

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

December 31, 2013

Month / Day / Year

I, David Schneider

Reporter's Name, Street, and Mailing Address

Linda Walsh Fairfield County Bank MHC

Name of the Holding Company Director and Official

CEO, Fairfield County Bank

Legal Title of Holding Company

94 Danbury Rd.

Title of the Holding Company Director and Official

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

Ridgefield

CT

06877

City

State

Zip Code

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.

Physical location (if different from mailing address)

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 "Policies 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.

Person to whom questions about this report should be directed:

Linda Walsh

Vice President

Name

Title

203-431-7485

Area Code / Phone Number / Extension

203-431-9552

Area Code / FAX Number

linda.walsh@fairfieldcountybank.com

E-mail Address

n/a

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

Signature of Holding Company Director and Official

Date of Signature

3/17/14

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

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

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Item 3- Securities Holders

Fairfield County Bank, MHC

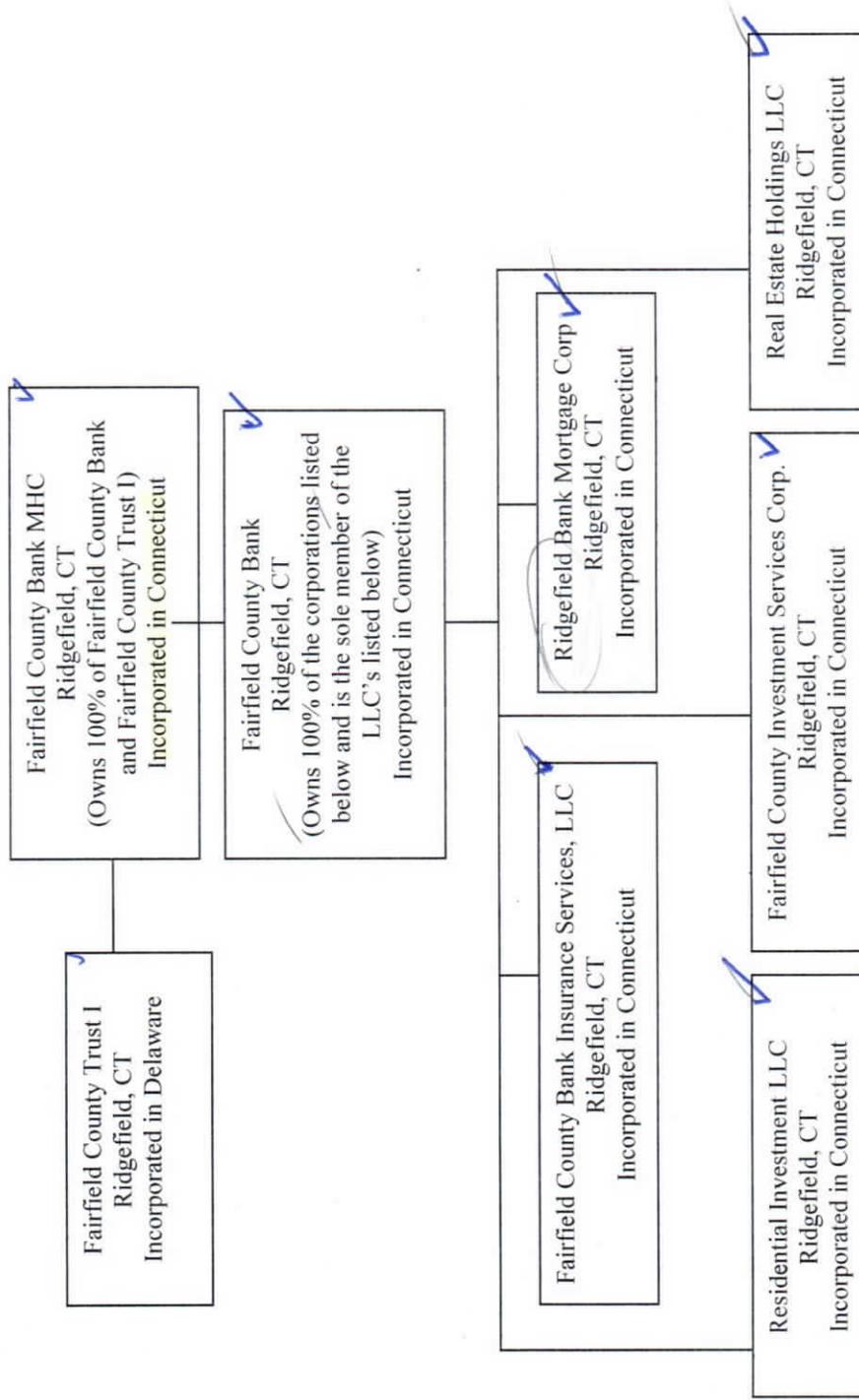
94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2013

Fairfield County Bank, MHC is a non-stock mutual holding corporation.

FR Y-6 Item 2.a Organization Chart



FR Y-6

Item 1- Annual Report to Shareholders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2013

Fairfield County Bank, MHC is a non-stock mutual holding corporation and does not prepare an annual report for shareholders.

Results: A list of branches for your depository institution: FAIRFIELD COUNTY BANK (ID_RSSD: 882701). This depository institution is held by FAIRFIELD COUNTY BANK, MHC (3824373) of RIDGEFIELD, CT. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	882701	FAIRFIELD COUNTY BANK	150 DANBURY ROAD	RIDGEFIELD	CT	6877	FAIRFIELD	UNITED STATES	12133		0	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496629	BRIDGEPORT BRANCH	1089 MADISON AVENUE	BRIDGEPORT	CT	6606	FAIRFIELD	UNITED STATES	469211	Not Required	28	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496610	FEDERAL ROAD BRANCH	114 FEDERAL ROAD	DANBURY	CT	6811	FAIRFIELD	UNITED STATES		Not Required		FAIRFIELD COUNTY BANK	882701
OK		Full Service	2942841	DARIEN BRANCH	714 POST ROAD	DARIEN	CT	6820	FAIRFIELD	UNITED STATES	467518	Not Required	27	FAIRFIELD COUNTY BANK	882701
OK		Full Service	3206728	FAIRFIELD BRANCH	1312 POST ROAD	FAIRFIELD	CT	6824	FAIRFIELD	UNITED STATES	423077	Not Required	21	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496665	TUNNIS HILL ROAD BRANCH	255 TUNNIS HILL ROAD	FAIRFIELD	CT	6825	FAIRFIELD	UNITED STATES	449896	Not Required	22	FAIRFIELD COUNTY BANK	882701
OK		Full Service	107208	BROAD RIVER BRANCH	121 NEW CANAAN AVENUE	NORWALK	CT	6850	FAIRFIELD	UNITED STATES	244265	Not Required	16	FAIRFIELD COUNTY BANK	882701
OK		Full Service	447409	CRANBURY BRANCH	26 CHESTNUT HILL ROAD	NORWALK	CT	6851	FAIRFIELD	UNITED STATES	244262	Not Required	13	FAIRFIELD COUNTY BANK	882701
OK		Full Service	227405	WALL STREET BRANCH	67 WALL STREET	NORWALK	CT	6852	FAIRFIELD	UNITED STATES	12121	Not Required	12	FAIRFIELD COUNTY BANK	882701
OK		Limited Service	3194731	MEADOW RIDGE BRANCH	100 REDDING ROAD	REDDING	CT	6896	FAIRFIELD	UNITED STATES		Not Required		FAIRFIELD COUNTY BANK	882701
OK		Limited Service	175018	GOVERNOR STREET DRIVE UP BRANCH	3 GOVERNOR STREET	RIDGEFIELD	CT	6877	FAIRFIELD	UNITED STATES		Not Required		FAIRFIELD COUNTY BANK	882701
OK		Full Service	1884665	MAIN STREET BRANCH	374 MAIN STREET	RIDGEFIELD	CT	6877	FAIRFIELD	UNITED STATES	244330	Not Required	4	FAIRFIELD COUNTY BANK	882701
OK		Full Service	105101	RCWAYTON BRANCH	2 MCKINLEY STREET	RCWAYTON	CT	6853	FAIRFIELD	UNITED STATES	244263	Not Required	14	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496638	STAMFORD BRANCH	850 EAST MAIN STREET	STAMFORD	CT	6902	FAIRFIELD	UNITED STATES	489399	Not Required	30	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496647	TRUMBULL BRANCH	915 WHITE PLAINS ROAD	TRUMBULL	CT	6611	FAIRFIELD	UNITED STATES	463073	Not Required	25	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496656	WESTON BRANCH	190 WESTON ROAD	WESTON	CT	6883	FAIRFIELD	UNITED STATES	462791	Not Required	24	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4105341	COMPO ROAD SOUTH BRANCH	20 COMPO ROAD SOUTH	WESTPORT	CT	6880	FAIRFIELD	UNITED STATES	500510	Not Required	32	FAIRFIELD COUNTY BANK	882701
OK		Full Service	4496674	POST RD WEST BRANCH	215 POST ROAD WEST	WESTPORT	CT	6880	FAIRFIELD	UNITED STATES		Not Required	5	FAIRFIELD COUNTY BANK	882701
OK		Full Service	2426882	GEORGETOWN BRANCH	941 DANBURY ROAD	WILTON	CT	6987	FAIRFIELD	UNITED STATES	244331	Not Required	5	FAIRFIELD COUNTY BANK	882701
OK		Full Service	2654975	WILTON BRANCH	190 OLD RIDGEFIELD ROAD	WILTON	CT	6987	FAIRFIELD	UNITED STATES	244333	Not Required	8	FAIRFIELD COUNTY BANK	882701

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