

FEB 01 2018

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)); 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

Sugar River Bancorp MHC

Legal Title of Holding Company

10 North Main Street

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

Newport

City

NH

State

03773

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ann L. O'Clair

Name

VP COO/CFO

Title

603-843-6247

Area Code / Phone Number / Extension

603-843-6206

Area Code / FAX Number

aoclair@sugarriverbank.com

E-mail Address

www.sugarriverbank.com

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

I, **Mark A. Pitkin**

Name of the Holding Company Director and Official

Director and 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

01/30/2018

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 **4191399**
C.I. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately.....	<input type="checkbox"/>	
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.

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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(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)

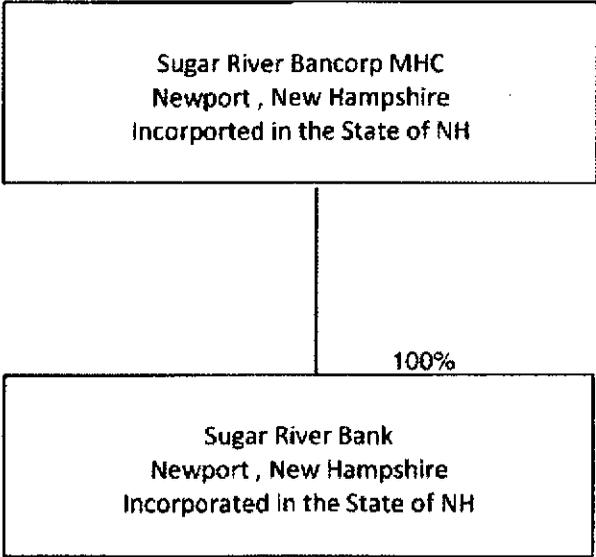
FORM FR Y-6
SUGAR RIVER BANCORP MHC
NEWPORT, NEW HAMPSHIRE
FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item

1: The bank holding company does not prepare an annual report for its shareholders.

2a: Organizational Chart

LEI Not Applicable



Results: A list of branches for your depository institution: SUGAR RIVER BANK (ID_RSSD: 92706).
 This depository institution is held by SUGAR RIVER BANCORP MHC (A191399) of NEWPORT, 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
OK		Full Service (Head Office)	92706	SUGAR RIVER BANK	10 NORTH MAIN STREET, BOX 569	NEWPORT	NH	03773	SULLIVAN	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	
OK		Full Service	4958958	CONCORD BRANCH	198 LOUDON ROAD	CONCORD	NH	03301	MERRIMACK	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	
OK		Full Service	13911590	GRANTHAM BRANCH	170 NH RTE 10, SAWYER BROOK PLAZA	GRANTHAM	NH	03763	SULLIVAN	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	
OK		Full Service	522502	NEW LONDON BRANCH	30 NEWPORT ROAD	NEW LONDON	NH	03257	MERRIMACK	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	
OK		Full Service	93208	SUNAPEE BRANCH	541 ROUTE 11	SUNAPEE	NH	03782	SULLIVAN	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	
OK		Full Service	400208	WARNER BRANCH	2 WEST MAIN STREET	WARNER	NH	03278	MERRIMACK	UNITED STATES	Not Required	Not Required	SUGAR RIVER BANK	92706	

FORM FR Y-6

SUGAR RIVER BANCORP MHC
NEWPORT, NEW HAMPSHIRE

FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item 3: Securities Holders
(1) (a)(b)(c) and (2) (a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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None

Securities holders 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 12/31/2017

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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None

FORM FR Y-6

SUGAR RIVER BANCORP MHC
NEWPORT, NEW HAMPSHIRE

FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company Securities	(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 (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of Voting securities held)
Dr. Richard Holmes Sunapee, NH	Retired	Trustee - Chairman	Director Sugar River Bank	N/A	None	None	None
Muhsen Hampton New London, NH	VP - Finance / HR - Micro Deq.com Ltd	Trustee	Director Sugar River Bank	VP - Finance / HR - Micro Deq.com Ltd	None	None	None
David M. Lantz Sunapee, NH	Owner, MJ Harrington's Jewelers	Trustee	Director Sugar River Bank	Owner, MJ Harrington's Jewelers	None	None	100% Owner, MJ Harrington's
Robin D. Wells Epsom NH	Certified Public Accountant	Trustee	Director Sugar River Bank	Partner, Carew & Wells CPA	None	None	Co-Owner Carew & Wells CPA
Derek D. Lick Warner NH	Lawyer	Trustee	Director Sugar River Bank	Attorney, Sulloway & Hollis PLLC	None	None	None
Robert M. Daley New London NH	President, Intelligent Banking Solutions (IBS)	Trustee	Director Sugar River Bank	President, Intelligent Banking Solutions (IBS)	None	None	Approx 85% Owner Intelligent Banking Solutions (IBS) 50% Owner - 35 Little Sunapee LLC
Mark A. Pitkin Newport NH	N/A	Trustee / President	President & CEO Sugar River Bank	None	None	None	None
Ann L. O'Clair Goshen NH	N/A	Secretary & CFO	VP, CFO Sugar River Bank	None	None	None	None