

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.

I, Jonathan H. Dowst
 Name of the Holding Company Director and Official
Trustee/Chief Executive Officer/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]
 Signature of Holding Company Director and Official
03/24/2023
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Pentucket Bank Holdings, MHC

Legal Title of Holding Company

One Merrimack St.

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

<u>Haverhill</u>	<u>MA</u>	<u>01830</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karl J. Denu SVP/CFO
 Name Title

978-556-5509
 Area Code / Phone Number / Extension

978-945-0785
 Area Code / FAX Number

kdenu@pentucketbank.com
 E-mail Address

www.pentucketbank.com
 Address (URL) for the Holding Company's web page

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.

Pentucket Bancorp, Inc.
Legal Title of Subsidiary Holding Company

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

Haverhill MA 01830
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

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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
Pentucket Bank Holdings, 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 securi- ties are held (List names of companies and percentage of voting securities held)
Terrence A. Beaton West Newbury, MA USA	Investment Advisory Services Owner	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation	President Beaton Management Co. Sole Member Summer St. Management, LLC	N/A	N/A	Beaton Management Co. 100% Summer St. Management, LLC 100%
Peter A. Carbone Bradford, MA, USA	Retired	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Joseph A. Cleary Haverhill, MA, USA	Attorney/Law Practice	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation	President/Partner James P. Cleary III & Joseph A. Cleary PC Trustee/Beneficiary CW Realty Trust			James P. Cleary III & Joseph A. Cleary, PC 50% CW Realty Trust 50%
Scott D. Cote, Sr. Windham, NH, USA	Retired	Trustee and Chairman of the Board	Director and Chairman of the Board Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Noemi Custodia-Lora Haverhill, MA, USA	College Administrator	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Thomas Desmet Wells, ME, USA	Information Technology Company Owner	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation	President & CEO Mosaic Technology Corp.	N/A	N/A	Mosaic Technology Corp. 100%
E. Lynn Garner Haverhill, MA, USA	Retired	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Michelle A. Lavigne Haverhill, MA, USA	Cleaning Services Owner	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	Co-Owner/Treasurer/Secretary Home and Auto Professional Services, Inc	N/A	N/A	Home and Auto Professional Services, Inc 50%
Joel C. Olbricht Deerfield, NH, USA	Certified Public Accountant	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	Partner/Manager Olbricht Kiley Group, LLC	N/A	N/A	Olbricht Kiley Group, LLC 33%
Daniel J. Norris Salem, NH, USA	Attorney/Law Practice	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank Pentucket Securities Corporation	Director/Shareholder McLane Middleton, PA	N/A	N/A	McLane Middleton, PA 5%
Charles A. Walker E. Kingston, NH, USA	Retired	Trustee	Director Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Karl J. Denu Derry, NH, USA		Senior Vice President, Chief Financial Officer and Treasurer	Senior Vice President, Chief Financial Officer and Treasurer Pentucket Bancorp, Inc. Pentucket Bank Treasurer Pentucket Securities Corporation	N/A	N/A	N/A	N/A

Form FR Y-6
Pentucket Bank Holdings, 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 securi- ties are held (List names of companies and percentage of voting securities held)
Jonathan H. Dowst Weare, NH, USA		Trustee, President and Chief Executive Officer	Director, President and Chief Executive Officer Pentucket Bancorp, Inc. Pentucket Bank Director and President Pentucket Securities Corporation	Member WSA Properties, LLC	N/A	N/A	WSA Properties, LLC 50%
Robert C. Glosner Auburn, NH, USA		Senior Vice President and Chief Information Officer	Senior Vice President and Chief Information Officer Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Stephen M. Jaskelivcus Haverhill, MA, USA		Senior Vice President and Chief Credit Officer	Senior Vice President and Chief Credit Officer Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A
Carol A. Wilson Bedford, NH, USA		Senior Vice President, Chief Experience Officer and Clerk	Senior Vice President, Chief Experience Officer and Clerk Pentucket Bancorp, Inc. Pentucket Bank Clerk Pentucket Securities Corporation	N/A	N/A	N/A	N/A
Eric G. Leuteritz Windham, NH, USA		Senior Vice President and Chief Operating Officer	Senior Vice President and Chief Operating Officer Pentucket Bancorp, Inc. Pentucket Bank	N/A	N/A	N/A	N/A

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Pentucket Bancorp, Inc.
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 securi- ties are held (List names of companies and percentage of voting securities held)
Terrence A. Beaton West Newbury, MA USA	Investment Advisory Services Owner	Director	Director Pentucket Bank Pentucket Securities Corporation	President Beaton Management Co. Sole Member Summer St. Management, LLC	N/A	N/A	Beaton Management Co. 100% Summer St. Management, LLC 100%
Peter A. Carbone Bradford, MA, USA	Cleaning Services Owner	Director	Director Pentucket Bank	N/A	N/A	N/A	N/A
Joseph A. Cleary Haverhill, MA, USA	Attorney/Law Practice	Director	Director Pentucket Bank Pentucket Securities Corporation	President/Partner James P. Cleary III & Joseph A. Cleary PC Trustee/Beneficiary CW Realty Trust			James P. Cleary III & Joseph A. Cleary, PC 50% CW Realty Trust 50%
Scott D. Cote, Sr. Windham, NH, USA	Retired	Director and Chairman	Director and Chairman of the Board Pentucket Bank	N/A	N/A	N/A	N/A
Noemi Custodia-Lora Haverhill, MA, USA	College Administrator	Director	Director Pentucket Bank	N/A	N/A	N/A	N/A
Thomas Desmet Wells, ME, USA	Information Technology Infrastructure Solutions Company Owner	Director	Director Pentucket Bank Pentucket Securities Corporation	President & CEO Mosaic Technology Corp.	N/A	N/A	Mosaic Technology Corp. 100%
E. Lynn Garner Haverhill, MA, USA	Retired	Director	Director Pentucket Bank	N/A	N/A	N/A	N/A
Michelle A. Lavigne Haverhill, MA, USA	Cleaning Services Owner	Director	Director Pentucket Bank	Co-Owner/Treasurer/Secretary Home and Auto Professional Services, Inc	N/A	N/A	Home and Auto Professional Services, Inc 50%
Joel C. Olbricht Deerfield, NH, USA	Certified Public Accountant	Director	Director Pentucket Bank	Partner/Manager Olbricht Kiley Group, LLC	N/A	N/A	Olbricht Kiley Group, LLC 33%
Daniel J. Norris Salem, NH, USA	Attorney/Law Practice	Director	Director Pentucket Bank Pentucket Securities Corporation	Director/Shareholder McLane Middleton, PA	N/A	N/A	McLane Middleton, PA 5%
Charles A. Walker E. Kingston, NH, USA	Retired	Director	Director Pentucket Bank	N/A	N/A	N/A	N/A
Karl J. Denu Derry, NH, USA		Senior Vice President, Chief Financial Officer and Treasurer	Senior Vice President, Chief Financial Officer and Treasurer Pentucket Bank Treasurer Pentucket Securities Corporation	N/A	N/A	N/A	N/A
Jonathan H. Dowst Weare, NH, USA		Director, President and Chief Executive Officer	Director, President and Chief Executive Officer Pentucket Bank Director and President Pentucket Securities Corporation	Member WSA Properties, LLC	N/A	N/A	WSA Properties, LLC 50%
Robert C. Glosner Auburn, NH, USA		Senior Vice President and Chief Information Officer	Senior Vice President and Chief Information Officer Pentucket Bank	N/A	N/A	N/A	N/A
Stephen M. Jaskelivics Haverhill, MA, USA		Senior Vice President and Chief Credit Officer	Senior Vice President and Chief Credit Officer Pentucket Bank	N/A	N/A	N/A	N/A

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Fiscal Year Ending December 31, 2022

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

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Carol A. Wilson Bedford, NH, USA		Senior Vice President, Chief Experience Officer and Clerk	Senior Vice President, Chief Experience Officer and Clerk Pentucket Bank Clerk Pentucket Securities Corporation	N/A	N/A	N/A	N/A
Eric G. Leuteritz Windham, NH, USA		Senior Vice President and Chief Operating Officer	Senior Vice President and Chief Operating Officer Pentucket Bank	N/A	N/A	N/A	N/A