

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED
MAR 30 2017
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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, James A. Marcotte

Name of the Holding Company Director and Official

EVP, Treasurer and 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

03/29/2017

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 2461016

C.I.

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

March 29, 2017

Month / Day / Year

5493008ZK5SW6NTB533

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

Reporter's Name, Street, and Mailing Address

Enterprise Bancorp, Inc.

Legal Title of Holding Company

222 Merrimack St

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

Lowell

MA

01852

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael K. Sullivan

SVP, Controller

Name

Title

978-656-5604

Area Code / Phone Number / Extension

978-934-8738

Area Code / FAX Number

michael.sullivan@ebtc.com

E-mail Address

enterprisebanking.com

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

Is confidential treatment requested for any portion
of this report submission?

0=No
1=Yes 0

In accordance with the General Instructions for this report
(check only one),

1. a letter justifying this request is being provided along
with the report ☐
2. a letter justifying this request has been provided
separately ☐

NOTE: Information for which confidential treatment is being
requested must be provided separately and labeled
as "confidential."

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.

N/A

Legal Title of Subsidiary Holding Company

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

CityStateZip Code

Physical Location (if different from mailing address)

N/A

Legal Title of Subsidiary Holding Company

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

CityStateZip Code

Physical Location (if different from mailing address)

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CityStateZip Code

Physical Location (if different from mailing address)

Report Item 1:

**Form FR Y-6
Enterprise Bancorp. Inc.
Lowell, MA 01852**

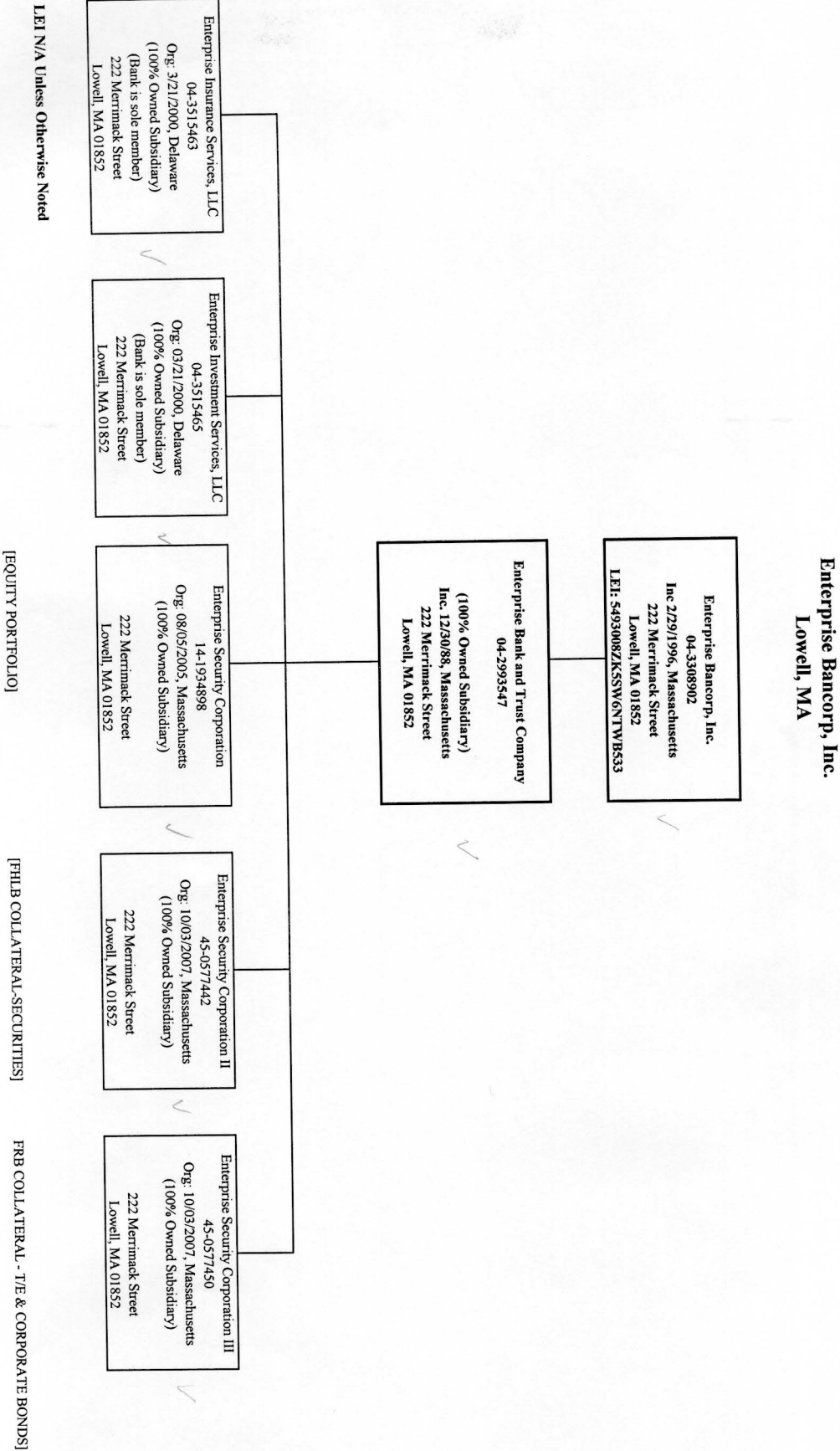
Fiscal Year Ending December 31, 2016

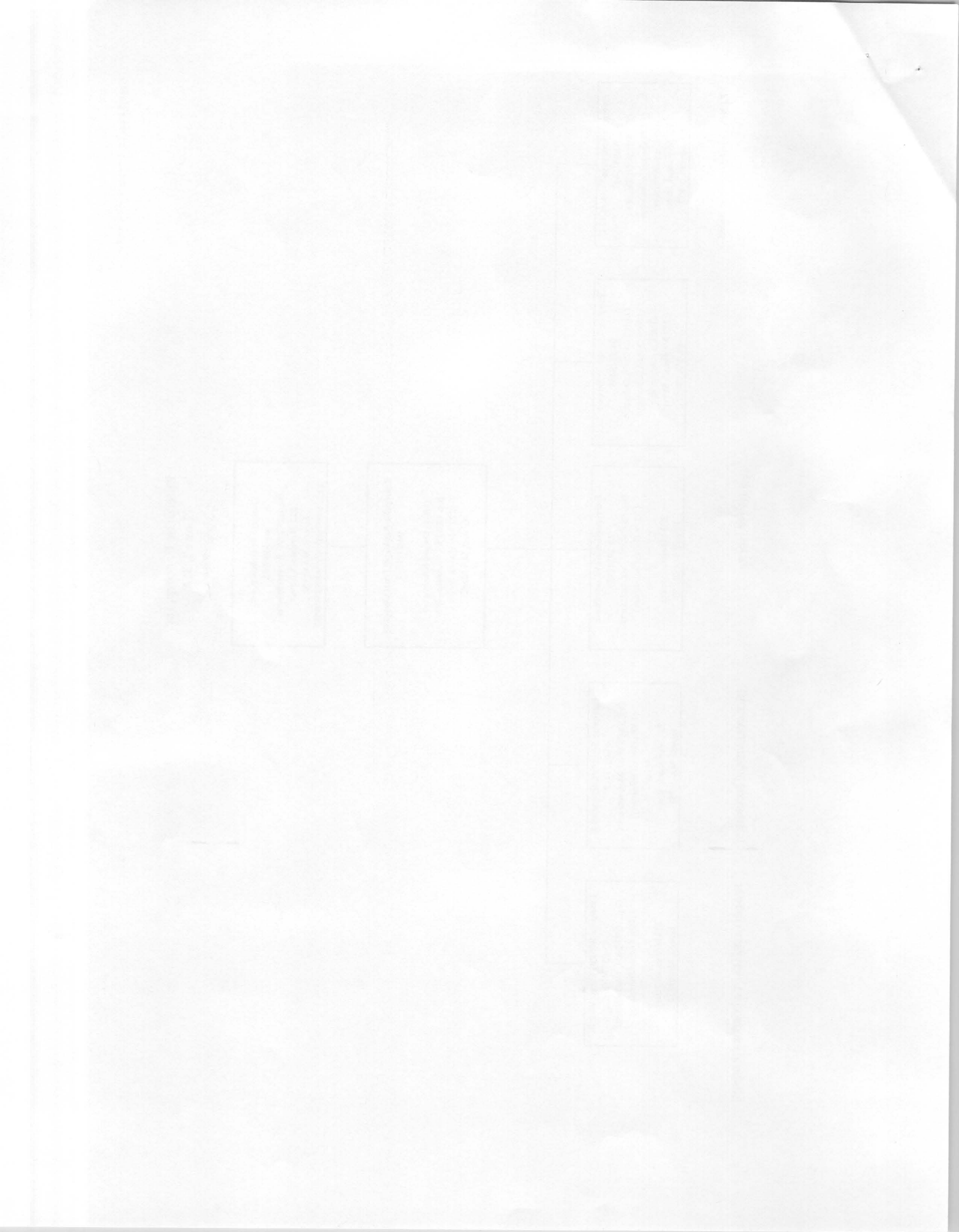
The Bank Holding company does prepare form 10-K for the SEC. Two copies are enclosed.

The Bank Holding Company does prepare an annual report for its shareholders. Two copies are enclosed.

Form 990
Employer's Report
Lower, MA 02154
Crest View Church Co. August 21, 2010

The following information is provided to you by the
Crest View Church Co. for your records. The
information is provided for your records only and
is not intended to be used for any other purpose.





Report item 3: Securities Holders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

1) Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2016

2) 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 12/31/2016

(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
Ronald Ansin Harvard, MA	USA	844,369 - 7.36% common stock	N/A		



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 % of voting securities held)
Gino J. Baroni Atkinson, NH, USA	Owner and Managing Principal, Trident Project Advisors and Development Group	Director	None	See (2)	0.10%	None	Trident Building, LLC, 51% Trident Properties, LLC, 50% Trident Capital Enterprises, LLC, 33.3% Salem Mob, LLC, 33.3% Clough Development, LLC, 50% Clough Farm, LLC, 50% Chandler Place LLC 45%
Brian H. Bullock Chelmsford, MA, USA	See (3)(b)	None	Executive VP, Chief Commercial Lending Officer of Enterprise Bank and Trust Co.	N/A	0.53%	None	N/A
John P. Clancy, Jr. Chelmsford, MA, USA	See (3)(b)	Director, Chief Executive Officer	Chief Executive Officer of Enterprise Bank and Trust Co. Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	1.32%	None	N/A
John R. Clementi Princeton, MA, USA	CEO, Longview Development, LLC	Director	None	See (2)	0.53%	None	Devens Lot 10A LLC-Over 25% Lillian Clementi Irrevocable Trust f/b/o John R. Clementi-Over 25% Lillian Clementi Irrevocable Trust f/b/o John R. Clementi-GST Exempt-Over 25%
James F. Conway, III Wells, ME, USA	Retired Executive Vice President of RR Donnelley	Lead Director, Vice Chairman	Vice Chairman of Enterprise Bank and Trust Co.	See (2)	0.31%	None	N/A
Susan Covey Salem, NH, USA	See (3)(b)	None	Executive VP, Branch Administration Director of Enterprise Bank and Trust Co.	See (2)	0.04%	None	N/A
Dr. Carole A. Cowan Lakewood Ranch, FL, USA	Retired Community College President	Director	None	See (2)	0.15%	None	N/A
Normand E. Deschene Groton, MA, USA	President & CEO Wellforce CEO, Lowell General Hospital & Circle Health	Director	None	See (2)	0.05%	None	N/A
George L. Duncan Lowell, MA, USA	See (3)(b)	Director, Chairman	Chairman of Enterprise Bank and Trust Co. Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	3.63%	None	N/A
Michael J. Gallagher Derry, NH, USA	See (3)(b)	None	Executive VP and Chief Risk Officer of Enterprise Bank and Trust Co.	N/A	0.05%	None	N/A
John T. Grady, Jr. Hingham, MA, USA	Senior Advisor at Moelis & Company	Director	None	See (2)	0.04%	None	N/A

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 % of voting securities held)
Eric W. Hanson Hollis, NH, USA		Chairman of the Board and CFO of Klin Groupe, LLC	Director, Assistant Secretary	Assistant Secretary of Enterprise Bank and Trust Co.	See (2)	2.57%	None	N/A
Marlene P. Hoyt Lynnfield, MA, USA		See (3)(b)	None	Executive VP, Construction Lending Director of Enterprise Bank and Trust Co.	See (2)	0.14%	None	N/A
Stephen J. Irish Acton, MA, USA		See (3)(b)	None	Executive Vice President and Chief Operating Officer of Enterprise Bank and Trust Co.	N/A	0.36%	None	N/A
Mary Jane King Nashua, NH, USA		President of Conway Management Company	Director	None	See (2)	0.09%	None	Conway Management Company-44.66% Conway Capital Management-26.67%
John A. Koutsos Nashua, NH, USA		President of Alec's Shoe Stores, Inc.	Director	None	See (2)	0.24%	None	Alec's Shoe Store, Inc 100% 201 Main Street Realty, 100% RKDW, LLC 100% Olvax, LLC 52%
Steven R. Larochelle Dracut, MA, USA		See (3)(b)	None	Executive VP, Chief Banking Officer, of Enterprise Bank and Trust Co.	N/A	0.31%	None	N/A
Joseph C. Lerner Concord, MA, USA		Managing Partner of 819 Energy, LLC	Director	None	See (2)	0.23%	None	819 Energy, LLC 100% 819 Capital, LLC 50% SeaburyPV, LLC 100% LodiLodgePV LLC 100% Hollis Capital Group LLC 100%
Richard W. Main Chelmsford, MA, USA		See (3)(b)	Director, President	President of Enterprise Bank and Trust Co. President & Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	2.08%	None	N/A
James A. Marcotte Londonderry, NH, USA		See (3)(b)	EVP, Treasurer and CFO	Executive VP, Treasurer & CFO of Enterprise Bank and Trust Co. Treasurer of Enterprise Insurance Services, LLC Treasurer of Enterprise Investment Services, LLC Treasurer of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	0.36%	None	N/A
Dr. Jacqueline F. Moloney North Chelmsford, MA, USA		Chancellor, University of Massachusetts Lowell	Director	None	See (2)	0.11%	None	N/A
Luis M. Pedroso Hampton, NH, USA		Co-Founder, President and Chief Executive Officer of Accutronics, Inc.	Director	None	See (2)	0.12%	None	Accutronics Inc.-100%
Michael T. Putziger		Chairman, WinnCompanies and Of Counsel, Murtha Cullina LLP	Director	Director of the following subsidiaries:	See (2)	1.64%	None	South 54th Street Winn LLC 39.47%

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 % of voting securities held)				
Cohasset, MA, USA			Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III				W/R Corporation 50%				
Peter J. Rayno Hampton, NH, USA	See (3)(b)	None	Executive VP, NH Community Banking and Lending Director of Enterprise Bank and Trust Co.	N/A	0.06%	None	N/A				
Carol L. Reid Andover, MA, USA	Retired Financial Executive	Director	None	See (2)	0.25%	None	N/A				
Diane J. Silva Beverly, MA, USA	See (3)(b)	None	Executive VP, Chief Mortgage and Consumer Lending Director of Enterprise Bank and Trust Co.	N/A	0.59%	None	N/A				
Michael A. Spinelli Hampton, NH, USA	Founder Global Tourism Solutions	Director, Secretary	Secretary of Enterprise Bank and Trust Co. Secretary of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	See (2)	2.55%	None	Merrimac Travel Service 100% Global Tourism Solutions, 100%				
Chester J. Szablak, Jr. Tyngsboro, MA, USA	See (3)(b)	None	Executive VP, Chief Sales & Marketing Officer of Enterprise Bank and Trust Co.	N/A	0.27%	None	N/A				

Results: A list of branches for your depository institution: ENTERPRISE BANK AND TRUST COMPANY (ID_RSSD: 1356768).
This depository institution is held by ENTERPRISE BANCORP, INC. (2461016) of LOWELL, MA.
The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

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.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column and the opening or acquisition date in the Effective Date 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	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)	1356768	ENTERPRISE BANK AND TRUST COMPANY	222 MERRIMACK STREET	LOWELL	MA	01852	MIDDLESEX	UNITED STATES	39877	1	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4269168	ACTON BRANCH	340 GREAT ROAD	ACTON	MA	01720	MIDDLESEX	UNITED STATES	484936	16	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3263589	HIGH STREET BRANCH	8 HIGH STREET	ANDOVER	MA	01810	ESSEX	UNITED STATES	426803	12	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2314185	BOSTON ROAD BRANCH	674 BOSTON ROAD	BILLERICA	MA	01821	MIDDLESEX	UNITED STATES	261952	3	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2048574	CHELMSFORD BRANCH	185 LITTLETON ROAD	CHELMSFORD	MA	01824	MIDDLESEX	UNITED STATES	261950	2	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	653808	CHELMSFORD DRUM HILL BRANCH	20 DRUM HILL ROAD	CHELMSFORD	MA	01826	MIDDLESEX	UNITED STATES	261955	6	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2638117	DRA CUT BRANCH	1168 LAKEVIEW AVENUE	DRA CUT	MA	01420	WORCESTER	UNITED STATES	418833	11	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3187434	JOHN FITCH HIGHWAY BRANCH	420 JOHN FITCH HIGHWAY	FITCHBURG	MA	01843	WORCESTER	UNITED STATES	Not Required	21	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4658061	LAWRENCE BRANCH	290 MERRIMACK STREET	LAWRENCE	MA	01453	WORCESTER	UNITED STATES	261953	4	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2306818	LEOMINSTER BRANCH	4 CENTRAL STREET	LEOMINSTER	MA	01852	MIDDLESEX	UNITED STATES	363885	10	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3114775	GORHAM STREET BRANCH	430 GORHAM STREET	LOWELL	MA	01852	MIDDLESEX	UNITED STATES	Not Required	15	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Electronic Banking	4269177	VIRTUAL BRANCH-ENTERPRISEBANKING.COM	222 MERRIMACK STREET	LOWELL	MA	01844	ESSEX	UNITED STATES	476103	9	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3788596	METHUEN BRANCH	255 BROADWAY	METHUEN	MA	01862	MIDDLESEX	UNITED STATES	242950	5	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	742609	BILLERICA BRANCH	223 BOSTON RD	NORTH BILLERICA	MA	01876	MIDDLESEX	UNITED STATES	261954	14	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2510585	TEWKSBURY BRANCH	910 ANDOVER STREET	TEWKSBURY	MA	01876	MIDDLESEX	UNITED STATES	441986	20	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3379266	TEWKSBURY MAIN STREET BRANCH	1120 MAIN STREET	TEWKSBORO	MA	01879	MIDDLESEX	UNITED STATES	534787	7	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4506247	TYNGSBORO BRANCH	253 MIDDLESEX ROAD	TYNGSBORO	MA	01886	MIDDLESEX	UNITED STATES	261956	4	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	2876030	WESTFORD BRANCH	237 LITTLETON ROAD	WESTFORD	MA	03038	ROCKINGHAM	UNITED STATES	510012	18	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	3947049	CRYSTAL AVENUE BRANCH	47 CRYSTAL AVENUE	DERBY	NH	03051	HILLSBOROUGH	UNITED STATES	517243	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4396390	HUDSON BRANCH	88 MAIN STREET	HUDSON	NH	03060	HILLSBOROUGH	UNITED STATES	Not Required	19	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4658070	NASHUA BRANCH	139 BRIDGE STREET	NASHUA	NH	03076	HILLSBOROUGH	UNITED STATES	528463	13	ENTERPRISE BANK AND TRUST COMPANY	1356768	
OK		Full Service	4396402	PELIHAM BRANCH	130 MAIN STREET, UNIT 101	PELIHAM	NH	03079	ROCKINGHAM	UNITED STATES	433416	23	ENTERPRISE BANK AND TRUST COMPANY	1356768	
ADD	07/07/2016	Full Service	3430710	NASHUA AMHERST ST BRANCH	493 AMHERST ST	NASHUA	NH	03063	HILLSBOROUGH	UNITED STATES					

