

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

Enterprise Bancorp, Inc.

Legal Title of Holding Company

222 Merrimack Street

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

Lowell	MA	01852
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael K. Sullivan **SVP, Accounting Director**

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 web page

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.

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

3/28/22
 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? No Yes

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."

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

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)

N/A

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)

N/A

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Physical Location (if different from mailing address)

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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)

N/A

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)

Report Item 1:

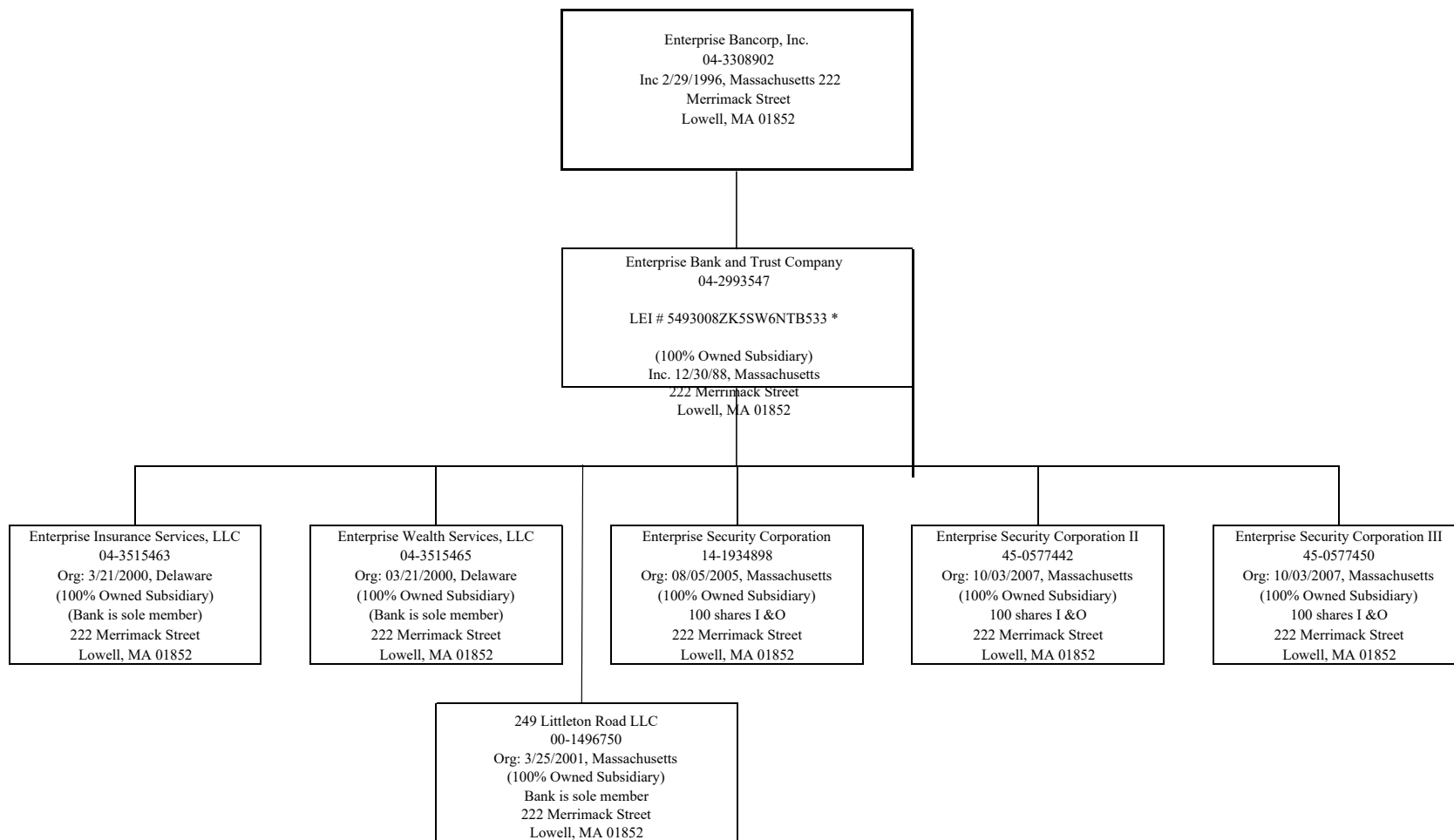
**Form FR Y-6
Enterprise Bancorp. Inc.
Lowell, MA 01852**

Fiscal Year Ending December 31, 2021

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

**Enterprise Bancorp, Inc.
Lowell, MA as of**

December 31, 2021



* Legal Entity Identifier (LEI), is a 20-digit, alpha-numeric FRB code that makes searching, creating reports and performing analyses easier, it should include it as part of the contact information on its Y-6 and Y-10 filing beginning y/c 2014

* LEI N/A Unless Otherwise Noted

Results: A list of branches for your depository institution: **ENTERPRISE BANK AND TRUST COMPANY (ID_RSSD: 1356768).**

This depository institution is held by **ENTERPRISE BANCORP, INC. (2461016) of LOWELL, MA.**

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*	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	
		Full Service	4269168	ACTON BRANCH	340 GREAT ROAD	ACTON	MA	01720	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		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	
		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	
		Full Service	2048574	CHELMSFORD BRANCH	185 LITTLETON ROAD	CHELMSFORD	MA	01824	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		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	
		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	
		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	
		Full Service	2510585	TEWKSBURY BRANCH	910 ANDOVER STREET	TEWKSBURY	MA	01876	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		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	
		Full Service	4506247	TYNGSBORO BRANCH	253 MIDDLESEX ROAD	TYNGSBORO	MA	01879	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		Full Service	2876030	WESTFORD BRANCH	237 LITTLETON ROAD	WESTFORD	MA	01886	MIDDLESEX	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		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	
		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	
		Full Service	4658070	NASHUA BRANCH	88 MAIN STREET	NASHUA	NH	03060	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	ENTERPRISE BANK AND TRUST COMPANY	1356768	
		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	

Form FRY-6
 Enterprise Bancorp, Inc.
 Fiscal year ending December 31, 2021

Report item 3: Securities Holders

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

1) Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2021			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 12/31/2021		
(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

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

(1) Names & Address (city, state, country)	(2) Principal occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with subsidiaries (include names of subsidiaries)	(4)(a) percentage of voting shares in Bank Holding Company	(4)(b) percentage of voting shares in subsidiaries (include names of subsidiaries)	(4)(c) list names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and % of voting securities held)
Kenneth S. Ansin Lexington, MA, USA	President of Ansin Consulting Group	Director	None	1.68%	None	N/A
Gino J. Baroni Salem, NH, USA	Owner and Managing Principal, Trident Project Advantage Group	Director	None	0.11%	None	Trident Building, LLC 51% Clough Development, LLC, 50% Trident Properties, 50% Clough Fam II LLC, 45% Chandler Development LLC, 45% Chandler Place II LLC 45% Salem M.O.B. 1., LLC 33.30% Trident Capital Enterprises, 33.30%
Brian H. Bullock Chelmsford, MA, USA	See (3)(b)	None	Executive VP, Chief Commercial Lending Officer of Enterprise Bank and Trust Co.	0.58%	None	N/A
John P. Clancy, Jr. Chelmsford, MA, USA	See (3)(b)	Director, Chief Executive Officer	Chief Executive Officer of Enterprise Bank and Trust Co. Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	1.61%	None	N/A
John R. Clementi Princeton, MA, USA	CEO, Longview Development, LLC	Director	None	0.62%	None	Devens Lot 10A LLC-Over 25% Lillian Clementi Irrevocable Trust f/b/o John R. Clementi- Over 25% Lillian Clementi Irrevocable Trust f/b/o John R. Clementi- GST Exempt-Over 25% Clementi Family Trust/John Clementi Trustee-100% John Clementi Revocable Trust Dated 7/2/02 John Clementi Trustee-100%
Brian M. Collins Dracut, MA, USA	See (3)(b)	None	Executive VP, Chief Digital and Operations Officer Enterprise Bank and Trust Co.	0.10%	None	N/A
James F. Conway, III Jupiter, FL, USA	Former Executive Vice President of RR Donnelley	Lead Director, Vice Chairman	Vice Chairman of Enterprise Bank and Trust Co.	0.32%	None	N/A
Susan Covey Windham, NH, USA	See (3)(b)	None	Executive VP, Branch Administration Director of Enterprise Bank and Trust Co.	0.09%	None	N/A
Dr. Carole A. Cowan Lakewood Ranch, FL, USA	Former Community College President	Director	None	0.19%	None	N/A
Normand E. Deschene Naples, FL, USA	Former CEO, Wellforce	Director	None	0.13%	None	N/A
George L. Duncan Lowell, MA, USA	See (3)(b)	Director, Chairman	Chairman of Enterprise Bank and Trust Co. Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	3.62%	None	N/A
Ryan Dunn Hollis, NH, USA	See (3)(b)	None	Executive VP, Regional Commercial Lending Director of Enterprise Bank and Trust Co.	0.10%	None	N/A

Report Item 4: Insiders

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

(1) Names & Address (city, state, country)	(2) Principal occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with subsidiaries (include names of subsidiaries)	(4)(a) percentage of voting shares in Bank Holding Company	(4)(b) percentage of voting shares in subsidiaries (include names of subsidiaries)	(4)(c) list names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and % of voting securities held)
Jamie Gabriel Salem, NH, USA	See (3)(b)	None	Executive VP, Chief Human Resources Officer of Enterprise Bank and Trust Co.	0.10%	None	LivvyWill LLC, 100%
Michael J. Gallagher Pelham, NH, USA	See (3)(b)	None	Executive VP and Chief Risk Officer of Enterprise Bank and Trust Co.	0.11%	None	N/A
John T. Grady, Jr. Hingham, MA, USA	Managing Partner, JTG Partners	Director	None	0.06%	None	JTG Partners LLC, 100%
Marlene P. Hoyt Lynnfield, MA, USA	See (3)(b)	None	Executive VP, Construction Lending Director of Enterprise Bank and Trust Co.	0.20%	None	N/A
Stephen J. Irish Lowell, MA, USA	See (3)(b)	None	Executive VP, Managing Director Wealth Management and Chief Operating Officer of Enterprise Bank and Trust Co.	0.42%	None	N/A
Mary Jane King Nashua, NH, USA	President of Conway Management Company	Director	None	0.13%	None	Conway Management Company, Inc. 44% Conway Capital Management. LP 26%
John A. Koutsos Nashua, NH, USA	President of Alec's Shoe Store, Inc.	Director, Secretary	Secretary of Enterprise Bank and Trust Co. Secretary of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	0.32%	None	Alec's Shoe Store Inc. 100% RKDW, LLC, 100% 201 Main Street Realty, Inc. 100% Olivax LLC, 52%
Steven R. Larochele Dracut, MA, USA	See (3)(b)	None	Executive VP, Chief Banking Officer, of Enterprise Bank and Trust Co.	0.34%	None	N/A
Joseph C. Lerner Carlisle, MA, USA	Managing Partner of 819 Energy, LLC	Director	None	0.24%	None	819 Energy, LLC 100% LodiLodge PV LLC 100% Seabury PV, LLC 100% 819 Capital, LLC 50%
Joseph R. Lussier Bedford, NH	See (3)(b)	EVP, Treasurer and CFO	Executive VP, Treasurer & CFO of Enterprise Bank and Trust Co. Treasurer of Enterprise Insurance Services, LLC Treasurer of Enterprise Investment Services, LLC Treasurer of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	0.08%	None	N/A
Shelagh Mahoney Lowell, MA, USA	Owner and Chief Executive Officer, Eastern Salt Company, Inc.	Director	None	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% 34 John St. 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 Minerals, Inc. 100% Eastern Salt Company, Inc. 100% Flagship Packaged Products LLC 100% Granite State Minerals, Inc. 100% Mahoney Oil Company, Inc. 100% Oceanport LLC 100% Ocean Port Marine Terminal LLC 100% Oslo Shipping LLC 100% Regal Estates LLC 100% Regal Estates Realty Trust 100% Rock Chapel Marine LLC 100% Rollins Farm River Terminal LLC 100% Seagull's Auto Salvage, Inc. 100% SEM Cordillera, SLU 100%

Report Item 4: Insiders

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

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						Suffolk Row LLC 100% Terminal Maritimo Patache, S.A. 100% The Shelagh E. Mahoney Family Irrevocable Trust-2008 100% SEM Mining I, SL 87.5% 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%
Richard W. Main Chelmsford, MA, USA	See (3)(b)	Director, President	President of Enterprise Bank and Trust Co. President & Director of the following subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	1.99%	None	N/A
Dr. Jacqueline F. Moloney Tewksbury, MA, USA	Chancellor, University of Massachusetts Lowell	Director	None	0.18%	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 subsidiaries: Enterprise Security Corp Enterprise Security Corp II Enterprise Security Corp III	0.20%	None	Novus Legacy LLC, 50%
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	1.76%	None	WinnResidential LLC, 25% South 54th St 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.	0.12%	None	N/A
Carol L. Reid Andover, MA, USA	Former Financial Executive	Director	None	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.	0.61%	None	N/A
Keith Soucie Rockport, ME, USA	See (3)(b)	None	Executive VP, Chief Information Officer of Enterprise Bank and Trust Co.	0.11%	None	N/A
Nickolas Stavropoulos Scottsdale, AZ, USA	Former President & COO of Pacific Gas & Electric Co	Director	None	0.04%	None	N/A
Chester J. Szablak, Jr. Tyngsboro, MA, USA	See (3)(b)	None	Executive VP, Chief Sales, Community and Customer Relationship Officer of Enterprise Bank and Trust Co.	0.33%	None	N/A
Anita R. Worden North Andover, MA, USA	Former Co-Founder, Chief Executive Officer and Director of Yaskawa Solectria Solar	Director	None	0.01%	None	N/A