	N/A	Mozzone Family Trust 2 (Trustee)
George Shaker Jr. Warren, RI	Restaurant Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	Shaker Realty Trust (Trustee)
Audienne Mollor Bridgewater, MA	Consulting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	ACLS LLC (Owner); Ocean Spray Cranberries (Owner); Director, USDA-CMC; Director, Cranberry Education Foundation	N/A	N/A	Kravitz Realty Company (50% Partnership)

Form FR Y-6
Mechanics Bancorp, Inc

Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include name of businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Joseph T. Baptista Jr. Taunton, MA	N/A	Director, President/CEO, Trustee	Director & President/CEO (Mechanics Cooperative Bank, Mechanics Bancorp, Inc.); Director & President (MCB Securities Corporation, 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Director, Atlantic Community Bankers Bank ; Director, Peoples, Inc	N/A	N/A	64 Saltmarsh Road Realty Trust (Trustee); Joseph and Ann Marie Baptista Jr Family Trust (Trustee)
Delfina Laranjo Bedley, MA	N/A	Treasurer	SVP, CFO & Treasurer (Mechanics Cooperative Bank); Treasurer (Mechanics Bancorp, Inc.; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC).	Director, Steppingstone Inc	N/A	N/A	N/A
Deborah A. Grimes Fall River, MA	N/A	N/A	EVP, Retail Banking and Human Resources (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Fall River	N/A	N/A	N/A
Curtis McKinney Providence, RI	N/A	N/A	SVP, Senior Lending Officer (Mechanics Cooperative Bank)	Director, Boys and Girls Club of Metro South	N/A	N/A	N/A
Thomas Steele Bourne, MA	N/A	N/A	SVP, Chief Technology Officer (Mechanics Cooperative Bank)	N/A	N/A	N/A	N/A
Richard Bentley Jr. Raynham, MA	Attorney	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Law offices of Bentley & Bentley	N/A	N/A	N/A
Barry R. Bibeau Swanset, MA	Retired	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	N/A	N/A	N/A	N/A
Edmund J. Brennan Jr. Raynham, MA	Attorney	Chairman, Trustee	Chairman, Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Brennan, Recupero, Cascone, Scungio & McAllister (16.66% Partnership Interest)	N/A	N/A	174 Dean Street, LLC (Manager and 50% membership interest); Windrop Club Realty Trust (Trustee and 50% beneficial interest); Carney Family Nominee Trust (Trustee); and Carney Family Irrevocable Trustee of 1998 (Trustee); Various Carney Family Issue Trusts (Trustee); Milzen Head Nominee Trust (Trustee); Goleen Nominee Trust (Trustee); Kaileen Nominee Trust (Trustee); Barristers Ltd, LLC (Member; 16.66%); 12 Fox Meadow Drive LLC (Manager); 10 Eagle Drive LLC (Manager)
Mark Dzungia Bridgewater, MA	Plumbing	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency LLC)	Dzungia Plumbing, Inc. (President/Owner)	N/A	N/A	N/A

Form FR Y-6
Mechanics Bancorp, Inc
Fiscal Year Ending December 31, 2022

Report Item 4-Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include name of businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Robert A. Iafra Bridgewater, MA	General Contractor & Building Commissioner	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency, LLC)	Tech Built Corporation (99%); Southbridge Properties, LLC (99%); Building Commissioner (Town of Raynham)	N/A	N/A	104 North Street Realty Trust (80%); Vinge Realty Trust (25%); G&I Properties (25%)
Joseph S. Mozzone Rethoboth, MA	Lumber Sales & Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency, LLC)	Practorian Holdings Inc (President/Owner - 100%)	N/A	N/A	Mozzone Family Trust 2 (Trustee)
George Shaker, Jr. Warren, RI	Restaurant Supply	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency, LLC)	N/A	N/A	N/A	Shaker Realty Trust (Trustee)
Adrienne Mollor Bridgewater, MA	Consulting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency, LLC)	AGLS LLC (Owner); Ocean Spray Cranberries (Owner); Director, USDA-CMC; Director, Cranberry Education Foundation	N/A	N/A	Kravitz Realty Company (50% Partnership)
Elleen Pelletier River, MA	Full Contracting	Trustee	Director (Mechanics Bancorp, Inc.; Mechanics Cooperative Bank; MCB Securities Corporation; 1877 TPM Corporation and Mechanics Cooperative Bank Insurance Agency, LLC)	Teknikor Contracting Inc (CFO); Teknikor Industrial Inc (CFO); Teknikor Automation & Controls Inc. (CFO)	N/A	N/A	Ten Point Properties (Member/Owner, 50%); Elleen G. Pelletier Rev Trust - 2004; Elizabeth Storm Realty Trust (Trustee); Iverton Base Realty (Trustee); Sunnyside Realty Trust (Trustee); Pequot Realty Trust (Trustee)