

MAR 18 2016

FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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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.

I, Loyd W. Dollins

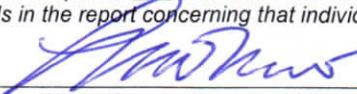
Name of the Holding Company Director and Official

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 of Holding Company Director and Official

Date of Signature

3-9-16

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 1132636
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

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

Physical Location (if different from mailing address)

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

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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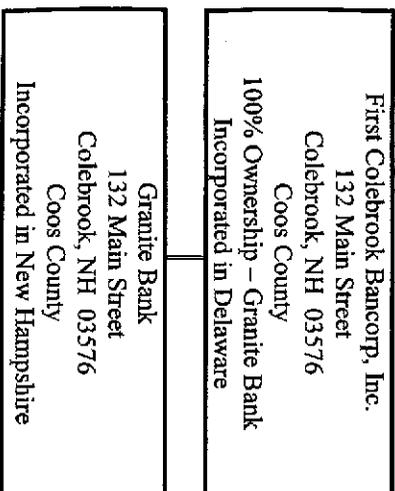
First Colebrook Bancorp, Inc.
Colebrook, New Hampshire
Fiscal Year Ending December 31, 2015

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)



LEI not applicable unless otherwise noted

(b) Branch structure report e-mailed earlier.

Result: A list of branches for your depository institution: **GRANITE BANK (ID: RSSD: 58207)**.
 This depository institution is held by **FIRST COLERBROOK BANCP, INC. (1132636) of COLERBROOK, NH**.
 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 |
|-------------|----------------|----------------------------|-----------------|-------------------|-------------------------------|------------|-------|----------|--------------|---------------|--------------|----------------|--------------|----------------------|----------|
| | | Full Service (Head Office) | 58207 | GRANITE BANK | 132 MAIN STREET | COLERBROOK | NH | 03576 | COOS | UNITED STATES | 4189 | 0 | GRANITE BANK | 58207 | |
| | | Full Service | 3284584 | AMHERST BRANCH | 69 ROUTE 101A | AMHERST | NH | 03031 | HILLSBOROUGH | UNITED STATES | 430736 | 3 | GRANITE BANK | 58207 | |
| | | Full Service | 2638041 | CONCORD BRANCH | 100 LUDLOW ROAD | CONCORD | NH | 03301 | MERRIMACK | UNITED STATES | 208980 | 1 | GRANITE BANK | 58207 | |
| | | Full Service | 3964185 | PORTSMOUTH BRANCH | 2400 LAFALETTE ROAD (ROUTE 1) | PORTSMOUTH | NH | 03801 | ROCKINGHAM | UNITED STATES | 494742 | 4 | GRANITE BANK | 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 12-31-15 | | | 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) | (2) (b) Country of Citizenship or Incorporation | (2) (c) Number and Percentage of Each Class of Voting Securities |
| Cede & Company Depository Trust Co. - Proxy Dept. 111 Broadway New York, NY 10041 | USA | 331,073 common shares or 41.52% | None | None | 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) 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 Teacher | Director and Vice-Chairman of First Colebrook Bancorp, Inc. Board | Director of Granite Bank | None | .64% | None | None |
| Warren Chase Pittsburg, NH USA | President/Co-Owner Warick Management-Const. Firm | Director of First Colebrook Bancorp, Inc. | Director of Granite Bank | Owner-Moon Realty Associate | .18% | None | Moon Realty Associates |
| Brendon I. Cote, Canaan, VT USA | Retired - Plant Engineer for Ethan Allen, Inc. | Director of First Colebrook Bancorp, Inc. | Director and Co-Vice-Chairman of Granite Bank | Owner-Canaan Mobile Home Park and Co-Owner-Carnett'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 Granite 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 Granite Bank | Co-Owner Waystack Frizzell | .13% | None | None |
| Sharon B. Lane, Frol, NH USA | Teacher for Errol School System | Director of First Colebrook Bancorp, Inc. | Director of Granite Bank | None | 1.21% | None | None |
| Jon R. Lang Penacook, NH USA | Semi-Retired Certified Public Accountant Certified Valuation Analyst | Director of First Colebrook Bancorp, Inc. | Director and Chair of Audit Committee of Granite Bank | Member Lang Enterprises LLC | .11% | None | Lang Enterprises LLC - 50% |
| Malcolm R. Washburn, Colebrook, NH USA | President of Wellog, Inc. | Director and Chairman of First Colebrook Bancorp, Inc. Board | Director of Granite Bank | Pres - Wellog, Inc. Pres - Wellog Trucking, Inc.; | 1.32% | None | Wel-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 Granite Bank | None | .08% | None | None |
| George Bald Somersworth, NH USA | Retired DRED Commissioner | Director of First Colebrook Bancorp, Inc. | Director of Granite Bank | None | .14% | None | None |
| James E. Tibbells, Colebrook, NH USA | Retired President/CEO First Colebrook Bank | Director of the First Colebrook Bancorp, Inc. | Director/Co-Vice Chairman of Granite 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. Dolins, Bedford, NH USA | President/Chief Executive Officer/Director of Granite Bank | President/Chief Executive Officer /Director of First Colebrook Bancorp, Inc. | President/Chief Executive Officer /Director of Granite Bank | None | .08% | None | None |
| John J. Pratt, Jr. Portsmouth, NH USA | SVP/Community Relations Officer of Granite Bank | SVP/Community Relations Officer of First Colebrook Bancorp, Inc. | SVP/Community Relations Officer of Granite Bank | None | .46% | None | None |
| Robert A. Davis Hebron, NH USA | SVP/Sr. Commercial Loan Officer of the Granite Bank | SVP/Sr. Commercial Commercial Loan Officer of First Colebrook Bancorp, Inc. | SVP/Sr. Commercial Loan Officer of Granite Bank | None | .006% | None | None |
| Avis E. Brossseau, Brunswick, VT USA | CFO of Granite Bank | CFO and Secretary of First Colebrook Bancorp, Inc. | CFO of Granite Bank | None | .10% | None | None |
| Susan K. Robidas Bloomfield, VT USA | SVP/Operations/Security & Safety of Granite Bank | SVP - Operations/ Security & Safety of First Colebrook Bancorp, Inc. | SVP - Operations/Security & Safety of Granite 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 Granite Bank | Assistant Secretary of First Colebrook Bancorp, Inc. | Assistant Secretary and VP/Controller of Granite Bank | None | .001% | None | None |