

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.

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):

12/31/2019
 Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Fairfield County Bank MHC

Legal Title of Holding Company

94 Danbury Rd.

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

Ridgefield Connecticut 06877
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Linda Walsh Vice President
 Name Title

203-421-7485

Area Code / Phone Number / Extension

203-431-9552

Area Code / FAX Number

linda.walsh@fairfieldcountybank.com

E-mail Address

N/A

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

I, **Daniel Berta**

Name of the Holding Company Director and Official

President

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.

Daniel Berta

Signature of Holding Company Director and Official

3/16/2020

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. _____

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		<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)

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

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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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Item 1- Annual Report to Shareholders

Fairfield County Bank, MHC

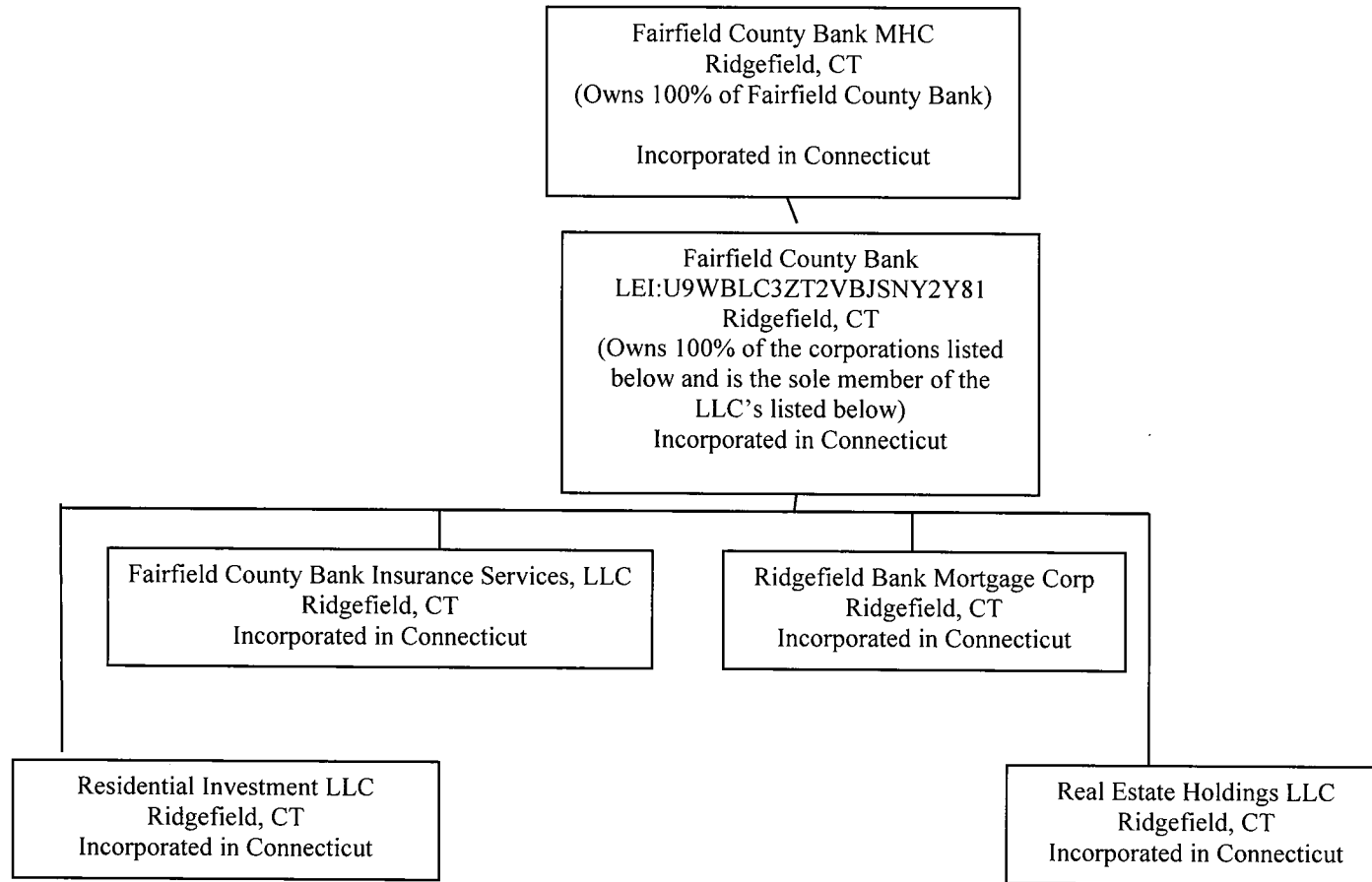
94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2019

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.

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Item 3- Securities Holders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2019

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

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12/31/2019

Results: A list of branches for your depository institution: FAIRFIELD COUNTY BANK (ID_RSSD: 882701). This depository institution is held by FAIRFIELD COUNTY BANK, MHC (3824373) of RIDGEFIELD, CT. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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
OK		Full Service (Head Office)	882701	FAIRFIELD COUNTY BANK	150 DANBURY ROAD	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4496629	BRIDGEPORT BRANCH	1089 MADISON AVENUE	BRIDGEPORT	CT	06606	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4496610	FEDERAL ROAD BRANCH	114 FEDERAL ROAD	DANBURY	CT	06811	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	2942841	DARIEN BRANCH	714 POST ROAD	DARIEN	CT	06820	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	3206728	FAIRFIELD BRANCH	2000 POST ROAD	FAIRFIELD	CT	06824	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4496665	TUNXIS HILL ROAD BRANCH	255 TUNXIS HILL ROAD	FAIRFIELD	CT	06825	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	107208	BROAD RIVER BRANCH	121 NEW CANAAN AVENUE	NORWALK	CT	06850	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	447409	CRANBURY BRANCH	26 CHESTNUT HILL ROAD	NORWALK	CT	06851	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
Change	5/20/2019	Full Service	227405	WALL STREET BRANCH	69 WALL STREET	NORWALK	CT	06852	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Limited Service	1745018	GOVERNOR STREET DRIVE UP BRANCH	3 GOVERNOR STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	1864665	MAIN STREET BRANCH	374 MAIN STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	105101	ROWAYTON BRANCH	2 MCKINLEY STREET	ROWAYTON	CT	06853	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4496638	STAMFORD BRANCH	850 EAST MAIN STREET	STAMFORD	CT	06902	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4496656	WESTON BRANCH	190 WESTON ROAD	WESTON	CT	06883	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	4105341	COMPO ROAD SOUTH BRANCH	20 COMPO ROAD SOUTH	WESTPORT	CT	06880	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	2426882	GEORGETOWN BRANCH	941 DANBURY ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR
OK		Full Service	2654975	WILTON BRANCH	190 OLD RIDGEFIELD ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIR

Verified by Linda Walsh, V.P.
3/10/2020

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2.b.

12/31/2019

When this information first became valid in the **Effective Date** column.

Acquisition date in the **Effective Date** column.

paper.

Action of Change, Close, Delete, or Add.

	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ROAD	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
N AVENUE	BRIDGEPORT	CT	06606	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
ROAD	DANBURY	CT	06811	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
D	DARIEN	CT	06820	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
AD	FAIRFIELD	CT	06824	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
LL ROAD	FAIRFIELD	CT	06825	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
AAN AVENUE	NORWALK	CT	06850	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
HILL ROAD	NORWALK	CT	06851	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
ET	NORWALK	CT	06852	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
STREET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
EET	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
TREET	ROWAYTON	CT	06853	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
N STREET	STAMFORD	CT	06902	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
ROAD	WESTON	CT	06883	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
AD SOUTH	WESTPORT	CT	06880	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
'ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	
EFIELD ROAD	WILTON	CT	06987	FAIRFIELD	UNITED STATES	Not Required	Not Required	FAIRFIELD COUNTY BANK	882701	

Fairfield County MHC

Item 4 as of 12/31/19

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 Real Estate Ho Ridgefield Ban
Aitoro	David	Weston	CT	USA	Business Owner	Director	Director	
Balocca	Charles	Trumbull	CT	USA		Executive VP Credit Admin	Executive VP Credit Admin	
Berta	Daniel	Ridgefield	CT	USA		Director & President	Director, President & Secretary	Director, Presid
Bertram	Daniel	Weston	CT	USA	Contractor	Director	Director	
Bossis	George	Ridgefield	CT	USA		Executive VP	Executive VP	
Coffin	Marianne	Ridgefield	CT	USA		Executive VP	Executive VP	Director
Connelly	Robert	Trumbull	CT	USA		Executive VP	Executive VP	
Critelli	Karen	Southbury	CT	USA		Executive VP & CFO	Executive VP & CFO	Director & Treas
DePanfilis	Ralph	Norwalk	CT	USA	CPA	Chairman	Chairman	
Devine, Esq.	John	Norwalk	CT	USA	Attorney	Director	Director	
Henry	David	Greenwich	CT	USA	Businessman	Director	Director	
Kunst	Frank	Danbury	CT	USA		Executive VP	Executive VP	
McNamara, Esq.	Paul S.	Ridgefield	CT	USA	Real Estate Investor	Chairman Emeritus	Chairman Emeritus	
Reynolds	Thomas	Ridgefield	CT	USA	CPA	Vice Chairman	Vice Chairman	
Rueckert	William	Southport	CT	USA	Businessman	Director	Director	
Schneider	David	Ridgefield	CT	USA		Director, CEO & Secretary	Director & CEO	Director & CEO
Smith	Gary	Ridgefield	CT	USA	Retired CEO	Director	Director	
Verbeke	Debra	South Salem	NY	USA		Executive VP	Executive VP	
Wooters	D. Stephen	Ridgefield	CT	USA		Executive VP	Executive VP	
Zappala	Phyllis	Weston	CT	USA	V.P. Human Resources	Director	Director	

<u>Subsidiary</u>	<u>Title or position with Subsidiary</u>	<u>Title or position with Subsidiary</u>	<u>Percentage of Voting</u>	<u>Percentage of Voting</u>	<u>Additional Companies with</u>
<u>the Corp</u>	<u>Fairfield County Bank</u>	<u>Residential Investment LLC</u>	<u>Shares in MHC</u>	<u>Shares in Subsidiary</u>	<u>controlling roles</u>
<u>Insurance Services</u>					
			N/A	N/A	DVA Associates LLC - 50%
			N/A	N/A	N/A
Secretary	Director & Secretary	Director & Secretary	N/A	N/A	N/A
			N/A	N/A	BRT Barnbeck Place, LLC - 25% Bright Raven Trust LLC - 25% 33 Crosby, LLC - 50% Forest Walk, LLC - 50% Bright Ravens DCE, LLC - 100% Bright Ravens, LLC - 100% Bright Ravens Development, LLC - 100%
			N/A	N/A	N/A
			N/A	N/A	N/A
			N/A	N/A	MBK Associates, LLC - 50% 301 Commerce Drive, LLC - 50%
	Treasurer		N/A	N/A	N/A
			N/A	N/A	13 Byington Place, LLC - 50%
			N/A	N/A	Devine & Devine - 100%
			N/A	N/A	Bison Capital Advisors, LLC - 100%
			N/A	N/A	N/A
	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%
			N/A	N/A	Pavilion Properties, LLC - 50% Tallie LLC - 100%
			N/A	N/A	N/A
		Director	N/A	N/A	N/A
	Director & Chairman	Director	N/A	N/A	N/A
			N/A	N/A	N/A
			N/A	N/A	N/A
			N/A	N/A	Knock & See, LLC - 100% The Dilly Duck Shop, LLC - 90%