

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. Marco Bernasconi

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]*  
 Signature of Holding Company Director and Official  
 3/30/2023  
 Date of Signature

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

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

12/31/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Trunorth Bancorp MHC

Legal Title of Holding Company

35 Summer Street

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

North Brookfield MA 01535  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ann M. Brady AVP / Controller

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 Holding Company's web page

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.

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### 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.

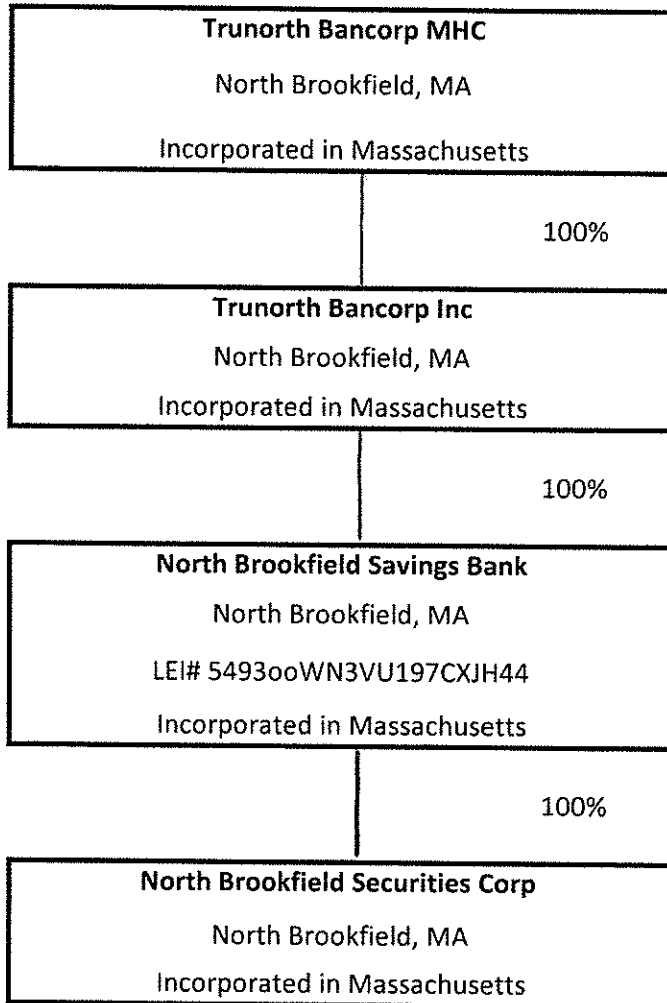


FORM FY Y-6  
Trunorth Bancorp MHC  
Fiscal year ending December 31, 2022

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.

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
OK		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	
OK		Full Service	3269693	BELCHERTOWN BRANCH	4 DANIEL SHAYS HIGHWAY	BELCHERTOWN	MA	01007	HAMPSHIRE	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	3649192	EAST BROOKFIELD BRANCH	100 WEST MAIN STREET	EAST BROOKFIELD	MA	01515	WORCESTER	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	3953844	GILBERT STREET BRANCH	9 GILBERT STREET	NORTH BROOKFIELD	MA	01535	WORCESTER	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	2876085	THORNDIKE STREET BRANCH	1051 THORNDIKE STREET	PALMER	MA	01069	HAMPDEN	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	878106	THREE RIVERS BRANCH	2060 MAIN STREET	THREE RIVERS	MA	01080	HAMPDEN	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	57572	FAMILYFIRST MAIN OFFICE	40 MAIN STREET	WARE	MA	01082	HAMPSHIRE	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	
OK		Full Service	1398094	WEST BROOKFIELD BRANCH	128 WEST MAIN STREET	WEST BROOKFIELD	MA	01585	WORCESTER	UNITED STATES	Not Required	Not Required	NORTH BROOKFIELD SAVINGS BANK	528102	

4) Insiders - Trunorth Bancorp MHC

<u>1) Name, City, State and Country</u>	<u>2) Principal Occupation</u>	<u>3)(a) Title &amp; position with Holding Co</u>	<u>3) (b) Title &amp; position with subsidiaries</u>	<u>3) (c) Title &amp; position with other businesses</u>	<u>4) (a) Percentage of voting shares in Holding Co</u>	<u>4) (b) Percentage of voting shares in subsidiaries</u>	<u>4) (c) List names of other companies if 25% or more of voting securities are held</u>
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	Owner, Cuddy Insurance	None	None	N/A

Thomas C. Baker III West Brookfield, MA, USA		Director	Trustee - North Brookfield Savings Bank	Gavitt Wire	None	None	N/A
Harold R. Chesson East Brookfield, MA, USA		Director	Trustee - North Brookfield Savings Bank	Gavitt Wire	None	None	N/A
Gregory C. Kline Dennis Port, MA, USA	Former Business owner	Director	Trustee - North Brookfield Savings Bank	N/A	None	None	N/A
Jeffrey A. Spencer West Brookfield, MA, USA	Business Owner	Director	Trustee - North Brookfield Savings Bank	Owner, Spencer Auto	None	None	N/A
Vincent J. Lucchesi Oakham, MA, USA	President	Director	Trustee - North Brookfield Savings Bank	President, Graphite Insulating	None	None	N/A
Damien D. Berthiaume Tolland, CT, USA	Attorney	Director	Trustee - North Brookfield Savings Bank	Berthiaume & Berthiaume	None	None	N/A
Andrea M. Healy Paxton, MA, USA	First Senior VP / Chief Administrative & HR Officer	Secretary	North Brookfield Securities Corporation	N/A	None	None	N/A
Ann M. Brady Wheelwright, MA, USA	AVP / Controller North Brookfield Savings Bank	Assistant Treasurer	North Brookfield Securities Corporation	N/A	None	None	N/A

4) Insiders - Trunorth Bancorp Inc.

<u>1) Name, City, State and Country</u>	<u>2) Principal Occupation</u>	<u>3)(a) Title &amp; position with Holding Co</u>	<u>3) (b) Title &amp; position with subsidiaries</u>	<u>3) (c) Title &amp; position with other businesses</u>	<u>4) (a) Percentage of voting shares in Holding Co</u>	<u>4) (b) Percentage of voting shares in subsidiaries</u>	<u>4) (c) List names of other companies if 25% or more of voting securities are held</u>
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	Owner, Cuddy Insurance	None	None	N/A



Thomas C. Baker III West Brookfield, MA, USA		Director	Trustee - North Brookfield Savings Bank	Gavitt Wire	None	None	N/A
Harold R. Chesson East Brookfield, MA, USA		Director	Trustee - North Brookfield Savings Bank	Gavitt Wire	None	None	N/A
Gregory C. Kline Dennis Port, MA, USA	Former Business owner	Director	Trustee - North Brookfield Savings Bank	N/A	None	None	N/A
Jeffrey A. Spencer West Brookfield, MA, USA	Business Owner	Director	Trustee - North Brookfield Savings Bank	Owner, Spencer Auto	None	None	N/A
Vincent J. Lucchesi Oakham, MA, USA	President	Director	Trustee - North Brookfield Savings Bank	President, Graphite Insulating	None	None	N/A
Damien D. Berthiaume Tolland, CT, USA	Attorney	Director	Trustee - North Brookfield Savings Bank	Berthiaume & Berthiaume	None	None	N/A
Andrea M. Healy Paxton, MA, USA	First Senior VP / Chief Administrative & HR Officer	Secretary	North Brookfield Securities Corporation	N/A	None	None	N/A
Ann M. Brady Wheelwright, MA, USA	AVP / Controller North Brookfield Savings Bank	Assistant Treasurer	North Brookfield Securities Corporation	N/A	None	None	N/A