

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.

Marco Bernasco	ni
Name of the Holding Co	mpany Director and Official
President & CEC)
Title of the Holding Com	pany Director and Official
he supporting attac pared in conformance	that Report of Holding Companies (including chments) for this report date has been pre- be with the instructions issued by the Federal and are true and correct to the best of my of.
With respect to infor	mation regarding individuals contained in this

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. Mart 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 3/30/2023

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID

C.I.

C.I.

C.I.

Physical Location (if different Physical Locati

Month / Day / Year			
Reporter's Name, Stre	eet, and Mailing	Address	
Trunorth Bancorp M	HC		
Legal Title of Holding Comp	any		
35 Summer Street			
(Mailing Address of the Hold	ling Company) Stre	et / P.O. Box	
North Brookfield	MA	₹	01535
City	State		Zip Code
Physical Location (if differen	t from mailing addr	ess)	
,		,	
Person to whom ques	tions about this	report sh	ould be directed:
Ann M. Brady	A۱	/P / Cont	roller
Name	Title	,	
508-637-7418			
Area Code / Phone Number	/ Extension		
508-867-7574			
Area Code / FAX Number			
abrady@banknbsb.	com		
E-mail Address			-
Address (URL) for the Holdin	ng Company's web	page	
Is confidential treatmen this report submission?	t requested for a	ny portion o	of 0=No 1=Yes 0
In accordance with the ((check only one),	General Instructio	ns for this re	eport
 a letter justifying the with the report 			
2. a letter justifying th	nis request has b	een provide	ed separately
NOTE: Information for w	which confidential	treatment is	being 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.

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 rear 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. If the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? Yes	Report item 1. Annual Report to Strate holders
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 rear 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. Of the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? Yes No t checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are shanges from the prior year by checking Yes or No below. See section A of the General Instructions for additional information. Seport Item 2a: Organization Chart Yes No t checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions. Poort Item 2b: Domestic Branch Listing Yes No t checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions. Poort Item 3: Securities Holders Yes No t checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.	For holding companies not registered with the SEC, indicate status of Annual Report to Shareholders:
Checklist The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior rear 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. If the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? Yes	is included with the FR Y-6 report
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Yes	Verification of Changes
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f 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. Yes	Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?
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Yes No f checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions. Peport Item 2b: Domestic Branch Listing Yes No f checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions. Peport Item 3: Securities Holders Yes No f checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions. Report Item 4: Insiders 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.
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Yes No f checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions. Report Item 4: Insiders Yes No	Report Item 3: Securities Holders
Report Item 4: Insiders VI Yes No	+ -
Yes No	If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.
	Report Item 4: Insiders
f checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.	V Yes □ No
	If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

For Use By Tiered Holding Companies

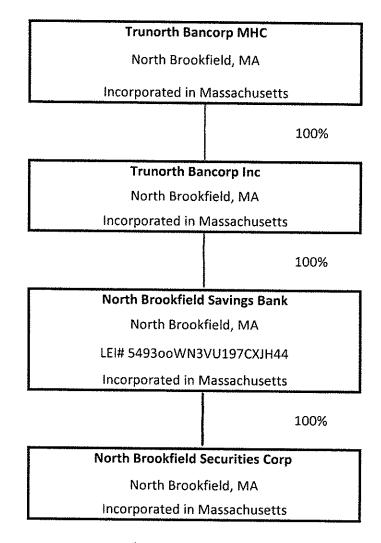
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Turnorth Bancorp In	c		
Legal Title of Subsidiary Hold		Legal Title of Subsidiary Holding Company	
35 Summer Street			
(Mailing Address of the Subsi	diary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
North Brookfield	Massachu ▼ 01535		
City	State Zip Code	City State Zip Code	
Physical Location (if different	from mailing address)	Physical Location (if different from mailing address)	
Legal Title of Subsidiary Hold	ing Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsi	diary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City			
Only	State Zip Code	City State Zip Code	
Physical Location (if different	from mailing address)	Physical Location (if different from mailing address)	
Legal Title of Subsidiary Holdi	ing Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsid	diary Holding Company) 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 different	from mailing address)	Physical Location (if different from mailing address)	
Legal Title of Subsidiary Holdi	ing Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsid	diary Holding Company) 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 different	from mailing address)	Physical Location (if different from mailing address)	

FORM FY Y-6 Trunorth Bancorp MHC Fiscal year ending December 31, 2022

Report item

- 1: The bank holding companies do not prepare annual reports for its shareholders
- 2a: Organizational Chart



LEI N/A unless otherwise noted

- 2b: Domestic Branch Listing enclosed
- 3: Securities Holders Not Applicable
- 4: Insiders enclosed

Results: A list of branches for your depository institution: NORTH BROOKFIELD SAVINGS BANK (ID_RSSD: 528102).

This depository institution is held by TRUNORTH BANCORP MHC (5616189) of NORTH BROOKFIELD, 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.

ata Action		Branch ID_RSSD*		Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID RSSD* Comme
K	Full Service (Head Office)	528102	NORTH BROOKFIELD SAVINGS BANK	35 SUMMER STREET	NORTH BROOKFIELD	MA	01535	WORCESTER	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service			4 DANIEL SHAYS HIGHWAY	BELCHERTOWN	MA			UNITED STATES			NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service		EAST BROOKFIELD BRANCH	100 WEST MAIN STREET	EAST BROOKFIELD	MA	01515	WORCESTER	UNITED STATES	Not Required		NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service	3953844	GILBERT STREET BRANCH	9 GILBERT STREET	NORTH BROOKFIELD	MA	01535	WORCESTER	UNITED STATES	Not Required		NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service	2876085	THORNDIKE STREET BRANCH	1051 THORNDIKE STREET	PALMER	MA	01069	HAMPDEN	UNITED STATES			NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service	878106	THREE RIVERS BRANCH	2060 MAIN STREET	THREE RIVERS	MA	01080		UNITED STATES			NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service	57572	FAMILYFIRST MAIN OFFICE	40 MAIN STREET	WARE	MA	01082		UNITED STATES			NORTH BROOKFIELD SAVINGS BANK	528102
K	Full Service	1398094	WEST BROOKFIELD BRANCH	128 WEST MAIN STREET	WEST BROOKFIELD	MA			UNITED STATES		The second secon	NORTH BROOKFIELD SAVINGS BANK	528102

4) Insiders - Trunorth Bancorp MHC

1) Name, City, State and Country	2) Principal Occupation	3)(a) Title & position with Holding Co	3) (b) Title & position with subsidiaries	3) (c) Title & position with other businesses		4) (b) Percentage of voting shares in subsidiaries	4) (c) List names of other companies if 25% or more of voting securities are held
Marco Bernasconi Bloomfield, CT, USA	CEO & President North Brookfield Savings Bank	Director	CEO & President North Brookfield Savings Bank & North Brookfield Securites Corporation	N/A	None	None	N/A
Kazimierz Borawski Wilbraham, MA,USA	SVP, CFO & Treasurer North Brookfield Savings Bank	N/A	SVP, CFO & Treasurer North Brookfield Savings Bank & North Brookfield Securities Corporation	N/A	None	None	N/A
Donna L Boulanger Sutton, MA, USA	Former President and CEO of North Brookfield Savings Bank	Chair	Chair - North Brookfield Savings Bank	N/A	None	None	N/A
Roland A. Gauthier North Brookfield, MA, USA	CPA / Business owner	Vice Chair	Vice Chair - North Brookfield Savings Bank		None	None	N/A
Elizabeth A. Martinelli Petersham, MA USA	Business Owner	Clerk	Clerk - North Brookfield Savings Bank	·	None	None	N/A

Thomas C. Baker III West Brookfield, MA,			Trustee - North Brookfield Savings				
USA	W	Director	Bank	Gavitt Wire	None	None	N/A
			Trustee - North				
Harold R. Chesson Eas	t		Brookfield Savings				
Brookfield, MA, USA	WWW.	Director	Bank	Gavitt Wire	None	None	N/A
			Trustee - North				
Gregory C. Kline	Former Business		Brookfield Savings				
Dennis Port, MA, USA		Director	Bank	N/A	None	None	N/A
				T			
Jeffrey A. Spencer			Trustee - North				
West Brookfield, MA,			Brookfield Savings	Owner,			
USA	Business Owner	Director	Bank	Spencer Auto	None None	None	N/A
			Trustee - North	President,			
Vincent J. Lucchesi			Brookfield Savings	•			
Oakham, MA, USA	President	Director	Bank	Insulating	None	None	N/A
			Trustee - North	Berthiaume			
Damien D. Berthiaume			Brookfield Savings				
Tolland, CT, USA	Attorney	Director	Bank	& Berthiaume	None	None	N/A
	Attorney	Dacetor	Darin	Dertmadine	WOHE	None	19/74
	First Senior VP / Chi	ef	North Brookfield				
Andrea M. Healy	Administrative & HF	₹	Securities				
Paxton, MA, USA	Officer	Secretary	Corporation	N/A	None	None	N/A
Ann M. Brady	AVP / Controller		North Brookfield				
Wheelwright, MA,	North Brookfield	Assistant	Securities				
USA	Savings Bank	Treasurer	Corporation	N/A	None	None	N/A

4) Insiders - Trunorth Bancorp Inc.

1) Name, City, State and Country	2) Principal Occupation	3)(a) Title & position with Holding Co	3) (b) Title & position with subsidiaries	3) (c) Title & position with other businesses		4) (b) Percentage of voting shares in subsidiaries	4) (c) List names of other companies if 25% or more of voting securities are held
Marco Bernasconi Bloomfield, CT, USA	CEO & President North Brookfield Savings Bank	Director	CEO & President North Brookfield Savings Bank & North Brookfield Securites Corporation	N/A	None	None	N/A
Kazimierz Borawski Wilbraham, MA,USA	SVP, CFO & Treasurer North Brookfield Savings Bank	N/A	SVP, CFO & Treasurer North Brookfield Savings Bank & North Brookfield Securities Corporation	N/A	None	None	N/A
Donna L Boulanger Sutton, MA, USA Roland A. Gauthier North Brookfield, MA,	Former President and CEO of North Brookfield Savings Bank	Chair	Chair - North Brookfield Savings Bank Vice Chair - North Brookfield Savings		None	None	N/A
USA Elizabeth A. Martinelli Petersham, MA USA	CPA / Business owner Business Owner	Vice Chair Clerk	Bank Clerk - North Brookfield Savings Bank	Owner, Cuddy	None None		N/A

t Former Business	Director Director	Brookfield Savings Bank Trustee - North Brookfield Savings Bank	Gavitt Wire	None	None None	N/A
		Trustee - North Brookfield Savings Bank	- Company And Address	MANA de co	***************************************	
	Director	Brookfield Savings Bank		None	Nona	
	Director	Brookfield Savings Bank		None	None	
Former Business	Director	Bank		None	None	
Former Business					ROILE	N/A
Former Business						
Former Business		Trustee - North				
		Brookfield Savings				
owner	Director	Bank	N/A	None	None	N/A
		Trustee - North				
			Owner			
Business Owner	Director	-	· ·	None	None	N/A
			Spericel Nato	TROTIC	Noise	14/ A
		Trustee - North	President,			
		Brookfield Savings	Graphite			
President	Director	Bank	Insulating	None	None	N/A
		Tructee - Morth	Rarthiauma			
	Director	•		None	None	N/A
			es es citté el 1116	Hone	NOIL	N/A
First Senior VP / Chief		North Brookfield				
,						
	Secretary		NI/A	Mone	None	NI/A
	Jedictory	Corporation	14/A	אטוופ	None	N/A
AVP / Controller		North Brookfield				
•	Accietant					
			N/A	Mono	None	N/A
	Business Owner President Attorney	Business Owner Director President Director Attorney Director First Senior VP / Chief Administrative & HR Officer Secretary AVP / Controller North Brookfield Assistant	Business Owner Director Bank Trustee - North Brookfield Savings Bank Attorney Director Bank First Senior VP / Chief Administrative & HR Officer Secretary Corporation AVP / Controller North Brookfield Securities North Brookfield Securities	Trustee - North Brookfield Savings Owner, Bank Spencer Auto Trustee - North President, Brookfield Savings Graphite Bank Insulating Trustee - North Brookfield Savings Attorney Director Bank Berthiaume Brookfield Savings & Berthiaume Brookfield Savings & Berthiaume Brookfield Savings & Berthiaume First Senior VP / Chief North Brookfield Administrative & HR Officer Secretary Corporation N/A AVP / Controller North Brookfield North Brookfield Securities	Trustee - North Brookfield Savings Owner, Business Owner Director Bank Spencer Auto None Trustee - North President, Brookfield Savings Graphite Insulating None Trustee - North Berthiaume Brookfield Savings & Berthiaume None Attorney Director Bank Berthiaume None First Senior VP / Chief North Brookfield Administrative & HR Securities Officer Secretary Corporation N/A None AVP / Controller North Brookfield North Brookfield North Brookfield Securities North Brookfield Securities	Trustee - North Brookfield Savings Owner, Business Owner Director Bank Spencer Auto None None Trustee - North Brookfield Savings Graphite Insulating None None Trustee - North Brookfield Savings Graphite Insulating None None Trustee - North Berthiaume Brookfield Savings & Bank Berthiaume Brookfield Savings & Berthiaume None None First Senior VP / Chief Administrative & HR Officer Secretary Corporation N/A None None AVP / Controller North Brookfield Assistant Securities