

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):

December 31, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Neil Kiely

Name of the Holding Company Director and Official

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.

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 Street Lewiston, ME 04240

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Mary Michaud VP & Asst. Treasurer

Name Title

207-376-3628

Area Code / Phone Number / Extension

207-786-4782

Area Code / FAX Number

mmichaud@androscogginbank.com

E-mail Address

www.androscogginbank.com

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

Signature of Holding Company Director and Official

3-17-22

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.

Androscoggin Bancorp Inc  
Legal Title of Subsidiary Holding Company

PO Box 1407  
(Mailing Address of the Subsidiary 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)

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

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

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

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

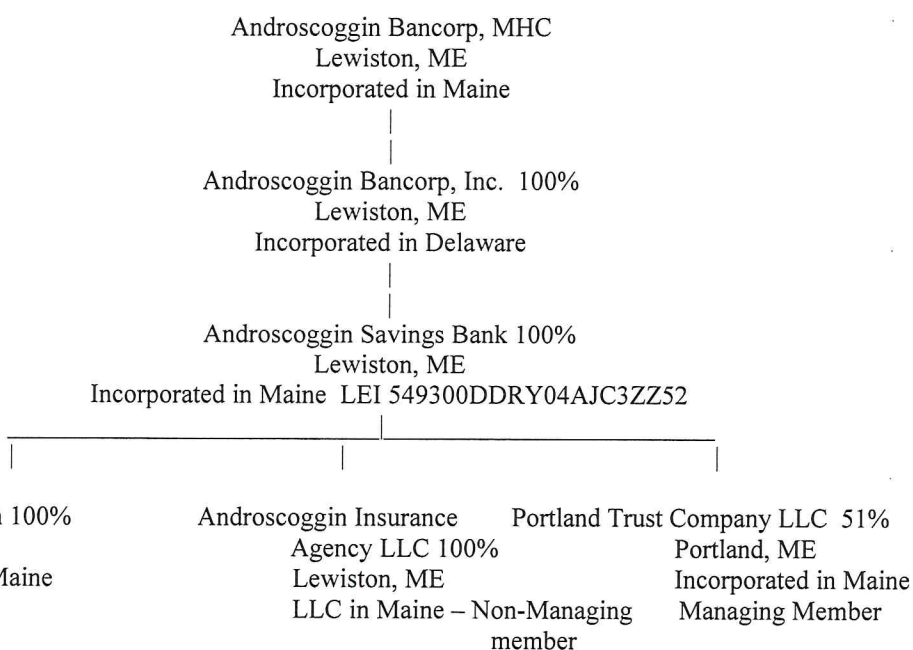
Androscoggin Bancorp, MHC  
 PO Box 1407  
 30 Lisbon Street  
 Lewiston, ME 04240  
 Fiscal Year Ending December 31, 2021

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 an opinion on internal control letter will be mailed.

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



2b: Domestic Branch Listing See attached

3: Securities holders

Androscoggin Bancorp, MHC No shareholders

3: 1a. Androscoggin Bancorp, Inc. 100% owned by Androscoggin Bancorp, MHC  
 1b. Androscoggin Bancorp, MHC Lewiston, ME  
 1c. USA  
 300 shares common stock \$0.10 par value

3: 1a. Androscoggin Savings Bank 100% owned by Androscoggin Bancorp, Inc.  
 1b. Androscoggin Bancorp, Inc., Lewiston, ME  
 1c. USA  
 300 shares common stock \$1.00 par value

3: 2. There was no change in ownership during the year 2021.

4: Insiders See attached

LEI is not Applicable unless otherwise noted



**Results:** A list of branches for your depository institution: ANDROSCOGGIN SAVINGS BANK (ID\_RSSD: 132107). This depository institution is held by ANDROSCOGGIN BANCORP, MHC (2710796) of LEWISTON, ME. The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

**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*
OK		Full Service (Head Office)	132107	ANDROSCOGGIN SAVINGS BANK	30 LISBON STREET	LEWISTON	ME	04240	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	133001	MINOT AVENUE BRANCH	683 MINOT AVE	AUBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	258605	SUBARU DRIVE BRANCH	12 SUBARU DRIVE	AUBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	3534225	MAINE STREET BRANCH	208 1/2 MAINE STREET	BRUNSWICK	ME	04011	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	2721792	GRAY BRANCH	24 PORTLAND ROAD	GRAY	ME	04039	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	263001	JAY BRANCH	6 ANDROSCOGGIN LANE, JAY PLAZA	JAY	ME	04239	FRANKLIN	UNITED STATES	Not Required
OK		Full Service	350406	SABATTUS STREET BRANCH	505 SABATTUS STREET	LEWISTON	ME	04240	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	2527190	MIDTOWN SHOPPING CENTER BRANCH	580 LISBON ROAD	LISBON FALLS	ME	04252	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	4006297	PORTLAND BANK & INVESTMENT CENTER BRANCH	130 MIDDLE STREET	PORTLAND	ME	04101	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	112800	SOUTH PARIS BRANCH	170 MAIN STREET	SOUTH PARIS	ME	04281	OXFORD	UNITED STATES	Not Required
OK		Full Service	1841237	TURNER BRANCH	207 AUBURN ROAD, ROUTE 4	TURNER	ME	04282	ANDROSCOGGIN	UNITED STATES	Not Required



**Results:** A list of branches for your depository institution: ANDROSCOGGIN SAVINGS BANK (ID\_RSSD: 132107).  
 This depository institution is held by ANDROSCOGGIN BANCORP, INC. (2710808) of LEWISTON, ME.  
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

**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*
OK		Full Service (Head Office)	132107	ANDROSCOGGIN SAVINGS BANK	30 LISBON STREET	LEWISTON	ME	04240	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	133001	MINOT AVENUE BRANCH	683 MINOT AVE	AUBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	258605	SUBARU DRIVE BRANCH	12 SUBARU DRIVE	AUBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	3534225	MAINE STREET BRANCH	208 1/2 MAINE STREET	BRUNSWICK	ME	04011	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	2721792	GRAY BRANCH	24 PORTLAND ROAD	GRAY	ME	04039	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	263001	JAY BRANCH	6 ANDROSCOGGIN LANE, JAY PLAZA	JAY	ME	04239	FRANKLIN	UNITED STATES	Not Required
OK		Full Service	350406	SABATTUS STREET BRANCH	505 SABATTUS STREET	LEWISTON	ME	04240	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	2527190	MIDTOWN SHOPPING CENTER BRANCH	580 LISBON ROAD	LISBON FALLS	ME	04252	ANDROSCOGGIN	UNITED STATES	Not Required
OK		Full Service	4006297	PORTLAND BANK & INVESTMENT CENTER BRANCH	130 MIDDLE STREET	PORTLAND	ME	04101	CUMBERLAND	UNITED STATES	Not Required
OK		Full Service	112800	SOUTH PARIS BRANCH	170 MAIN STREET	SOUTH PARIS	ME	04281	OXFORD	UNITED STATES	Not Required
OK		Full Service	1841237	TURNER BRANCH	207 AUBURN ROAD, ROUTE 4	TURNER	ME	04282	ANDROSCOGGIN	UNITED STATES	Not Required



ANDROSCOGGIN SAVINGS BANK

4. Insiders

Androscoggin Savings Bank December 2021

Name, City & State	Principal Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
Paul H. Andersen New Gloucester, ME	n/a	Chair of Board	Chair of Board	None	None	None	None
Dajuan Eubanks Portland, ME	Management	Director	Director	VP	None	None	None
Steven A. Closson North Port, FL 34287	n/a	Director	Director	N/A	None	None	None
Ike L. Goodwin The Villages, FL 32159	Retired	Director	Director	President	None	None	Bear Pond Corp. (50%)
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	Holistic Health Practitioner (private practice)	None	None	None
Jean Wilson Falmouth, ME 04101	Retired	Director	Director	N/A	None	None	None
Foster A. Stewart, Jr. Cape Elizabeth, ME 04107	Attorney	Director	Director	Attorney Self-Employed	None	None	Law Office of Foster Stewart, LLC
Neil Kiely Falmouth, ME 04101	n/a	President & CEO	President & CEO	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



ANDROSCOGGIN SAVINGS BANK

Name, City & State	Principal Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
							Exchange Street Capital, LLC Farwell Ave., LLC Cumberland Cottage, LLC 337 Cumberland, LLC 240 Brown, LLC King Street, LLC IGH, LLC DBS, LLC
Benjamin Geci Falmouth, ME	n/a	n/a	EVP & Chief Lending Officer	None	None	None	None
Karen Hayden Cumberland, ME	n/a	n/a	EVP & Chief Funding Strategy & Relationship Officer	None	None	None	None
Jeffrey D. Smith Jackson, NH.	n/a	n/a	EVP & Chief Administrative Officer	None	None	None	None
James Kacer Scarborough, ME.	n/a	n/a	EVP & CFO	None	None	None	None
Michelle Love Durham, ME	n/a	n/a	EVP & Chief HR Officer	None	None	None	None
Bruce J. Miller Lewiston, ME 04240	n/a	n/a	SVP & Senior Credit Mgr	None	None	None	None
Mary Miller Portland, ME	n/a	n/a	SVP & Director of Mortgage Lending	None	None	None	None
Lisa Hook Yarmouth, ME	n/a	n/a	SVP & Senior Commercial Lending Manager	None	None	None	None

4. Insiders

Androscoggin Bancorp MHC & Androscoggin Bancorp Inc - December 2021

Name, City & State	Principal Occupation if other than with Bank Holding Co.	Title & Position w/Bank Holding Co.	Title & Position w/Subsidiaries	Title & Position w/Other Businesses	Percentage of Voting Shares in Bank Holding Co.	Percentage of Voting Shares in Subsidiaries	Other Companies w/25% or more of voting securities are held
Paul H. Andersen New Gloucester, ME	n/a	Chair of Board	Chair of Board	None	None	None	None
Dajuan Eubanks Portland, ME	Management	Director	Director	VP	None	None	None
Steven A. Closson North Port, FL 34287	n/a	Director	Director	N/A	None	None	None
Ike L. Goodwin The Villages, FL 32159	Retired	Director	Director	President	None	None	Bear Pond Corp. (50%)
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	Holistic Health Practitioner (private practice)	None	None	None
Jean Wilson Falmouth, ME 04101	Retired	Director	Director	N/A	None	None	None
Foster A. Stewart, Jr. Cape Elizabeth, ME 04107	Attorney	Director	Director	Attorney Self-Employed	None	None	Law Office of Foster Stewart, LLC
Neil Kiely Falmouth, ME 04101	n/a	President & CEO	President & CEO	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 Farwell Ave., LLC Cumberland Cottage, LLC 337 Cumberland, LLC 240 Brown, LLC King Street, LLC IGH, LLC DBS, LLC
James Kacer Scarborough, ME.	n/a	n/a	EVP & CFO	None	None	None	None