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FR Y-6
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Approval expires November 30, 2019
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MAK 12 2019

Board of Governors of the Federal Reserve System



Supervision, Regulation and
Credit Department

Annual Report of Holding Companies—FR Y-6

ETW
3/12/19
JF
3/17/19

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, 2018

Month / Day / Year

None (N/A)

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

Reporter's Name, Street, and Mailing Address

i. David Schneider

Name of the Holding Company Director and Official

Director 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.

Fairfield County Bank, MHC

Legal Title of Holding Company

94 Danbury Rd.

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

Ridgefield

CT

06877

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:

Linda Walsh

Vice President

Name

Title

203-431-7485

Area Code / Phone Number / Extension

203-431-9552

Area Code / FAX Number

linda.walsh@fairfieldcountymbank.com

E-mail Address

Signature of Holding Company Director and Official

03/11/2019

Date of Signature

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

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

38243 73

C.I.

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."

FR Y-6

Item 1- Annual Report to Shareholders

Fairfield County Bank, MHC

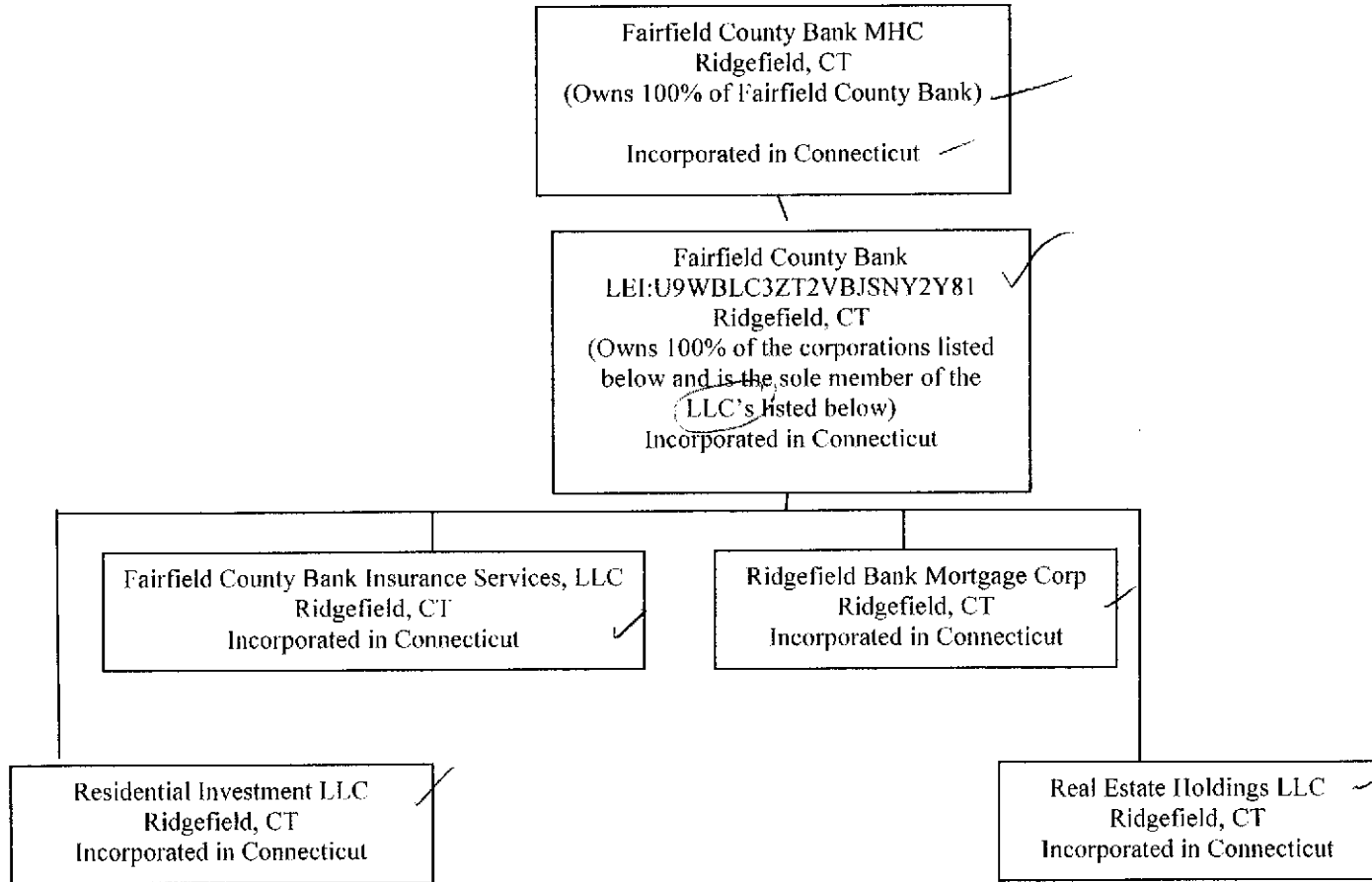
94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2018

Fairfield County Bank, MHC is a non-stock mutual holding corporation and does not prepare an annual report for shareholders.

FR Y-6 Item 2.a Organization Chart



LEI not applicable unless otherwise noted.

Results: A list of branches for your holding company: FAIRFIELD COUNTY BANK, MHC (3824373) of RIDGEFIELD, CT.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

FR Y-6 2.b.

12/31/2018

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)	882701	FAIRFIELD COUNTY BANK	150 DANBURY ROAD	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496629	BRIDGEPORT BRANCH	1089 MADISON AVENUE	BRIDGEPORT	CT	06606	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496610	FEDERAL ROAD BRANCH	114 FEDERAL ROAD	DANBURY	CT	06811	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2942841	DARIEN BRANCH	714 POST ROAD	DARIEN	CT	06820	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	3206728	FAIRFIELD BRANCH	2000 POST ROAD	FAIRFIELD	CT	06824	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496665	TUNXIS HILL ROAD BRANCH	255 TUNXIS HILL ROAD	FAIRFIELD	CT	06825	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	107208	BROAD RIVER BRANCH	121 NEW CANAAN AVENUE	NORWALK	CT	06850	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	447409	CRANBURY BRANCH	26 CHESTNUT HILL ROAD	NORWALK	CT	06851	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	227405	WALL STREET BRANCH	67 WALL STREET	NORWALK	CT	06852	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Limited Service	1745018	GOVERNOR STREET DRIVE UP BRANCH	3 GOVERNOR STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	1864665	MAIN STREET BRANCH	374 MAIN STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	105101	ROWAYTON BRANCH	2 MCKINLEY STREET	ROWAYTON	CT	06853	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496638	STAMFORD BRANCH	850 EAST MAIN STREET	STAMFORD	CT	06902	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4496656	WESTON BRANCH	190 WESTON ROAD	WESTON	CT	06883	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	4105341	COMPO ROAD SOUTH BRANCH	20 COMPO ROAD SOUTH	WESTPORT	CT	06880	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2426882	GEORGETOWN BRANCH	941 DANBURY ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
OK		Full Service	2654975	WILTON BRANCH	190 OLD RIDGEFIELD ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	

Verified by Linda Walsh, V.P.

3/11/2019

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Item 3- Securities Holders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2018

Fairfield County Bank, MHC is a non-stock mutual holding corporation.

Fairfield County MHC

Item 4 as of 12/31/18

Last Name	First Name	City	State	Country	Principal Occupation if other than with the MHC	Title or position with MHC	Title or position with Subsidiary Fairfield County Bank	Title or position with Subsidiary Real Estate Holdings LLC Ridgefield Bank Mortgage Corp	Title or position with Subsidiary Fairfield County Bank Insurance Services	Title or position with Subsidiary Residential Investment LLC	Percentage of Voting Shares in MHC	Percentage of Voting Shares in Subsidiary	Additional Companies with controlling roles
Aitoro	David	Weston	CT	USA	Business Owner	Director	Director				N/A	N/A	DVA Associates LLC - 50%
Balocca	Charles	Trumbull	CT	USA		Executive VP Credit Admin	Executive VP Credit Admin				N/A	N/A	N/A
Berta	Daniel	Ridgefield	CT	USA		Director & President	Director, President & Secretary	Director, President & Secretary	Director & Secretary	Director & Secretary	N/A	N/A	N/A
Bertram	Dan	Weston	CT	USA	Contractor	Director	Director				N/A	N/A	BD Pizza, LLC - 50% Bertram Holdings IV, LLC - 70% BRT Barnbeck Place, LLC - 25% BRT Brookview, LLC - 50% BRT DiMarco PTP, LLC - 25% BRT Sconset, LLC - 50% 33 Crosby, LLC - 50% Forest Walk, LLC - 50%
Bossis	George	Ridgefield	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
Coffin	Marianne	Ridgefield	CT	USA		Executive VP	Executive VP	Director			N/A	N/A	N/A
Connelly	Robert	Trumbull	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
Critelli	Karen	Southbury	CT	USA		Executive VP & CFO	Executive VP & CFO	Director & Treasurer	Treasurer		N/A	N/A	N/A
DePanfilis	Ralph	Norwalk	CT	USA	CPA	Director	Director				N/A	N/A	R.L. DePanfilis & Company LLC - 100% 13 Byington Place, LLC - 50%
Devine, Esq.	John	Norwalk	CT	USA	Attorney	Director	Director				N/A	N/A	Devine & Devine - 100%
Henry	David	Greenwich	CT	USA	Businessman	Director	Director				N/A	N/A	Bison Capital Advisors, LLC - 100%
Kunst	Frank	Danbury	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
McNamara, Esq.	Paul S.	Ridgefield	CT	USA	Real Estate Investor	Director, Chairman	Director & Chairman		Director	Director	N/A	N/A	McNamara Family Partnership - 33% Skylands, LLC - 33% Dew, LLC - 100% MFP Investments, LLC - 33% Commerce Park JV, LLC - 50% Norfolk Company, LLC - 70% 488 Main Street, LLC - 50%
Reynolds	Thomas	Ridgefield	CT	USA	CPA	Director	Director				N/A	N/A	Pavilion Properties, LLC - 50% Tallie LLC - 100%
Rueckert	William	Southport	CT	USA	Businessman	Director	Director				N/A	N/A	N/A
Schneider	David	Ridgefield	CT	USA		Director, CEO & Secretary	Director & CEO	Director & CEO		Director	N/A	N/A	N/A
Smith	Gary	Ridgefield	CT	USA	Retired CEO	Director	Director		Director & Chairman	Director	N/A	N/A	Linda Lou, LLC - 50%
Verbeke	Debra	South Salem	NY	USA		Executive VP	Executive VP				N/A	N/A	N/A
Wooters	D. Stephen	Ridgefield	CT	USA		Executive VP	Executive VP				N/A	N/A	N/A
Zappala	Phyllis	Weston	CT	USA	V.P. Human Resources	Director	Director				N/A	N/A	N/A