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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Supervision, Regulation and  
 Credit Department

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.

I, **Kevin Miller**

Name of the Holding Company Director and Official

**EVP & CFO**

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 of Holding Company Director and Official

**02/05/2015**

Date of Signature

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 **3846496**  
 C.I. \_\_\_\_\_

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

**December 31, 2014**

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

**Profile Bancorp, MHC**

Legal Title of Holding Company

**PO Box 1808**

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

**Rochester**

**NH**

**03866**

City

State

Zip Code

**45 Wakefield Street**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Kevin Miller**

**EVP & CFO**

Name

Title

**603 332-2610 124**

Area Code / Phone Number / Extension

Area Code / FAX Number

**kevin.miller@profilebank.com**

E-mail Address

**Profilebank.com**

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

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

AMF 2/24/15

## 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.

### Profile Bancorp, Inc

Legal Title of Subsidiary Holding Company

### PO Box 1808

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

Rochester NH 03866  
City State Zip Code

### 45 Wakefield Street

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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City State Zip Code

Physical Location (if different from mailing address)

**Profile Bancorp, MHC (04661)**

**Profile Bancorp Inc. (04662)**

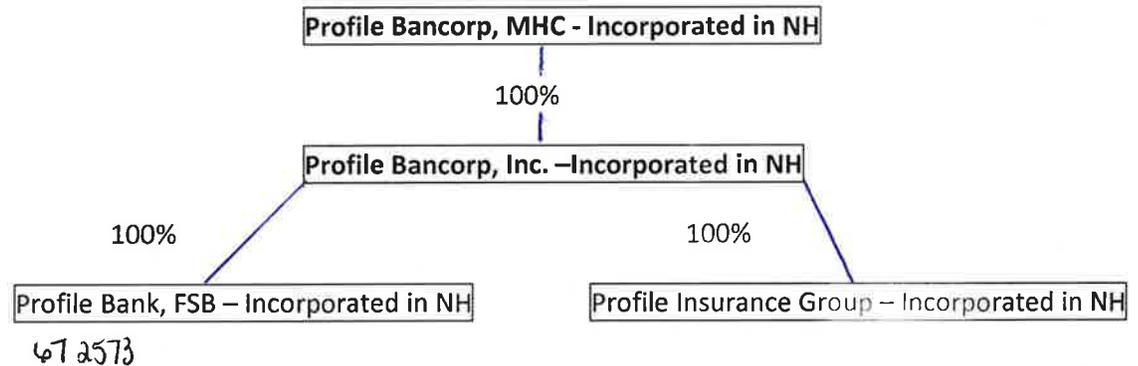
**Form FR Y-6**

**Report Item 1.**

None.

**Report Item 2a.**

Organizational Chart:



**Report Item 2b.**

Domestic Branch Listing:

Main Office- 45 Wakefield Street Rochester, NH 03867 (Strafford County); Full-service, opened 4/25/2008

Sanbornville- 65 Meadow Street, Wakefield, NH 03872 (Carroll County); Full-service branch, opened 2/2/1976

Alton- 145 Main Street, Alton, NH 03809 (Belknap County); Full-service branch, opened 3/28/2005

Somersworth- 154 Route 108, Somersworth, NH 03878 (Strafford County); Full-service branch, opened 9/9/2008

**Report Item 3.**

Profile Bancorp MHC owns 100% of the stock of the mid-tier holding company, Profile Bancorp, Inc.

(no other "securities holders" exist)

**Profile Bancorp, MHC (04661)**

**Profile Bancorp Inc. (04662)**

**Form FR Y-6**

**Report Item 4.**

Insiders for Profile Bancorp MHC, Profile Bancorp Inc., and Profile Bank FSB, and Profile Insurance Group.

*(All listed directors are same for all four (4) companies.)*

|                  |               |                           |          |                   |
|------------------|---------------|---------------------------|----------|-------------------|
| Scott Brock      | Rochester, NH | Owner Brock's Plywood     | Chairman | shares owned: n/a |
| Robert McCarthy  | Durham, NH    | Owner of Sole CPA firm    | Director | shares owned: n/a |
| Robert Meader    | Rochester, NH | Owner Budel, Inc.         | Director | shares owned: n/a |
| George Lazarus   | Dover, NH     | Owner Strafford Appliance | Director | shares owned: n/a |
| Dr. William Lowe | Rochester, NH | Vetranarian               | Director | shares owned: n/a |
| Al Miltner, Jr.  | Gilford, NH   | Owner Bootleggers         | Director | shares owned: n/a |

*(Officers of Profile Bancorp MHC, Profile Bancorp Inc., and Profile Bank:)*

|                |               |                   |                |                   |
|----------------|---------------|-------------------|----------------|-------------------|
| Ken Wilman Jr. | Alton, NH     | Pres/CEO/Director | Pres./CEO/Dir. | shares owned: n/a |
| Kevin Miller   | Hebron, NH    | CFO&EVP           | CFO&EVP        | shares owned: n/a |
| John Hall      | Lee, NH       | EVP               | EVP            | shares owned: n/a |
| Cathie Chasse  | Wakefield, NH | EVP               | EVP            | shares owned: n/a |
| Janet Hand     | Rye, NH       | EVP               | EVP            | shares owned: n/a |

*(Officers of Profile Insurance Group, Inc)*

|                |               |                   |                |                   |
|----------------|---------------|-------------------|----------------|-------------------|
| Ken Wilman Jr. | Alton, NH     | Pres/CEO/Director | Pres./CEO/Dir. | shares owned: n/a |
| Kevin Miller   | Hebron, NH    | CFO&EVP           | CFO&EVP        | shares owned: n/a |
| Gerry Gilbert  | Rochester, NH | VP                | VP             | shares owned: n/a |