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Supervision, Regulation and
Credit Department

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.

I, David Schneider

Name of the Holding Company Director and Official

Director & Secretary

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

03/24/2016

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 3824373
C.I. _____

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

December 31, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Fairfield County Bank, MHC

Legal Title of Holding Company

94 Danbury Rd.

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

Ridgefield

CT

06877

City

State

Zip Code

Physical Location (if different from mailing address)

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

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

FR Y-6

Item 1- Annual Report to Shareholders

Fairfield County Bank, MHC

94 Danbury Rd.

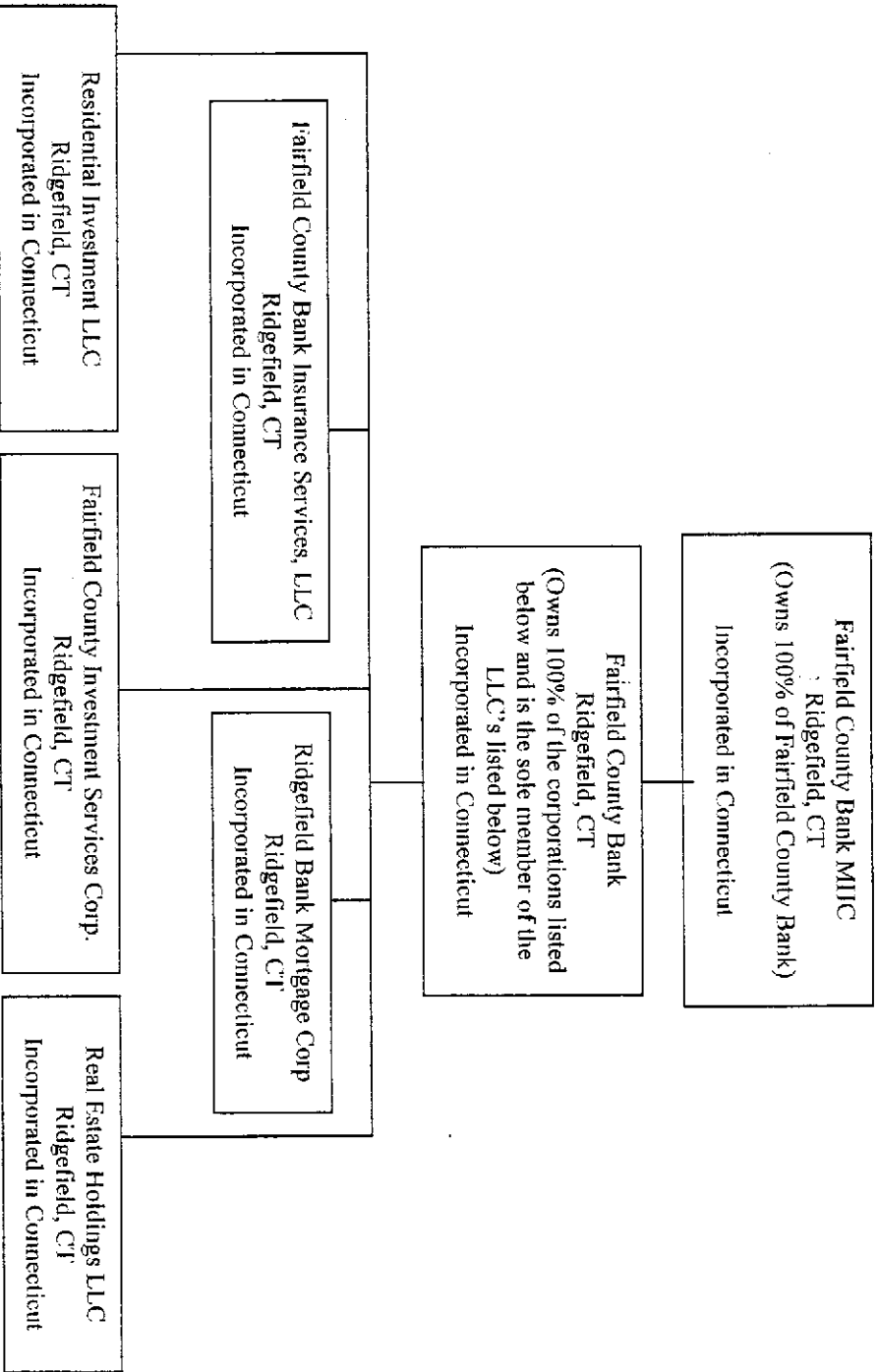
Ridgefield, CT 06877

Fiscal Year Ending December 31, 2015

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

FR Y-6 Item 2.a Organization Chart

LEI is N/A.



FR Y-6 Item a.b.
12/31/15

Results: A list of branches for your holding company: FAIRFIELD COUNTY BANK, MHC (3824373) of RIDGEFIELD, CT. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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	County	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	06877	FAIRFIELD	UNITED STATES	12133	0	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496629	BRIDGEPORT BRANCH	1089 MADISON AVENUE	BRIDGEPORT	CT	06606	FAIRFIELD	UNITED STATES	469211	28	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496610	FEDERAL ROAD BRANCH	114 FEDERAL ROAD	DANBURY	CT	06811	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2942841	DARLEN BRANCH	714 POST ROAD	DARLEN	CT	06820	FAIRFIELD	UNITED STATES	467518	27	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	3206728	FAIRFIELD BRANCH	1312 POST ROAD	FAIRFIELD	CT	06824	FAIRFIELD	UNITED STATES	423077	21	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496665	TUNNIS HILL ROAD BRANCH	255 TUNNIS HILL ROAD	FAIRFIELD	CT	06825	FAIRFIELD	UNITED STATES	449896	22	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	107208	BRAND RIVER BRANCH	121 NEW CANAAN AVENUE	NORWALK	CT	06850	FAIRFIELD	UNITED STATES	244265	16	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	447409	CRANBURY BRANCH	67 CHESTNUT HILL ROAD	NORWALK	CT	06851	FAIRFIELD	UNITED STATES	244262	13	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	227405	WALL STREET BRANCH	67 WALL STREET	NORWALK	CT	06852	FAIRFIELD	UNITED STATES	12121	12	FAIRFIELD COUNTY BANK	882701	
OK		Limited Service	1745018	GOVERNOR STREET DRIVE UP BRANCH	3 GOVERNOR STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
ADD	✓	Limited Service	3194731	Meadow Ridge Branch	100 Redding Rd	Redding	CT	06896	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	1864665	MAIN STREET BRANCH	374 MAIN STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	244330	4	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	105101	HOWATON BRANCH	2 MCKINLEY STREET	HOWATON	CT	06855	FAIRFIELD	UNITED STATES	244263	14	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496638	STAMFORD BRANCH	850 EAST MAIN STREET	STAMFORD	CT	06902	FAIRFIELD	UNITED STATES	489399	30	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496644	TRUMBULL BRANCH	915 WHITE PLAINS ROAD	TRUMBULL	CT	06611	FAIRFIELD	UNITED STATES	463073	25	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496656	WESTON BRANCH	190 WESTON ROAD	WESTON	CT	06883	FAIRFIELD	UNITED STATES	462791	24	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4105341	COMPO ROAD SOUTH BRANCH	20 COMPO ROAD SOUTH	WESTPORT	CT	06880	FAIRFIELD	UNITED STATES	500510	32	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2426882	GEORGETOWN BRANCH	941 DANBURY ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	244331	5	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2654975	WILTON BRANCH	190 OLD RIDGEFIELD ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	244333	8	FAIRFIELD COUNTY BANK	882701	

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Item 3- Securities Holders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2015

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

Fairfield County MHC

Item 4 as of 12/31/15

Last Name	First Name	City	State	Country	Principal Occupation if other than with the MHC	Title or position with MHC	Title or position with Subsidiary Fairfield County Bank	Title or position with Fairfield County Real Estate Hold Ridgefield Bank
Aitoro	David	Weston	CT	USA	Business Owner	Director	Director	
Balocca	Charles	Trumbull	CT	USA		Executive VP Credit Admin	Executive VP Credit Admin	
Berta	Daniel	Ridgefield	CT	USA		Director & President	President & Secretary	Director, Preside
Bertram	Dan	Weston	CT	USA	Contractor	Director	Director	
Coffin	Mananne	Ridgefield	CT	USA		Executive VP	Executive VP	Director
Connelly	Robert	Trumbull	CT	USA		Executive VP	Executive VP	
Critelli	Karen	Southbury	CT	USA		Executive VP & CFO	Executive VP & CFO	Director & Treas
DePanfilis	Ralph	Norwalk	CT	USA	CPA	Director	Director	
Devine, Esq.	John	Norwalk	CT	USA	Attorney	Director	Director	
Henry	David	Greenwich	CT	USA	Businessman	Director	Director	
Kidman	Timothy	Easton	CT	USA		Executive VP	Executive VP	
Kunst	Frank	Danbury	CT	USA		Executive VP	Executive VP	
Manning	Sue	Ridgefield	CT	USA		Director	Director	
McNamara, Esq.	Paul S.	Ridgefield	CT	USA	Real Estate Investor	Director, Chairman	Director & Chairman	
Reynolds	Thomas	Ridgefield	CT	USA	CPA	Director	Director	
Rueckert	William	Southport	CT	USA	Businessman	Director	Director	
Schneider	David	Ridgefield	CT	USA		Director & Secretary	Director & CEO	Director, CEO
Smith	Gary	Ridgefield	CT	USA	Retired CEO	Director	Director	
Trombley	Joyce	Wolcott	CT	USA		Executive VP	Executive VP	
Wooters	D. Stephen	Ridgefield	CT	USA		Executive VP	Executive VP	
Zappala	Phyllis	Weston	CT	USA	V.P. Human Resources	Director	Director	

Subsidiary	Title or position with Subsidiary	Title or position with Subsidiary	Percentage of Voting Shares in MHC	Percentage of Voting Shares in Subsidiary	Additional Companies with controlling roles
Insurance Services Corp	Fairfield County Bank Insurance Services	Residential Investment LLC	N/A	N/A	Aitoro Appliance Co Inc. - 50% DVA Associates LLC - 50% Aitoro - Macri Service Co - 50%
Secretary	Director & Secretary	Director & Secretary	N/A	N/A	N/A
			N/A	N/A	BD Pizza, LLC - 50% Bertram Holdings IV, LLC - 70% BRT Barnbeck Place, LLC - 25% BRT Brookview, LLC - 50% BRT DiMarco PTP, LLC - 25% BRT Sconset, LLC - 50% 33 Crosby, LLC - 50% Forest Walk, LLC - 50%
	Director & President / CEO		N/A	N/A	N/A
	Treasurer		N/A	N/A	N/A
			N/A	N/A	R.L. DePanfilis & Company LLC - 100% 13 Byington Place, LLC - 50%
			N/A	N/A	Devine & Devine - 100%
			N/A	N/A	Bison Capital Advisors, LLC - 100%
			N/A	N/A	N/A
			N/A	N/A	N/A
			N/A	N/A	Manning & Associates - 100% Manning & Associates d/b/a Worldwide Diagnostics - 100%
	Director	Director	N/A	N/A	Brookfield Assoc Holding Co., LLC - 33% McNamara Family Partnership - 33% Skylands, LLC - 33% Dew, LLC - 100% MFP Investments, LLC - 33% South Medical, LLC Commerce Park JV, LLC - 50% Norfolk Company, LLC - 70%
			N/A	N/A	Reynolds & Rowella, LLP - 42% Pavilion Properties, LLC - 50% Tallie LLC - 100%
			N/A	N/A	
		Director	N/A	N/A	N/A
	Director & Chairman	Director	N/A	N/A	Linda Lou, LLC - 50%
			N/A	N/A	N/A
			N/A	N/A	N/A
			N/A	N/A	N/A