

MAR 29 2018

FR Y-6  
OMB Number 7100-0297  
Approval expires November 30, 2019  
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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)); 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.

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

**December 31, 2017**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, **Scott A. Cooper**

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.

**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

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Avis Brosseau**

**SVP-Finance/CFO**

Name

Title

**603-237-7016**

Area Code / Phone Number / Extension

**603-237-5736**

Area Code / FAX Number

**abrosseau@granitebank.com**

E-mail Address

**granitebank.com**

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

Signature of Holding Company Director and Official

*Scott A. Cooper Pres CEO*

**MARCH 22, 2018**

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  
C.I.

**1132636**

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

0=No	1=Yes	0
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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.

<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> <hr/> City State Zip Code <hr/> <hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> <hr/> City State Zip Code <hr/> <hr/> Physical Location (if different from mailing address) <hr/>
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# FORM FR Y-6

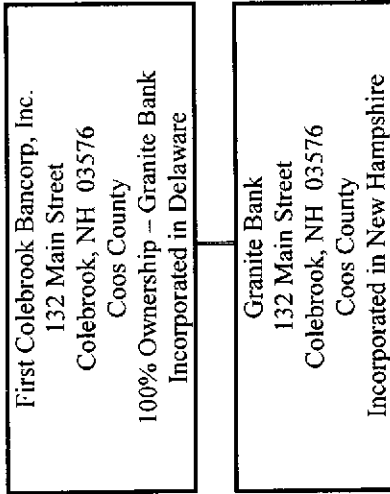
First Colebrook Bancorp, Inc.  
Colebrook, New Hampshire  
Fiscal Year Ending December 31, 2017

## 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. 2 copies to be mailed as soon as available.

## Report Item 2:

(a)



(b) Branch structure report e-mailed earlier.

LEI not applicable unless otherwise noted.

**Results:** A list of branches for your depository institution: GRANITE BANK (ID\_RSSD: 58207). This depository institution is held by FIRST COLEBROOK BANCORP, INC. (1132636) of COLEBROOK, NH. The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

**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	COLEBROOK	NH	03576	COOS	UNITED STATES	Not Required	Not Required	GRANITE BANK	58207	
		Full Service	3284584	AMHERST BRANCH	69 ROUTE 101A	AMHERST	NH	03031	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	GRANITE BANK	58207	
		Full Service	2638041	CONCORD BRANCH	100 LOUDON ROAD	CONCORD	NH	03301	MERRIMACK	UNITED STATES	Not Required	Not Required	GRANITE BANK	58207	
		Full Service	3964185	PORTSMOUTH BRANCH	2400 LAFAYETTE ROAD (ROUTE 1)	PORTSMOUTH	NH	03801	ROCKINGHAM	UNITED STATES	Not Required	Not Required	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 12-31-17		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 12-31-16	
(1) (a) Name & Address (City, State, Country)	(1) (b) Country of Citizenship or Incorporation	(2) (a) Name & Address (City, State, Country)	(2) (c) Number and Percentage of Each Class of Voting Securities
Cede & Company PO Box 20 Bowling Green Stn. New York, NY 10274	USA	None	None
			573,658 common shares or 57.41%

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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) (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)
David Atkinson, Lancaster, NH USA	Semi-retired Engineer Teacher at Stratford Public School	Director and Vice- Chairman of First Colebrook Bancorp. Inc. Board	Director of Granite Bank	None	0.20%	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	0.13%	None	Moon Realty Associates
Brendon J. 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- Carmen's Reamy Shop	0.48%	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	1.08%	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	0.15%	None	None
Sharon B. Lane, Errol, NH USA	Teacher for Errol School System	Director of First Colebrook Bancorp. Inc.	Director of Granite Bank	None	0.93%	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	0.08%	None	Lang Enterprises LLC - 50%
Malcolm R. Washburn, Colebrook, NH USA	President of WeLog, Inc.	Director and Chairman of First Colebrook Bancorp. Inc. Board	Director of Granite Bank	Pres - WeLog, Inc. Pres - WeLog Trucking, Inc. Owner-Washburn Lumber Owner-BDM Timberlands	1.00%	None	We-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	0.10%	None	None
George Bald Somersworth, NH USA	Retired DRED Commissioner	Director of First Colebrook Bancorp. Inc.	Director of Granite Bank	None	0.10%	None	None
James E. Tibbetts, Colebrook, NH USA	Retired President/CEO First Colebrook Bank	Director of the First Colebrook Bancorp. Inc.	Director/Co-Vice Chairman of Granite Bank	None	0.31%	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)
Scott A. Cooper, Lemington, VT 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	0.56%	None	None
Avis E. Brosseau, Brunswick, VT USA	SVP/CFO and Secretary of Granite Bank	SVP/CFO and Secretary of First Colebrook Bancorp, Inc.	SVP/CFO and Secretary of Granite Bank	None	20%	None	None
Susan K. Robidas Bloomfield, VT USA	SVP/ Operations & Compliance of Granite Bank	n/a	SVP-Operations & Compliance of Granite Bank	Partner - Ducret Sporting Goods; Partner - DRPD Enterprises, LLC.	.15%	None	Ducret Sporting Goods - 25% DRPD Enterprises, LLC -2.5%
Pamela A. Bunnell Colebrook, NH USA	SVP/Retail Sales & Service Director of Granite Bank	n/a	SVP/Retail Sales & Service Director of Granite Bank	None	None	None	None
Michael D. Gonzales Nashua, NH USA	SVP/Chief Credit Officer of Granite Bank	n/a	SVP/Chief Credit Officer of Granite Bank	None	None	None	None
Beth Goudreau Stewartstown, NH USA	AVP/Administration of Granite Bank	Assistant Secretary of First Colebrook Bancorp. Inc.	Assistant Secretary and AVP/Administration of Granite Bank	None	.001%	None	None