

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, Neil Kiely
 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
3/14/23
 Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

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

Reporter's Name, Street, and Mailing Address

Androscoggin Bancorp MHC
 Legal Title of Holding Company
PO Box 1407
 (Mailing Address of the Holding Company) Street / P.O. Box
Lewiston ME 04243-1407
 City State Zip Code
30 Lisbon St Lewiston ME 04240
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mary Michaud VP & Treasurer
 Name Title
207-376-3628
 Area Code / Phone Number / Extension
207-786-4782
 Area Code / FAX Number
mmichaud@androscogginbank.com
 E-mail Address
www.androscogginbank.com
 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.

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.

Androscoggin Bancorp Inc
Legal Title of Subsidiary Holding Company

PO Box 1407
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Lewiston ME 04243-1407
City State Zip Code

30 Lisbon St Lewiston ME 04240
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)

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(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)

ANDROSCOGGIN SAVINGS BANK

4. Insiders

Androscoggin Savings Bank December 2022

Name, City & State	Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
Paul H. Andersen New Gloucester, ME	n/a	Chair of Board	Chair of Board	None	None	None	None
Dajuan Eubanks Portland, ME	Management	Director	Director	VP	None	None	None
Steven A. Closson North Port, FL	n/a	Director	Director	N/A	None	None	None
Ike L. Goodwin Lady Lake, FL	Retired	Director	Director	President	None	None	Abenaki Properties LLC Bear Pond Corp. (50%)
Michel M. Ouellet Brunswick, ME	Construction	Director	Director	President	None	None	Ouellet Construction (100%) Coastal Realty, LLC Starfish Realty, LLC
Jean Wilson Falmouth, ME	Retired	Director	Director	N/A	None	None	None
Foster A. Stewart, Jr. Cape Elizabeth, ME	Attorney	Director	Director	Attorney Self-Employed	None	None	Law Office of Foster Stewart, LLC
Neil Kiely Falmouth, ME	n/a	President & CEO	President & CEO	None	None	None	18 Clifton, LLC 240 Brown, LLC 337 Cumberland, LLC Blue Horse Enterprise, LLC Blue Horse Properties, LLC Cumberland Cottage, LLC DBS, LLC Dingley CT, LLC Exchange Street Capital, LLC Farwell Ave., LLC IGH, LLC King Street, LLC Maine Commercial Financing, LLC Portland Mortgage Group, LLC Willow Properties
Benjamin Gaci Falmouth, ME	n/a	n/a	EVP & Chief Lending Officer	None	None	None	None

ANDROSCOGGIN SAVINGS BANK

Name, City & State	Principal Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
Aaron Sattler Lewiston, ME	n/a	n/a	EVP & Chief Financial Officer	None	None	None	None
Jeffrey D. Smith Jackson, NH.	n/a	n/a	EVP & Chief Administrative Officer	None	None	None	None
Renee Cole Yarmouth, ME	n/a	n/a	SVP & Director ERM & Regulatory Compliance	None	None	None	None
Michelle Allen Durham, ME	n/a	n/a	EVP & Chief HR Officer	None	None	None	None
Bruce J. Miller Lewiston, ME	n/a	n/a	SVP & Senior Credit Mgr	None	None	None	None
Mary Miller Portland, ME	n/a	n/a	SVP & Director of Mortgage Lending	None	None	None	None
Lisa Hook Yarmouth, ME	n/a	n/a	SVP & Senior Commercial Lending Manager	None	None	None	None
Sam Colton Scarborough, ME	n/a	n/a	SVP & Director Treasury Services and Govt Banking	None	None	None	None

ANDROSCOGGIN SAVINGS BANK

4. Insiders Androscoggin Bancorp MHC & Androscoggin Bancorp Inc - December 2022

Name, City & State	Principal Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
Paul H. Andersen New Gloucester, ME	n/a	Chair of Board	Chair of Board	None	None	None	None
Dajuan Eubanks Portland, ME	Management	Director	Director	VP	None	None	None
Steven A. Closson North Port, FL	n/a	Director	Director	N/A	None	None	None
Ike L. Goodwin Lady Lake, FL	Retired	Director	Director	President	None	None	Abenaki Properties LLC Bear Pond Corp. (50%)
Michel M. Ouellet Brunswick, ME	Construction	Director	Director	President	None	None	Ouellet Construction (100%) Coastal Realty, LLC Starfish Realty, LLC
Jean Wilson Falmouth, ME	Retired	Director	Director	N/A	None	None	None
Foster A. Stewart, Jr. Cape Elizabeth, ME	Attorney	Director	Director	Attorney Self-Employed	None	None	Law Office of Foster Stewart, LLC
Neil Kiely Falmouth, ME	n/a	President & CEO	President & CEO	None	None	None	18 Clifton, LLC 240 Brown, LLC 337 Cumberland, LLC Blue Horse Enterprise, LLC Blue Horse Properties, LLC Cumberland Cottage, LLC DBS, LLC Dingley CT, LLC Exchange Street Capital, LLC Farwell Ave., LLC IGH, LLC King Street, LLC Maine Commercial Financing, LLC Portland Mortgage Group, LLC Willow Properties
Aaron Sattler Lewiston, ME	n/a	n/a	EVP & Chief Financial Officer	None	None	None	None