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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

١,	George W Hermann	
	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.

George W Hermann
Signature of Holding Company Director and Official
Date of Signature
For holding companies <u>not</u> 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
For Federal Reserve Bank Use Only
RSSD ID C.I

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.

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

March 31, 2022

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Windsor Federal, MHC

Legal Title of Holding Company

250 Broad Street

200 01000 01000								
(Mailing Address of the Holding Company) Street / P.O. Box								
Windsor	СТ	06095						
City	State	Zip Code						

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed: Diane Crosby FVP / Controller

Name	litte
860-298-5970	
Area Code / Phone Number / Extension	
860-298-6165	
Area Code / FAX Number	
dcrosby@windsorfederal.com	
E-mail Address	
www.windsorfederal.com	
Address (URL) for the Holding Company's	web page

Is confidential treatment requested for any portion of						
this report submission?	1=Yes	0				
In accordance with the General Instructions for this report (check only one),	t					
1. a letter justifying this request is being provided along with the report						
2. a letter justifying this request has been provided se	eparate	iy 🗖				
NOTE: Information for which confidential treatment is bein must be provided separately and labeled as "confidential."	ng requ	ested				

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. 12/2019

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.

Windsor Federal	Bancorp, Inc.							
Legal Tliie of Subsidiary		Legal Title of Subsidia	Legal Title of Subsidiary Holding Company					
250 Broad Street								
	Subsidiary Holding Company) Street/ P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company) S	Street/ P.O. Box				
Windsor	ConnecticE] <u>06095</u>							
City	State Zip Code	City	State	Zip Code				
Physical Location (if diffe	erent from mailing address)	Physical Location (if o	different from mailing address)					
Legal ntle of Subsidiary	Holding Company	Legal Title of Subsidia	ary Holding Company					
(Mailing Address of the S	Subsidiary Holding Company) Street/ P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company) S	Street/ P.O. Box				
City	Image: State Zip Code	City	State	Zip Code				
Physical Location (if diffe	rent from mailing address)	Physical Location (if o	different from mailing address)					
Legal Title of Subsidiary	Holding Company	Legal ntle of Subsidia	ary Holding Company					
(Mailing Address of the S	Subsidiary Holding Company) Street/ P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company) \$	Street/ P.O. Box				
City	State Zip Code	City	State	Zip Code				
Physical Location (if diffe	rent from mailing address)	Physical Location (if o	different from mailing address)					
Legal Title of Subsidiary	Holding Company	Legal Title of Subsidia	ary Holding Company					
(Mailing Address of the S	subsidiary Holding Company) Street/ P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company) (Street/ P.O. Box				
City	Image: State Image: Zip Code	City	State	Zip Code				
Physical Location (if diffe	rent from mailing address)	Physical Location (if c	different from mailing address)					

Form FR Y-6

Windsor Federal, MHC Windsor Connecticut Fiscal Year ending March 31, 2022

Index of Items of the Current Report

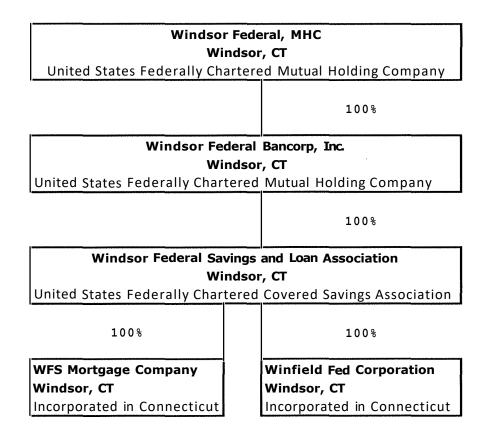
<u>Item No.</u>	Description	
T . 1		
Item 1	Annual Report to Shareholders	
Item 2a	Organization Chart4	
Item 2b	Domestic Branch Listing4	
Item 3	Securites Holdersn/a	
Item4	Insiders:6)

Form FR Y-6

Windsor Federal, MHC Windsor Connecticut Fiscal Year ending March 31, 2022

Report Item

- 1: Windsor Federal, MHC is a federally chartered mutual holding company and does not prepare an Annual Report to Shareholders. The bank holding company is not registered with the SEC.
- 2a: Organizational Chart



LEI not applicable unless otherwise noted

2b: Domestic branch listing provided to the Federal Reserve Bank.

See attached copy of the FR Y-6 Depository Institution Branch Data Verification spreadsheet which was also sent to FRB via e-mail.

R Y6 Depository Institution Branch Data Verification

Results: A list of branches for your holding company: WINDSOR FEDERAL, MHC (3920118) of WINDSOR, CT.

					-]				Head Office	
A THE REPORT OF				Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	IO RSSD*	Comments
												WINDSOR FEDERAL SAVINGS AND LOAN		
	Office)	92676	LOAN ASSOCIATION	250 BROAD STREET, BOX 250	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	1
												WINDSOR FEDERAL SAVINGS AND LOAN		
	Full Service	673208	BLOOMFIELD BRANCH	54 JEROME AVENUE	BLOOMFIELD	СТ	06002	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	
												WINDSOR FEDERAL SAVINGS AND LOAN		
	Limited Service	4569989	BLOOMFIELD HIGH SCHOOL	5 HUCKLEBERRY LANE	BLOOMFIELD	Œ	06002	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	i
												WINDSOR FEDERAL SAVINGS AND LOAN		1
4/28/2022	Limited Service	4866950	DUNCASTER BRANCH	40 LOEFFLER ROAD	BLOOMFIELD	ст	06002	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	1
I T							1					WINDSOR FEDERAL SAVINGS AND LOAN		i
	Limited Service	4841546	SEABURY BRANCH	200 SEABURY DRIVE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	I
							1					WINDSOR FEDERAL SAVINGS AND LOAN		i
	Full Service	4549888	EAST WINDSOR BRANCH	1 SHOHAM ROAD	EAST WINDSOR	СТ	06088	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	i
							1					WINDSOR FEDERAL SAVINGS AND LOAN		i The second sec
	Full Service	3791970	GRANBY OFFICE	21 HARTFORD AVENUE	GRANBY	ст	06035	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	i i
							1					WINDSOR FEDERAL SAVINGS AND LOAN		í
	Full Service	5469282	SOUTH WINDSOR	176 DEMING STREET	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	I
												WINDSOR FEDERAL SAVINGS AND LOAN		í
	Full Service	4989774	SUFFIELD BRANCH	112 MOUNTAIN ROAD	SUFFIELD	α	06078	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	I
				-			Ì				•	WINDSOR FEDERAL SAVINGS AND LOAN		í The second
	Full Service	4462419	North Central Square Office	695 POQUONOCK AVENUE	WINDSOR	σ	06095	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	ł
												WINDSOR FEDERAL SAVINGS AND LOAN		í
	Full Service	3791989	WILSON OFFICE	321 WINDSOR AVE	WINDSOR	ст	06095	HARTFORD	UNITED STATES	Not Required	Not Required	ASSOCIATION	92676	1
	-			1		-	1		-			WINDSOR FEDERAL SAVINGS AND LOAN		i
	Limited Service	4462428	WINDSOR HIGH SCHOOL OFFICE	50 SAGE PARK ROAD	WINDSOR	σ	06095	HARTEORD	LINITED STATES	Not Required	Not Required		92676	I
	4/28/2022		Dat,time Type ID_RSSD* Full Service (Head Office) 92676 Full Service 673208 Limited Service 4569989 4/28/2022 Limited Service 4866950 Limited Service 4841546 Full Service 4549888 Full Service 3791970 Full Service 5469282 Full Service 4989774 Full Service 4462419 Full Service 3791989	Dat,time Type D_RSSD* Popular Name Full Service (Head Office) 92676 LOAN ASSOCIATION Full Service 673208 BLOOMFIELD BRANCH Limited Service 4569989 BLOOMFIELD BRANCH 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH Limited Service 4866950 DUNCASTER BRANCH Limited Service 484546 SEABURY BRANCH Full Service 3791970 GRANBY OFFICE Full Service 5469282 SOUTH WINDSOR Full Service 44862419 NORTH CENTRAL SQUARE OFFICE Full Service 3791989 WILSON OFFICE	Dat,time Type ID_RSSD* Popular Name Street Address Full Service (Head Office) 92676 LOAN ASSOCIATION 250 BROAD STREET, BOX 250 Full Service 673208 BLOOMFIELD BRANCH 54 JEROME AVENUE Limited Service 4569989 BLOOMFIELD BRANCH 54 JEROME AVENUE 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFLER ROAD Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE Limited Service 4841546 SEABURY BRANCH 200 SEABURY DRIVE Full Service 4549888 EAST WINDSOR BRANCH 1 SHOHAM ROAD Full Service 3791970 GRANBY OFFICE 21 HARTFORD AVENUE Full Service 5469282 SOUTH WINDSOR 176 DEMING STREET Full Service 4462419 NORTH CENTRAL SQUARE OFFICE 695 POQUONOCK AVENUE Full Service 3791989 WILSON OFFICE 321 WINDSOR AVE	Dat, time Type ID_RSSD* Popular Name Street Address City Full Service (Head Office) 92676 LOAN ASSOCIATION 250 BROAD STREET, BOX 250 WINDSOR Full Service 673208 BLOOMFIELD BRANCH 54 JEROME AVENUE BLOOMFIELD Limited Service 4569989 BLOOMFIELD HIGH SCHOOL 5 HUCKLEBERRY LANE BLOOMFIELD 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFLER ROAD BLOOMFIELD 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD 4/28/2022 Limited Service 4841546 SEABURY BRANCH 200 SEABURY DRIVE BLOOMFIELD 4/28/2022 Limited Service 4549888 EAST WINDSOR BRANCH 15HOHAM ROAD EAST WINDSOR Full Service 3791970 GRANBY OFFICE 11 HARTFORD AVENU	Dat.time Type ID_RSSD* Popular Name Street Address City State Full Service (Head Office) 92676 UNINDSOR FEDERAL SAVINGS AND UOAN ASSOCIATION 250 BROAD STREET, BOX 250 WINDSOR CT Full Service 673208 BLOOMFIELD BRANCH 54 JEROME AVENUE BLOOMFIELD CT Limited Service 4569989 BLOOMFIELD HIGH SCHOOL 5 HUCKLEBERRY LANE BLOOMFIELD CT 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFLER ROAD BLOOMFIELD CT 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 4/28/2022 Limited Service 4841546 SEABURY BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 4/28/2022 Hall Service 4549888 EAST WINDSOR BRANCH 1SHOHAM ROAD EAST WINDSOR CT Full Service 3791970 GRANBY OFFICE 21 HARTFORD AVENUE GRANBY CT Full Service 448989	Dat.timeTypeID_RSSD*Popular NameStreet AddressCityStateZip CodeFull Service (Head Office)92676UMINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION250 BROAD STREET, BOX 250WINDSORCT06095Full Service673208BLOOMFIELD BRANCH54 JEROME AVENUEBLOOMFIELDCT06002Limited Service4569989BLOOMFIELD HIGH SCHOOL5 HUCKLEBERRY LANEBLOOMFIELDCT060024/28/2022Limited Service4866950DUNCASTER BRANCH40 LOEFFLER ROADBLOOMFIELDCT06002Limited Service4841546SEABURY BRANCH200 SEABURY DRIVEBLOOMFIELDCT06002Limited Service4849888EAST WINDSOR BRANCH200 SEABURY DRIVEBLOOMFIELDCT06088Full Service3791970GRANBY OFFICE21 HARTFORD AVENUEGRANBYCT06035Full Service5469282SOUTH WINDSOR176 DEMING STREETSOUTH WINDSORCT06074Full Service4462419NORTH CENTRAL SQUARE OFFICE695 POQUONOCK AVENUEWINDSORCT06095Full Service3791989WILSON OFFICE321 WINDSOR AVEWINDSORCT06095	Date:TypeID_RSSD*Popular NameStreet AddressCitystateZip CodeCountyFull Service (Head Office)92676UAN ASSOCIATION250 BROAD STREET, BOX 250WINDSORCT06095HARTFORDFull Service673208BLOOMFIELD BRANCH54 JEROME AVENUEBLOOMFIELDCT06002HARTFORD4/28/2022Limited Service4569989BLOOMFIELD HIGH SCHOOL5 HUCKLEBERRY LANEBLOOMFIELDCT06002HARTFORD4/28/2022Limited Service4866950DUNCASTER BRANCH40 LOEFFLER ROADBLOOMFIELDCT06002HARTFORD4/28/2022Limited Service48441546SEABURY BRANCH200 SEABURY DRIVEBLOOMFIELDCT06002HARTFORDfull Service4549888EAST WINDSOR BRANCH15HOHAM ROADEAST WINDSORCT06035HARTFORDFull Service3791970GRANBY OFFICE21 HARTFORD AVENUEGRANBYCT06035HARTFORDFull Service4482419SUFFIELD BRANCH112 MOUNTAIN ROADSUFFIELDCT06078HARTFORDFull Service44989774SUFFIELD BRANCH112 MOUNTAIN ROADSUFFIELDCT06078HARTFORDFull Service4462419NORTH CENTRAL SQUARE OFFICE695 POQUONOCK AVENUEWINDSORCT06095HARTFORDFull Service4462419NORTH CENTRAL SQUARE OFFICE695 POQUONOCK AVENUEWINDSORCT06095HARTFORDFull Service4462419N	TypeD_RSD*Popular NameStreet AddressCityStatezip CodeCountyCountryFull Service (Head Office)	Dr. RSSD* Popular Name Street Address City State Zip Code County Country POIC UNINUM* Full Service (Head Office) 92676 LOAN ASSOCIATION 250 BROAD STREET, BOX 250 WINDSOR CT 06095 HARTFORD UNITED STATES Not Required Full Service 673208 BLOOMFIELD BRANCH 54 JEROME AVENUE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required Limited Service 4569989 BLOOMFIELD HIGH SCHOOL 54 JEROME AVENUE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFLER ROAD BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required 4/28/2022 Limited Service 4841546 SEABURY BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required	Date Date Date Street Address City State Zip Code Country FOL UNINUM* Office Number* Full Service (Head Office) Full Service (Head Office) 19267 LOAN ASSOCIATION 250 BROAD STREET, BOX 250 WINDSOR CT 06095 HARTFORD UNITED STATES Not Required Not Required Full Service 673208 BLOOMFIELD BRANCH 54 JEROME AVENUE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required Not Required 4/28/2022 Limited Service 4569989 BLOOMFIELD HIGH SCHOOL 5 HUCKLEBERRY LANE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required Not Required 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFLER ROAD BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required Not Required 4/28/2022 Limited Service 484154 SEABURY BRANCH 200 SEABURY DRIVE BLOOMFIELD CT 06002 HARTFORD UNITED STATES Not Required Full Service 4549888 EAST WINDSOR BRANCH 15HOHAM ROAD<	Date Dype D_RSSD* Popular Name Street Address City State Zip Code County PDIC UNINUM Office Number* Head Office Full Service Hall Service WINDSOR FEDERAL SAVINGS AND 20 BRAD STREET, BCX 20 WINDSOR C 66095 HARTFORD UNITED STATES Not Reguired ASCOLATION ASCOLATION Mind Service Hall Service 673208 BOOMFIELD HIGH SCHOUL SHECME AVENUE BLOOMFIELD C 66095 HARTFORD UNITED STATES Not Reguired Not Reguired ASCOLATION 4/28/2022 Limited Service 4569989 BLOOMFIELD HIGH SCHOUL SHUCKLEBERRY LANE BLOOMFIELD C 66002 HARTFORD UNITED STATES Not Reguired Not Reguired ASCOLATION 4/28/2022 Limited Service 4866950 DUNCASTER BRANCH 40 LOEFFIER ROAD BLOOMFIELD CT 66002 HARTFORD UNITED STATES Not Reguired Not Reguired ASCOLATION 4/28/2022 Limited Service 4841546 SEABURY BRANCH 20 SEABURY DRIVE	Date Uppe Desco Popular Name Stete Address City State Zip Code County FDC UNINUM Office Head Office Descor Head Office Head Office Descor Head Office Descor Head Office Head Office <thhead secord<="" th=""> Head Secord</thhead>

Form FRY-6 Windsor Federal, MHC Fiscal Year Ending March 31, 2022

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Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State,Country	(2) Principal Occupation if other than with Holding Company	X = 7X = 7	(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	(Include names of other	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources, Inc) Board Member (Windsor Library Association) Board Member (Friends of Northwest Park) Board Member (Rotary Club of Holyoke)	N/A	N/A	N/A

(1) Name, City, State,Country	-		(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 other businesses)	
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Savings and Loan Association)	Community Representative (Bradley Development League) Board Member (CT Community Bankers Association) Board Member (Pentegra)	N/A	N/A	N/A
Frank W Carmon, N Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary/ Owner (Carmon Funeral Home, Inc.) Managing Member/ Owner (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Owner and President (Cremation Society of CT LLC) Managing Member (130 Deerfield Ave., LLC) Board Member (Polish National Home of Hartford, Inc.) Managing Member (Carmon LJ, LLC)	N/A	N/A	Carmon Funeral Home Inc. (63%) Carmon Properties, LLC (100%) Carmon & Company, LLC (100%) 43 Wethersfield Ave. LLC (100%) Cremation Society or CT LLC (90%) 130 Deerfield Road, LLC (50%) Carmon LI,LLC (63%)

(1) Name, City, State,Country	(2) Principal Occupation if other than 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 other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Mary-Lynn Kinney South Windsor, CT USA	N/A	Senior Executive Vice President, COO	Senior Executive Vice President, COO, Director (Windsor Federal Savings and Loan Association) Senior Executive Vice President, COO, Director (WFS Mortgage Company)	Director/ Treasurer (Windsor Chamber of Commerce)	N/A	N/A	N/A
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC) Corporate Counsel/Member Board of Directors (ABA-PGT, Inc)	N/A	N/A	Jacobs Walker Rice and Barry, LLC (20%)
Brian Baumann Old Orchard Beach, ME USA	N/A	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Chief Executive Office	Director	Director (Windsor Federal Savings and Loan Association)	Board Member (Wadsworth Antheneuim) Board Member (Foodshare) CEO (Capital Community College) Board Member (National Council on Black American Affairs)	N/A	N/A	N/A

(1) Name, City, <u>State,Country</u> Kristen S. Barbarotta	(2) Principal Occupation if other than with Holding Company Attorney		(3)(b) Title & Position with Subsidiaries (include names of <u>subsidiaries}</u> Director	(3)(c) Title& Position with Other Businesses (Include names of other businesses} Partner	(4)(a) Percentage of Voting Shares in <u>Holding Company</u> N/A	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses) N/A	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held Johnson, Dowe, Brown
Suffield, CT USA			(Windsor Federal Savings and Loan Association)	(Johnson, Dowe, Brown & Barbarotta, LLC)			& Barbarotta, LLC (50%)
Stan Gryskiewicz Windsor, CT USA	Business Owner	Director	Director (Windsor Federal Savings and Loan Association)	Owner {PC Development Group, LLC Co-Owner (A&S Property Group, LLC)	N/A	N/A	PC Development Group, LLC {100%) {A&S Property Group, LLC) {50%)

Form FR Y-6 Windsor Federal Bancorp, Inc. Fiscal Year Ending March 31, 2022

Report Item 4: Insiders {Windsor Federal Bancorp, Inc.)

(1) Name, City, State,Country Robert A Verrengia South Dennis, MA, USA	(2) Principal Occupation if other than with <u>Holding Company</u> N/A	(3)(a) Title & Position with Holding Company Director & Chairman	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) Director & Chairman (Windsor Federal Savings and Loan Association)	(3)(c) Title & Position with Other Businesses (Include names of other businesses) N/A	(4)(a) Percentage of Voting Shares in Holding Company N/A	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses) N/A	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources, Inc) Board Member (Windsor Library Association) Board Member (Friends of Northwest Park) Board Member (Rotary Club of Holyoke)	N/A	N/A	N/A

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(L) Name, City, State,Country George W Hermann Suffield, CT, USA	(2) Principal Occupation if other than with Holding Company N/A	Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) Director, CEO & President (Windsor Federal Savings and Loan Association)	& Position with Other	(4)(a) Percentage of Voting Shares in Holding Company N/A	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses) N/A	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held N/A
Frank W Carmon, V Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary/ Owner (Carmon Funeral Home, Inc.) Managing Member/ Owner (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Owner and President (Cremation Society of CT LLC) Managing Member (130 Deerfield Ave., LLC) Board Member (Polish National Home of Hartford, Inc.) Managing Member (Carmon LI, LLC)	N/A	N/A	Carmon Funeral Home, Inc. (63%) Carmon Properties, LLC (100%) Carmon & Company, LLC (100%) 43 Wethersfield Ave., LLC (100%) 43 Wethersfield Ave., LLC (100%) Cremation Society of CTLLC (90%) 130 Deerfield Road, LLC (50%) Carmon LI,LLC (63%)

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(1) Name, City, <u>State,Co1mtr y</u> Mary-Lynn Kinney South Windsor, CT USA	(2) Principal Occupation if other than with Holding Company N/A	{3)(a) Title & Position with Holding Company Senior Executive Vice President, COO	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) Senior Executive Vice President, COO, Director (Windsor Federal Savings and Loan Association) Senior Executive Vice President, COO, Director (WFS Mortgage Company)	(3){c) Title & Position with Other Businesses (Include names of other businesses) Director/ Treasurer (Windsor Chamber of Commerce)	(4)(a) Percentage of Voting Shares in Holding Company N/A	{4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses) N/A	
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC) Corporate Counsel/Member Board of Directors (ABA-PGT, Inc)	N/A	N/A	Jacobs Walker Rice and Barry, LLC (20%)
Brian Baumann Suffield, CT USA	N/A	Director	Director (Windsor Federal Savings and Loan Association I	N/A	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Chief Executive Office	Director	Director (Windsor Federal Savings and Loan Association)	Board Member (Wadsworth Antheneuim) Board Member (Foodshare) CEO (Capital Community College) Board Member (National Council on Black American Affairs)	N/A	N/A	N/A

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Kristen S. Barbarotta Suffield, CT USA	Attorney	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Johnson, Dowe, Brown & Barbarotta, LLC)	N/A	N/A	Johnson, Dowe, Brown & Barbarotta, LLC (50%)
Stan Gryskiewicz Windsor, CT USA	Business Owner	Director	Director (Windsor Federal Savings and Loan Association)	Owner (PC Development Group, LLC Co-Owner (A&S Property Group, LLC)	N/A	N/A	PC Development Group, LLC (100%) (A&S Property Group, LLC) (50%)