Board of Governors of the Federal Reserve System



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.

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. John P. Clancy, Jr. Name of the Holding Company Director and Official

Director, 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
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

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.

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

December 31, 2019

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 / PO. Box Lowell MA 01852

LOHON	LATA A	01002	
City	State	Zrp 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	s web page

 Is confidential treatment requested for any portion of this report submission?
 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 \dots \Box .
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

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.

N/A			N/A						
Legal Title of Subsidiar	y Holding Company		Legal Title of Subsidiary Holding Company						
(Mailing Address of the	Subsidiary Holding Company	r) Street / P.O. Box	(Mailing Address of the	Subsidiary Holding Company)	Street / P.O. Box				
City	State	Zip Code	City	State	Zıp Code				
Physical Location (if dif	fferent from mailing address)		Physical Location (if d	fferent from mailing address)					
N/A			N/A						
Legal Title of Subsidiar	y Holding Company		Legal Title of Subsidia	ry Holding Company					
(Mailing Address of the	Subsidiary Holding Company	/) Street / P.O. Box	(Mailing Address of the	e Subsidiary Holding Company)	Street / P.O. Box				
City	State	Zıp Code	City	State	Zip Code				
Physical Location (if di	fferent from mailing address)		Physical Location (if d	ifferent from mailing address)	74.7				
			N/A						
N/A Legal Title of Subsidial	ry Holding Company		Legal Title of Subsidia	ry Holding Company					
(Mailing Address of the	e Subsidiary Holding Compan	y) Street / P.O. Box	(Mailing Address of th	e Subsidiary Holding Company) Street / P.O. Box				
City	State	Zip Code	City	State	Zip Code				
Physical Location (if d	ifferent from mailing address)		Physical Location (if d	ifferent from mailing address)					
			N/A						
N/A Legal Title of Subsidia	ry Holding Company	·····	Legal Title of Subsidia	ary Holding Company					
(Mailing Address of the	e Subsidiary Holding Compan	y) Street / P.O. Box	(Mailing Address of th	e Subsidiary Holding Company) Street / P.O. Box				
City	State	Zip Code	City	State	Zıp Code				
Physical Location (if d	ifferent from mailing address)		Physical Location (if c	different from mailing address)	18.00 yr, 18.00 yr, 18.00				

Report Item 1:

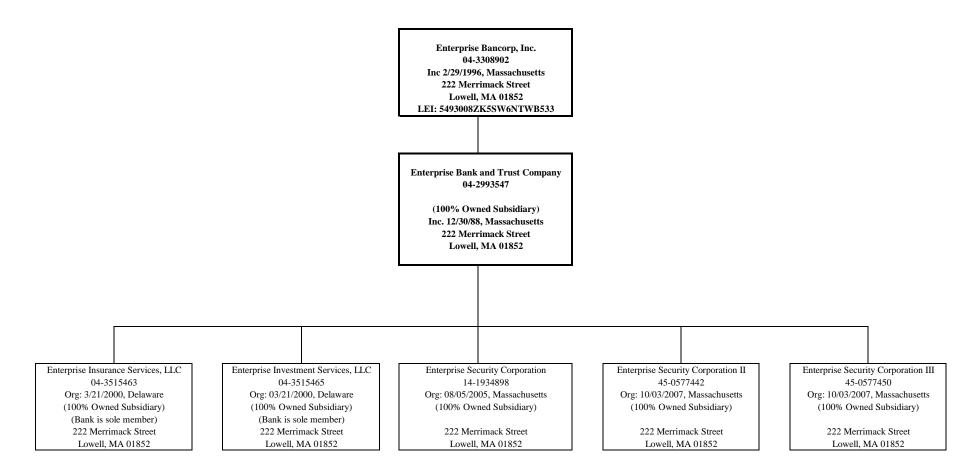
Form FR Y-6 Enterprise Bancorp. Inc. Lowell, MA 01852

Fiscal Year Ending December 31, 2019

The Bank Holding company does prepare form 10-K for the SEC. A copy is attached.

Report Item 2a: Organization Chart

Enterprise Bancorp, Inc. Lowell, MA



LEI N/A Unless Otherwise Noted

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)	1356768	ENTERPRISE BANK AND TRUST COMPANY	222 MERRIMACK STREET	LOWELL	MA	01852	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	1
		Full Service	4269168	ACTON BRANCH	340 GREAT ROAD	ACTON	MA	01720	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	3263589	HIGH STREET BRANCH	8 HIGH STREET	ANDOVER	MA	01810	ESSEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	1
		Full Service	2314185	BOSTON ROAD BRANCH	674 BOSTON ROAD	BILLERICA	MA	01821	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	1
		Full Service	2048574	CHELMSFORD BRANCH	185 LITTLETON ROAD	CHELMSFORD	MA	01824	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	i
		Full Service	653808	CHELMSFORD DRUM HILL BRANCH	20 DRUM HILL ROAD	CHELMSFORD	MA	01824	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	j.
		Full Service	2638117	DRACUT BRANCH	1168 LAKEVIEW AVENUE	DRACUT	MA	01826	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	3187434	JOHN FITCH HIGHWAY BRANCH	420 JOHN FITCH HIGHWAY	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	4658061	LAWRENCE BRANCH	290 MERRIMACK STREET	LAWRENCE	MA	01843	ESSEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	2306818	LEOMINSTER BRANCH	4 CENTRAL STREET	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	3114775	GORHAM STREET BRANCH	430 GORHAM STREET	LOWELL	MA	01852	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	ذ
		Electronic Banking	4269177	VIRTUAL BRANCH-ENTERPRISEBANKING.COM	222 MERRIMACK STREET	LOWELL	MA	01852	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	3788596	METHUEN BRANCH	255 BROADWAY	METHUEN	MA	01844	ESSEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	742609	BILLERICA BRANCH	223 BOSTON RD	NORTH BILLERICA	MA	01862	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	2510585	TEWKSBURY BRANCH	910 ANDOVER STREET	TEWKSBURY	MA	01876	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	3379266	TEWKSBURY MAIN STREET BRANCH	1120 MAIN STREET	TEWKSBURY	MA	01876	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	4506247	TYNGSBORO BRANCH	253 MIDDLESEX ROAD	TYNGSBORO	MA	01879	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	2876030	WESTFORD BRANCH	237 LITTLETON ROAD	WESTFORD	MA	01886	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	3947049	CRYSTAL AVENUE BRANCH	47 CRYSTAL AVENUE	DERRY	NH	03038	ROCKINGHAM	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	4396390	HUDSON BRANCH	45 LOWELL ROAD	HUDSON	NH	03051	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	5
		Full Service	5118768	NASHUA AMHERST ST BRANCH	493 AMHERST ST	NASHUA	NH	03063	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	i i
		Full Service	4658070	NASHUA BRANCH	88 MAIN STREET	NASHUA	NH	03060	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	i i
		Full Service	4396402	PELHAM BRANCH	139 BRIDGE STREET	PELHAM	NH	03076	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	3430710	SALEM BRANCH	55 MAIN STREET	SALEM	NH	03079	ROCKINGHAM	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	\$
		Full Service	5217522	WINDHAM BRANCH	15 INDIAN ROCK ROAD	WINDHAM	NH	03087	ROCKINGHAM	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	ذ

Form FRY-6 Enterprise Bancorp, Inc. Fiscal year ending December 31, 2019

Report item 3: Securities Holders

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

Current Shareholders v ower to vote as of 12/31	vith ownership, control or hol /2018	dings of 5% or more with	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 12/31/2018						
(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				
N/A			N/A						

Report Item 4: Insiders

Form FRY-6 Enterprise Bancorp, Inc. Fiscal year ending December 31, 2019

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c) Title & Position with other	(4)(a) percentage of voting shares in	(4)(b) percentage of voting shares in subsidiaries	partnerships) if 25% or more of voting
Names & Address	Principal occupation if other	Title & Position with	Title & Position with subsidiaries	businesses (include names of other	Bank Holding	(include names of	securities are held (list names of companies
(city, state, country)	than with Bank Holding Company	Bank Holding Company	(include names of subsidiaries)	businesses)	Company	subsidiaries)	and % of voting securities held)
enneth S. Ansin exington, MA, USA	President of Ansin Consulting Group	Director	None	See (2)	3.28%	None	N/A
iino J. Baroni tkinson, NH, USA	Owner and Managing Principal, Trident Project Advisors and Deve Group	elopment Director	None	See (2)	0.11%	None	Chandler Development LLC, 45% Clough Development, LLC, 50% Trident Building, LLC 51%
							Trident Properties, 50% Trident Capital Enterprises, 33.30% Chandler Place II LLC 45% Salem M.O.B. 1., LLC 33.30%
rian H. Bullock helmsford, MA, USA	See (3)(b)	None	Executive VP, Chief Commercial Lending Officer of Enterprise Bank and Trust Co.	N/A	0.54%	None	N/A
ohn P. Clancy, Jr. helmsford, MA, USA	See (3)(b)	Director, Chief Executive Officer	Chief Executive Officer of Enterprise Bank and Trust Co. Director of the following subsidaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	1.39%	None	N/A
ohn R. Clementi rinceton, MA, USA	CEO, Longview Development, LLC	Director	None	See (2)	0.58%	None	Lillian Clementi Irrevocable Trust f/b/o John R. Cleme Over 25% Lillian Clementi Irrevocable Trust f/b/o John R. Cleme GST Exempt-Over 25% Clementi Family Trust/John Clementi Trustee-100% John Clementi Revocable Trust Dated 7/2/02 John Cler Trustee-100% Devens Lot 10A LLC-Over 25%
rian M. Collins racut, MA, USA	See (3)(b)	None	Executive VP, Director of Operations of Enterprise Bank and Trust Co.	N/A	0.07%	None	N/A
mes F. Conway, III piter,FL, USA	Former Executive Vice President of RR Donnelley	Lead Director, Vice Chairman	Vice Chairman of Enterprise Bank and Trust Co.	See (2)	0.34%	None	N/A
isan Covey 'indham, NH, USA	See (3)(b)	None	Executive VP, Branch Administration Director of Enterprise Bank and Trust Co.	N/A	0.06%	None	N/A
r. Carole A. Cowan akewood Ranch, FL, USA	Former Community College President	Director	None	See (2)	0.17%	None	N/A
ormand E. Deschene aples, FL, USA	Former CEO, Wellforce	Director	None	See (2)	0.10%	None	N/A
eorge L. Duncan owell, MA, USA	See (3)(b)	Director, Chairman	Chairman of Enterprise Bank and Trust Co. Director of the following subsidaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	3.47%	None	N/A
yan Dunn	See (3)(b)	None	Executive VP, Regional Commercial Lending Manager of	N/A	0.05%	None	N/A

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Report Item 4: Insiders

Form FRY-6 Enterprise Bancorp, Inc. Fiscal year ending December 31, 2019

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

sses es of other sses)	Title & Position wi businesses (include names o businesses) N/A N/A	s of other	Bank Holding Company	(include names of	securities are held (list names of companie
A A	businesses) N/A		Company		
A				subsidiaries)	and % of voting securities held)
A					
	N/A		0.08%	None	LivvyWill LLC, 100%
(2)			0.08%	None	N/A
	See (2)		0.05%	None	N/A
A	N/A		0.17%	None	N/A
A	r N/A		0.37%	None	N/A
2)	See (2)		0.12%	None	Conway Management Company, Inc44.63 Conway Capital Management. LP-26.67%
2)	See (2)		0.28%	None	Olivax LLC, 52% RKDW, LLC, 100% Alec's Shoe Store Inc. 100% 201 Main Street Realty, Inc. 100%
A	N/A		0.29%	None	N/A
2)	See (2)		0.24%	None	819 Energy, LLC 100% LodiLodge PV LLC 100% Seabury PV, LLC 100% 819 Capital, LLC 50%
A	N/A		0.05%	None	N/A
2)	Sec (2)		0.27%	None	257 Chelsea Creek LLC 100% 110 Marginal LLC 100% 150 Marginal LLC 100% 200 Marginal LLC 100% 15 Kil Van Kull LLC 100% Atlantic Salt, Inc 100% Between the Bridges LLC 100% CMC Bermuda Ltd 100% Compania Miner Cordillera Chile, S.A. 100 Downtown Shack LLC 100% Eastern Salt Company, Inc. 100% Flagship Packaged Products LLC 100% Granite State Minerals, Inc. 100% Mahoney Oil Company, Inc. 100% Oceanport LLC 100% Oslo Shipping LLC 100% Regal Estates LLC 100%

Form FRY-6 Enterprise Bancorp, Inc. Fiscal year ending December 31, 2019

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

					(4)(a) percentage of	(4)(b) percentage of voting	(4) (c) list names of other companies (includes
(1)	(2)	(3)(a)	(3)(b)	(3)(c) Title & Position with other	voting shares in	shares in subsidiaries	partnerships) if 25% or more of voting
Names & Address	Principal occupation if other	Title & Position with	Title & Position with subsidiaries	businesses (include names of other	Bank Holding	(include names of	securities are held (list names of companies
(city, state, country)	than with Bank Holding Company	Bank Holding Company	(include names of subsidiaries)	businesses)	Company	subsidiaries)	and % of voting securities held)
							Rollins Farm River Terminal LLC 100% Seagull's Auto Salvage, Inc. 100% SEM Mining I, SL 87.5% SEM Cordillera, SLU 100% Terminal Maritimo Patache, S.A. 100% The Shelagh E. Mahoney Family Irrevocable Trust-2008 100% Creekside Parking, Inc. 66.67% Irish Salt Mining and Exploration Ltd 66.67% Mahoney Marine Terminals LLC 66.67% ISME Holdings Ltd 66.6% Shepagan, Inc. 60% Suffolk Row 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 subsidaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	N/A	1.95%	None	N/A
Dr. Jacqueline F. Moloney Tewksbury, MA, USA	Chancellor, University of Massachuesetts Lowell	Director	None	See (2)	0.15%	None	N/A
Luis M. Pedroso Chelmsford, MA, USA	Co-Founder, President and Chief Executive Officer of Accutronics, Inc.	Director, Assistant Secretary	Assistant Secretary of Enterprise Bank and Trust Co. Assistant Secretary of the following subsidaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	See (2)	0.16%	None	N/A
Michael T. Putziger Cohasset, MA, USA	Chairman, WinnCompanies	Director	Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	See (2)	1.66%	None	South 54th Street Winn LLC 39.47%
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	0.07%	None	N/A
Carol L. Reid Andover, MA, USA	Former Financial Executive	Director	None	See (2)	0.26%	None	N/A
Diane J. Silva Beverly, MA, USA	See (3)(b)	None	Executive VP, Chief Mortgage and Consumer Lending Officer of Enterprise Bank and Trust Co.	N/A	0.58%	None	N/A
Keith Soucie Litchfield, NH, USA	See (3)(b)	None	Executive VP, Chief Information Officer of Enterprise Bank and Trust Co.	N/A	0.09%	None	N/A
Chester J. Szablak, Jr. Tyngsboro, MA, USA	See (3)(b)	None	Executive VP, Chief Sales, Community Customer Relationship Officer of Enterprise Bank and Trust Co.	N/A	0.28%	None	N/A