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. §§ 3105(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.

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/ESCOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

1. Paul Andersen
   Name of the Holding Company Director and Official
   Vice Chair of Board and CEO
   Title of the Holding Company Director and Official

   attests 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
   03/28/2019

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

RSD ID: 27407946
C.I.

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Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month / Day / Year
NA

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

Androscoggin Bancorp MHC
Legal Title of Holding Company

PO Box 1407
(Mailing Address of the Holding Company) Street / P.O. Box

Lewiston ME 04243-1407
City State Zip Code

30 Lisbon St Lewiston, ME 04240
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robin Robbins SVP & Treasurer
Name Title
207-376-3650
Area Code / Phone Number / Extension
207-786-4782
Area Code / FAX Number
robbins@androscogginbank.com
E-mail Address

www.androscogginbank.com
Address (URL) for the Holding Company’s web page

---

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No
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."

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Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.
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>Androscoggin Bancorp Inc</td>
<td></td>
</tr>
<tr>
<td>PO Box 1407</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Lewiston ME 04243-1407</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>30 Lisbon St Lewiston, ME 04240</td>
<td>Physical Location (if different from mailing address)</td>
</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)

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
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City State Zip Code
Physical Location (if different from mailing address)

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)
Form FR Y-6

Androscoggin Bancorp, MHC
PO Box 1407
30 Lisbon Street
Lewiston, ME 04240
Fiscal Year Ending December 31, 2018

Report Item

1: The BHC is not required to prepare form 10K with the SEC.

The BHC does not prepare an annual report for its shareholders. A copy of the audited financial statements and a no material weakness letter will be mailed.

2a: Organizational Chart (Legal Entity Identifier – NA)

Androscoggin Bancorp, MHC
Lewiston, ME
Incorporated in Maine

Androscoggin Bancorp, Inc. 100%
Lewiston, ME
Incorporated in Delaware

Androscoggin Savings Bank 100%
Lewiston, ME
Incorporated in Maine

ASB Corporation 100%
Lewiston, ME
Incorporated in Maine

Androscoggin Insurance Agency LLC 100%
Lewiston, ME
Incorporated in Maine

Portland Trust Company 51%
Portland, ME

LLC in Maine – Non-Managing member

2b: Domestic Branch Listing

See attached

3: Securities holders

Androscoggin Bancorp, MHC
No shareholders

Androscoggin Bancorp, Inc.
100% owned by Androscoggin Bancorp, MHC

1a.
Androscoggin Bancorp, MHC Lewiston, ME
USA

1b.
300 shares common stock $0.10 par value

1c.

Androscoggin Savings Bank
100% owned by Androscoggin Bancorp, Inc

3: 1a.
Androscoggin Bancorp, Inc., Lewiston, ME
USA

1b.
300 shares common stock $1.00 par value

1c.

3: There was no change in ownership during the year 2018.

4: Insiders

See attached
Results: A list of branches for your depository institution: ANDROSCOGGIN SAVINGS BANK (ID_RSSD: 132107).
This depository institution is held by ANDROSCOGGIN BANCORP, MHC (1710796) of LEWISTON, ME.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>132107</td>
<td>ANDROSCOGGIN SAVINGS BANK</td>
<td>30 LISBON STREET</td>
<td>LEWISTON</td>
<td>ME</td>
<td>04240</td>
<td>ANDROSCOGGIN</td>
<td>UNITED STATES</td>
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<tr>
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<td>133001</td>
<td>MINOT AVENUE BRANCH</td>
<td>683 MINOT AVE</td>
<td>AUBURN</td>
<td>ME</td>
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<td>UNITED STATES</td>
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<td>258605</td>
<td>TURNER STREET BRANCH</td>
<td>649 TURNER STREET, SUITE 300</td>
<td>AUBURN</td>
<td>ME</td>
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<td>ANDROSCOGGIN</td>
<td>UNITED STATES</td>
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<tr>
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<td>354216</td>
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<td>242 BATH ROAD</td>
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<td>ME</td>
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<td>UNITED STATES</td>
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<td>ME</td>
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<td>UNITED STATES</td>
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<td>SABBATUS STREET BRANCH</td>
<td>505 SABBATUS STREET</td>
<td>LEWISTON</td>
<td>ME</td>
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<td>UNITED STATES</td>
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<td>MIDTOWN SHOPPING CENTER BRANCH</td>
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<td>LISBON FALLS</td>
<td>ME</td>
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<td>ANDROSCOGGIN</td>
<td>UNITED STATES</td>
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<td>ME</td>
<td>04281</td>
<td>OXFORD</td>
<td>UNITED STATES</td>
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<tr>
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<td>207 AUBURN ROAD, ROUTE 4</td>
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<td>ME</td>
<td>04282</td>
<td>ANDROSCOGGIN</td>
<td>UNITED STATES</td>
<td></td>
</tr>
</tbody>
</table>
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This depository institution is held by ANDROSCOGGIN BANCORP, INC. (2710808) of LEWISTON, ME.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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<th>City</th>
<th>State</th>
<th>Zip Code</th>
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<td>ANDROSCOGGIN</td>
<td>UNITED STATES</td>
<td>Not</td>
<td></td>
</tr>
<tr>
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<td>Full Service</td>
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<td>649 TURNER STREET, SUITE 300</td>
<td>AUBURN</td>
<td>ME</td>
<td>04210</td>
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<tr>
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<td>242 BATH ROAD</td>
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<td>UNITED STATES</td>
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<tr>
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<td>2721792</td>
<td>24 PORTLAND ROAD</td>
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<td>ME</td>
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<td>UNITED STATES</td>
<td>Not</td>
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<tr>
<td>OK</td>
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<td>JAY BRANCH</td>
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<td>6 ANDROSCOGGIN LANE, JAY PLAZA</td>
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<td>ANDROSCOGGIN</td>
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<td></td>
</tr>
<tr>
<td>Name, City &amp; State</td>
<td>Principal Occupation if other than with Bank Holding Co.</td>
<td>Title &amp; Position w/Bank Holding Co.</td>
<td>Title &amp; Position w/Subsidiaries</td>
<td>Title &amp; Position w/Other Businesses</td>
<td>Percentage of Voting Shares in Bank Holding Co.</td>
<td>Percentage of Voting Shares in Subsidiaries</td>
<td>Other Companies w/25% or more of voting securities are held</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------------------------------------------</td>
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<td>---------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Paul H. Andersen  
New Gloucester, ME | n/a | Vice Chair of Board and CEO | Vice Chair of Board and CEO | None | None | None | None |
| Steven Bonville  
North Port, FL 34287 | n/a | Director | Director | None - retired | None | None | None |
| Steven A. Closson  
North Port, FL 34287 | n/a | Director | Director | N/A | None | None | None |
| Ike L. Goodwin  
Turner, ME 04262 | n/a | Director | Director | President | None | None | Goodwin, Well & Water, Inc. (45%)  
Bear Pond Corp. (50%) |
| Pasquale F. Maiorino  
North Port, FL 34287 | Attorney | Director | Director | Attorney  
Self-Employed | None | None | None |
| Michel M. Ouellet  
Brunswick, ME 04011 | Construction | Director | Director | President | None | None | Ouellet Construction (100%)  
Coastal Realty, LLC  
Starfish Realty, LLC |
| Jean Mattimore  
Portland, ME 04103 | Holistic Health Practitioner  
Director | Director | Director  
Holistic Health Practitioner  
(private practice) | None | None | None | None |
| Wendy Bean  
Hollis Center, ME 04042 | CPA | Director | Director | CPA | None | None | None |
| Foster A. Stewart, Jr.  
Portland, ME 04101 | Attorney | Director | Director | Attorney  
Self-Employed | None | None | None |
| Nell Kelly  
Falmouth, ME 04101 | n/a | President | President | None | None | None | Maine Commercial Financing, LLC  
Blue Horse Properties, LLC  
Blue Horse Enterprise, LLC  
Portland Mortgage Group, LLC  
Willow Properties  
18 Clifton, LLC  
Dingley CT, LLC  
Exchange Street Capital, LLC  
Fairwell Ave., LLC  
Cumberland Cottage, LLC  
237 Cumberland, LLC  
240 Brown, LLC  
King Street, LLC  
IGH, LLC  
DBS, LLC |
| James Kacar  
Scarborough, ME. | n/a | n/a | Sr. Vice President  
CFO | None | None | None | None |