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.

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. Timothy T. Telman
Name of the Holding Company Director and Official
President and 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.

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
New England Bancorp, Inc.
1582 Iyannough Road
(Hyannis MA 02601)
City State Zip Code
(Mailing Address of the Holding Company) Street / P.O. Box

Person to whom questions about this report should be directed:
Timothy T. Telman
President and CEO

Name Title

Area Code / Phone Number / Extension
508 568-2300

Area Code / FAX Number
508420-8858

E-mail Address
telman@bankofcapecod.com

www.bankofcapecod.com

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

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

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RASSID ID 81283688
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
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</tr>
</tbody>
</table>

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)

12/2012
New England Bancorp, Inc.
Fiscal Year Ended December 31, 2015

Report Item 2a: Organization Chart

/ New England Bancorp, Inc.
✓ 1582 Iyannough Road
   Hyannis, MA 02601

State of Incorporation: MA

100%

✓ Bank of Cape Cod
1582 Iyannough Road
Hyannis, MA 02601
LEI: 549300GUX3D61YT1XE22
State of Incorporation: MA

Report Item 2b: Domestic Branch Listing

<table>
<thead>
<tr>
<th>Branch Name, Address, County</th>
<th>Date Open</th>
<th>Branch Type</th>
</tr>
</thead>
</table>
| ✓ Bank of Cape Cod - Main Office
1582 Iyannough Road
Hyannis, MA 02601
Barnstable County                             | 8/20/2014 | Full Service |
| Bank of Cape Cod - Branch Office
232 Main Street
✓ Hyannis, MA 02601
Barnstable County                             | 9/13/2006 | Full Service |
| Bank of Cape Cod - Branch Office
57 West Bay Road
✓ Osterville, MA 02655
Barnstable County                             | 3/17/2008 | Full Service |
| Bank of Cape Cod - Branch Office
445 Main Street
✓ Falmouth, MA 02540
Barnstable County                             | 5/23/2012 | Full Service |

Note: LEI is not applicable unless otherwise noted.
Report Item 3: Securities Holders

New England Bancorp, Inc.

Form FR Y-6
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Address</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul Properties</td>
<td>President, Managing Partner</td>
<td>1717 Main St, Louisville, KY, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chief Financial Officer</td>
<td>2000 Central Ave, Colorado Springs, CO</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Treasurer</td>
<td>1434 Market St, Seattle, WA, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>President, CEO</td>
<td>123 Market St, Washington, DC, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chairman</td>
<td>567 Main St, New York, NY, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>President</td>
<td>789 Market St, Chicago, IL, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Treasurer</td>
<td>101 Market St, Los Angeles, CA, USA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>President, CEO</td>
<td>123 Market St, San Francisco, CA, USA</td>
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For the Year Ending December 31, 2015.

New England Bancorp, Inc.
Form FR Y-6