

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

PeoplesBancorp, MHC

Legal Title of Holding Company

330 Whitney Avenue

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

Holyoke MA 01040
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane M. Ulitsch Financial Reporting Mngr

Name Title

413-493-8796

Area Code / Phone Number / Extension

413-552-0598

Area Code / FAX Number

dulitsch@bankatpeoples.com

E-mail Address

www.bankatpeoples.com

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

I, Thomas W. Senecal

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 that individual.

Mar 22, 2023 5:05 PM EDT

Signature of Holding Company Director and Official

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 0

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.

N/A

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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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)

Results: A list of branches for your depository institution: **PEOPLESBANK (ID_RSSD: 613400)**.
 This depository institution is held by **PEOPLESBANCORP, MHC (3186585)** of **HOLYOKE, 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 |
|-------------|----------------|----------------------------|-----------------|-------------------------------------|-------------------------------|------------------|-------|----------|-----------|---------------|--------------|----------------|-------------|----------------------|----------|
| | | Full Service (Head Office) | 613400 | PEOPLESBANK | 314 HIGH ST | HOLYOKE | MA | 01040 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 2351331 | EAST GRANBY BRANCH | 1 TURKEY HILLS ROAD | EAST GRANBY | CT | 06026 | HARTFORD | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 115100 | FIRST NATIONAL BRANCH | 30 BRIDGE STREET | SUFFIELD | CT | 06078 | HARTFORD | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 5654501 | WEST HARTFORD BANKING CENTER BRANCH | 102 LASALLE ROAD | WEST HARTFORD | CT | 06107 | HARTFORD | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 114608 | WEST SUFFIELD BRANCH | 1380 MOUNTAIN ROAD | WEST SUFFIELD | CT | 06093 | HARTFORD | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3160419 | AMHERST BRANCH | 56 AMITY STREET | AMHERST | MA | 01002 | HAMPSHIRE | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3023792 | CHICOPEE BRANCH | 610 MEMORIAL DRIVE | CHICOPEE | MA | 01020 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 650900 | FAIRVIEW BRANCH | 1936 MEMORIAL DR | CHICOPEE | MA | 01020 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3438350 | EAST LONGMEADOW BRANCH | 201 NORTH MAIN STREET | EAST LONGMEADOW | MA | 01028 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 5430040 | YANKEE PEDLAR BRANCH | 1864-1866 NORTHAMMPTON STREET | HOLYOKE | MA | 01040 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 2744812 | LONGMEADOW BRANCH | 783 WILLIAMS STREET | LONGMEADOW | MA | 01106 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 5654499 | LLUDLOW BANKING CENTER BRANCH | 450 CENTER STREET | LLUDLOW | MA | 01056 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 4557696 | NORTHAMPTON BRANCH | 300 KING STREET | NORTHAMPTON | MA | 01060 | HAMPSHIRE | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 2312677 | SOUTH HADLEY BRANCH | 468 NEWTON STR | SOUTH HADLEY | MA | 01075 | HAMPSHIRE | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 4136653 | REEDS LANDING BRANCH | 807 WILBRAHAM ROAD | SPRINGFIELD | MA | 01109 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 4076946 | ST JAMES AVENUE BRANCH | 1051 ST JAMES AVENUE | SPRINGFIELD | MA | 01104 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3820768 | SUMNER BRANCH | 1240 SUMNER AVENUE | SPRINGFIELD | MA | 01118 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3485550 | WILBRAHAM ROAD BRANCH | 1900 WILBRAHAM ROAD | SPRINGFIELD | MA | 01129 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 4303978 | WEST SPRINGFIELD BRANCH | 547 MEMORIAL AVENUE | WEST SPRINGFIELD | MA | 01089 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |
| | | Full Service | 3438042 | WESTFIELD BRANCH | 281 EAST MAIN STREET | WESTFIELD | MA | 01085 | HAMPDEN | UNITED STATES | Not Required | Not Required | PEOPLESBANK | 613400 | |

| Insider Affiliations as of December 2022 | |
|---|--|
| | Thomas Senecal |
| A | President, CEO & Chairman of Board, PeoplesBank |
| A | President, CEO & Chairman of Board, PeoplesBancorp MHC |
| A | Director and President & CEO, TNOP, Inc. |
| A | Director and President & CEO, Arundo, Inc. |
| A | Director & President & CEO, PBHQ Whitney, Inc. |
| A | Director & President & CEO, PB Partners, Inc. |
| A | Director and President, NEFWC, Inc. |
| A | Director, PeopleBank Charitable Foundation |
| D | Corporator, Loomis Communities, Inc. |
| A | Director, Massachusetts Bankers Association |
| A | Horace Smith Foundation, Corporator |
| | Brian Canina |
| A | Executive Vice President, Chief of Finance & Shared Services, & Treasurer, PeoplesBank |
| A | EVP & Treasurer, PeoplesBancorp, MHC |
| A | Director, Senior Vice President, CFO, Treasurer & Secretary, TNOP, Inc. |
| A | SVP, CFO, Treasurer & Secretary, Arundo, Inc. |
| A | Director, Treasurer, & Secretary PBHQ Whitney, Inc. |
| A | CFO, Treasurer & Secretary, PB Partners, Inc. |
| A | CFO, Treasurer & Secretary, NEFWC, Inc. |
| A | Director, PeoplesBank Charitable Foundation |
| C | Director, Holyoke Medical Center |
| C | Director, Treasurer, Children's Study Home |
| | Aleda DeMaria |
| A | Executive Vice President, PeoplesBank |
| A | Director, PeoplesBank Charitable Foundation |
| C | Member, Board of Directors, Dress for Success Western Massachusetts & Governance Committee |
| C | Vice Chair, Town of Southwick, Finance Committee |
| C | Town of Southwick, Master Plan Committee |
| | Amy Roberts |
| A | Executive Vice President, PeoplesBank |
| A | Director, PeoplesBank Charitable Foundation |
| D | Vice President, Board of Directors, Springfield Public Forum |
| D | Member, Board of Directors, Center for Human Development |
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| | Frank Crinella |
| A | Executive Vice President & CCO, PeoplesBank |
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| | Douglas A. Bowen |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| | |
| | Tara Bucchi |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| D | Director, Petit Family Foundation |
| | |
| | Mark P. Cutting |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| B | Owner, President & Treasurer, C & D Electronics, Inc. |
| B | Owner, President & Treasurer, C & D Industries, Inc. |
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| | Michael L. Klofas |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| | |
| | James M. Lavelle |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| C | General Manager, Holyoke Gas & Electric |
| C | Director/President, Holyoke Solar Cooperative |
| C | Director/President, Massachusetts Clean Energy Cooperative |
| D | Director, Massachusetts Municipal Wholesale Electric Co. |
| D | Director, Public Utilities Risk Management Association |
| D | Director, Greater Holyoke Chamber of Commerce |
| D | Finance Committee, St. Jerome's Parish |
| D | Director, Northeast Public Power Association |
| | |
| | G. E. Patrick Leary |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| B | Partner, MP PC |
| B | Partner, MP Financial Services LLP |
| B | Nonexecutive, Fairway Wholesale Distribution, LLC |
| D | Director (Treasurer), Springfield Regional Chamber |
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| | Anne M. Paradis |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| C | Director, Northwestern Mutual |
| D | Director, Community Foundation of Western Massachusetts |
| | |
| | Russell J. Peotter |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| D | Director, Springfield Central Cultural District |
| D | Corporate Trustee, Chairman's Advisory Council, The Trustees of Reservations |
| D | Director, MassCreative, Inc. Boston |
| D | Board Member, Greater Northampton Chamber of Commerce |
| D | Director, Chair, Hilltown Land Trust |
| D | Director, Officer At Large, Double Edge Theater |
| D | Director, Chair, Leadership Pioneer Valley |
| D | Coordinating Council Trustee, PVPC Plan for Progress |
| D | Moderator, Town of Chesterfield |
| D | Chair, Communications Committee Mass Moderators Association |
| | |
| | Timothy J. Reynolds |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| D | Director, Mary's Place, Windsor, CT |
| B | Partner, FML CPA's |
| D | Senior Active Member, Enfield Rotary Club |
| | |
| | Thomas A. Terry |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| B | Partner, CPA, Whittlesey & Hadley, P.C. |
| D | Director & Treasurer, Holyoke Lions Club |
| D | Director & Treasurer, So. Hadley Swim Club |
| D | Director & Treasurer, Michael E. Smith Endowment for Excellence in Education |
| D | Chair, Appropriations Committee, Town of South Hadley |
| B | Partner, TRAMBL Realty Partnership |
| | |
| | Steven M. Mitus |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |
| C | Director, Balise Motor Sales Company |
| C | Director, BLS, Inc. dba Balise Lexus |
| C | Director, BTLs, Inc. dba Balise Toyota |
| C | Director, Balise FOW, Inc. dba Balise Ford |
| C | Director, Jimbob Aviation, Inc. |
| C | Director, Jimbob Air Charter Services, Inc. |

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| | Steven M. Mitus - continued |
| C | Director, Balise JRN, Inc. dba Balise Nissan of West Springfield |
| C | Director, Balise Hy, Inc. dba Balise Hyundai |
| C | Director, Auto Credit Express, Inc. |
| C | Director, Fairfield HY Inc. dba Fairfield Hyundai |
| C | Director, Balise V Inc. Balise Volkswagen |
| C | Director, Balise Ford of Cape Cod |
| C | Director, R&J Nissan, Inc. dba Balise Nissan of Cape Cod |
| C | Director, Cape Hy, Inc. dba Balise Hyundai of Cape Cod |
| C | Director, Balise Car Wash Inc. |
| C | Director, Balise Auto Sales, Inc. |
| C | Manager Balise C, LLC dba Balise Chevrolet of Warwick |
| C | Manager, Balise T, LLC dba Balise Toyota of Warwick |
| C | Manager, Balise K, LLC dba Balise Collision Repair |
| C | Manager, Balise N LLC dba Balise Nissan of Warwick |
| C | Director, Balise Subaru, Inc. |
| C | Manager, MDB-T, LLC dba Colonial Toyota |
| C | Director, Balise H1 Lincoln, dba Majestic Honda |
| C | Director, Balise H2 West Warwick, dba Balise Honda of WW |
| C | Director, Balise K2, Inc dba Balise Kia |
| C | Manager, Balise CBG, LLC dba Hurd Chevrolet Buick GMC |
| C | Manager, Cape Cod Properties, LLC |
| C | Manager, QLP, 1, LLC |
| C | Manager, Columbus Avenue Realty, LLC |
| C | Manager, YGP, LLC |
| C | Manager, 635 Riverdale St, LLC |
| C | Manager, Doty River, LLC |
| C | Manager, Carlex Realty, LP |
| C | Manager, North Broad Street Realty, LLC |
| C | Manager, BAR RI, LLC |
| C | Manager, BAR RI2, LLC |
| C | Manager, BAR RI3, LLC |
| C | Manager, BAR RI4, LLC |
| C | Manager, Bar South Land Hold Holdings, LLC |
| C | Manager, BAR 1705, LLC |
| C | Manager, Commerce Drive Real Estate, LLC |
| C | Manager, CDR 328, LLC |
| C | Manager, 1457 Riverdale Street, LLC |
| C | Manager, Squeaky West, LLC |
| C | Manager, BAR VW, LLC |
| C | Manager, BAR Attleboro, LLC |
| C | Director, Secretary, Treasurer, Car Development, Inc. |
| C | Director, Secretary, Balise Real Estate, Inc. |
| C | Director, Extreme Outdoor Adventures, Inc. |
| C | Director, Key Royal Insurance, Ltd |
| | |

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|---|------------------------------|
| | Carol W. Demas |
| A | Trustee, PeoplesBancorp, MHC |
| A | Director, PeoplesBank |