

MAR 26 2015

FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System **Supervision, Regulation and Credit Department**



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, 2014

Month / Day / Year

N/A

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

I. Loyd W. Dollins

Name of the Holding Company Director and Official

President/CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

First Colebrook Bancorp, Inc.

Legal Title of Holding Company

132 Main Street

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

Colebrook

NH

03576

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 "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.

Person to whom questions about this report should be directed:

Louise Beloin

VP/Controller

Name

Title

603-237-7011

Area Code / Phone Number / Extension

603-237-5736

Area Code / FAX Number

lbeloin@granitebank.com

E-mail Address

www.granitebank.com

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

Signature of Holding Company Director and Official

03/24/2015

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- Is Included with the FRY-6 report
- will be sent under separate cover
- Is not prepared

For Federal Reserve Bank Use Only

RSSD ID **1132636**

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

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.

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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Physical Location (if different from mailing address)

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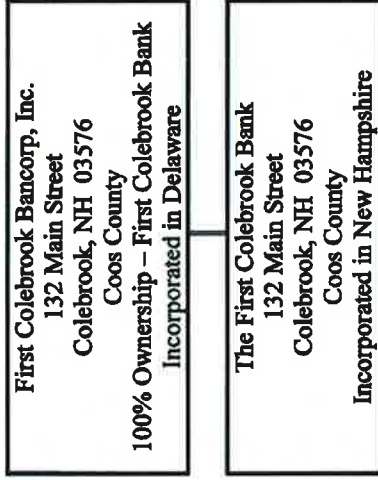
**First Colebrook Bancorp, Inc.
Colebrook, New Hampshire
Fiscal Year Ending December 31, 2014**

Report Item 1:

1: a. The Bank Holding Company is not required to prepare Form 10K with the S.E.C. The Bank Holding Company does prepare an annual report for its shareholders. Two copies will be sent under separate cover.

Report Item 2:

(a)



(b) Branch structure report e-mailed earlier.

Remember: A list of branches for your depository institution: FIRST COLEBROOK BANK, THE (ID_JSSD: 58207).
 The depository institution is held by FIRST COLEBROOK BANCORP, INC. (1132626) of COLEBROOK, NH.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Reconciliation and Verification Status

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 opened by the 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 Depositor

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 UNIFORM, Office Number, and ID_JSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch ID_JSSD*	Branch Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID_JSSD*	Comments
		58207	FIRST COLEBROOK BANK, THE	132 MAIN STREET	COLEBROOK	NH	03276	COOS	UNITED STATES	4189		0	FIRST COLEBROOK BANK, THE	58207
		3284544	AMHERST BRANCH	69 ROUTE 101A	AMHERST	NH	03031	HILLSBOROUGH	UNITED STATES	430736	3	FIRST COLEBROOK BANK, THE	58207	
		2638041	CONCORD BRANCH	100 LOUDON ROAD	CONCORD	NH	03301	MERRIMACK	UNITED STATES	208860	1	FIRST COLEBROOK BANK, THE	58207	
		3964185	FORTSMOUTH BRANCH	2400 LAFAYETTE ROAD (ROUTE 1)	FORTSMOUTH	NH	03801	ROCKINGHAM	UNITED STATES	494742	4	FIRST COLEBROOK BANK, THE	58207	

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Report Item 3: Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-14		Shareholders not listed in (3) (1) (a) through (3) (1) (c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-14	
(1) (a) Name & Address (City, State, Country)	(1) (b) Country of Citizenship or Incorporation	(1) (c) Number and Percentage of Each Class of Voting Securities	(2) (a) Name & Address (City, State, Country)
Cede & Company Depository Trust Co - Proxy Dept. 55 Water Street, 50th Floor New York, NY 10041	USA	251,904 common shares or 33.62%	(2) (b) Country of Citizenship or Incorporation None
			(2) (c) Number and Percentage of Each Class of Voting Securities None

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Report Item 4: Insiders

(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank 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 Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
David Atkinson, Lancaster, NH USA	Semi-retired Engineer Substitute Teacher	Director and Vice- Chairman of First Colebrook Bancorp, Inc.	Director of First Colebrook Bank	None	.24%	None	None
Warren Chase Pittsburg, NH USA	President/Co-Owner Warwick Management-Constr. Firm	Director of First Colebrook Bancorp, Inc. Board	Director of First Colebrook Bank	Owner- Moon Realty Associate	.18%	None	Moon Realty Associates
Brendon J. Cote, Canaan, VT USA	Retired - Plant Engineer for Ethan Allen, Inc.	Director of First Colebrook Bancorp, Inc.	Director and Vice- Chairman of First Colebrook Bank	Owner-Canaan Mobile Home Park and Co-Owner- Carmen's Beauty Shop	.64%	None	Canaan Mobile Home Park - 50%
Judith E. Dalton, Pittsburg, NH USA	Owner of Mountain View Camp & Cabins	Director of First Colebrook Bancorp, Inc.	Director and Chairman of First Colebrook Bank	Owner-Mt. View Cabins and Co-Owner Happy Corner Cafe	1.37%	None	Mt. View Cabins -100% Happy Corner Cafe - 67%
Jonathan Frizzell Colebrook, NH USA	Waystack Frizzell, Trial Lawyers	Director of First Colebrook Bancorp, Inc.	Director of First Colebrook Bank	Co-Owner Waystack Frizzell	.17%	None	None
Sharon B. Lane, Errol, NH USA	Teacher for Errol School System	Director of First Colebrook Bancorp, Inc.	Director of First Colebrook Bank	None	1.20%	None	None
Jon R Lang Penacook, NH USA	Retired Certified Public Accountant Certified Valuation Analyst	Director of First Colebrook Bancorp, Inc.	Director and Chair of Audit Committee of First Colebrook Bank	Member Lang Enterprises LLC	.11%	None	Lang Enterprises LLC - 50%
Malcolm R. Washburn, Colebrook, NH USA	President of WeLog, Inc.	Director and Chairman of First Colebrook Bancorp, Inc. Board	Director of First Colebrook Bank	Pres. - WeLog, Inc. Pres. - WeLog Trucking, Inc.; Owner-Washburn Lumber Owner-BDM Timberlands	1.31%	None	We-Log Inc.-100% Washburn Lumber-1/3 BDM Timberlands-1/3
John E. Lyons, Jr. Portsmouth, NH USA	Lyons Law Offices P.A.	Director of First Colebrook Bancorp, Inc.	Director of First Colebrook Bank	None	.08%	None	None
George Bald Somersworth, NH USA	Retired DRED Commissioner	Director of First Colebrook Bancorp, Inc.	Director of First Colebrook Bank	None	.13%	None	None
James E. Tibbetts, Colebrook, NH USA	Retired President/CEO First Colebrook Bank	Director of the First Colebrook Bancorp, Inc.	Director/Vice Chairman of First Colebrook Bank	None	.35%	None	None

Report Item 4: Insiders ~ Page Two

(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank 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 Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lloyd W. Dollins, Bedford, NH USA	President/Chief Executive Officer/Director of the First Colebrook Bank	President/ Chief Executive Officer /Director of First Colebrook Bancorp, Inc.	President/Chief Executive Officer /Director of First Colebrook Bank	None	.08%	None	None
John J. Pratt, Jr. Portsmouth, NH USA	EVP/COO of the First Colebrook Bank	EVP/COO of First Colebrook Bancorp, Inc.	EVP/COO of the First Colebrook Bank	None	.46%	None	None
Robert A. Davis Hebron, NH USA	SVP/Sr. Commercial Loan Officer of the First Colebrook Bank	SVP/Sr. Commercial Commercial Loan Officer of First Colebrook Bancorp, Inc.	SVP/Sr. Commercial Loan Officer of the First Colebrook Bank	None	.05%	None	None
Avis E. Brosseau, Brunswick, VT USA	SVP-Finance of the First Colebrook Bank	SVP-Finance and Secretary of First Colebrook Bancorp, Inc.	SVP-Finance of the First Colebrook Bank	None	.10%	None	None
Susan K. Robidas Bloomfield, VT USA	Senior Vice President/ Operations/Security & Safety of First Colebrook Bank	Senior Vice President – Operations/ Security & Safety of First Colebrook Bancorp, Inc.	Senior Vice President Operations/Security & Safety of First Colebrook Bank	Partner - Ducret Sporting Goods; Partner - DRPD Enterprises, LLC.	.18%	None	Ducret Sporting Goods – 25% DRPD Enterprises, LLC -25%
Louise Beloin Lancaster, NH USA	VP/Controller of the First Colebrook Bank	Assistant Secretary of First Colebrook Bancorp, Inc.	Assistant Secretary and VP/Controller of the First Colebrook Bank	None	.001%	None	None