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 3109(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248B(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 individuals who must sign the report.

Daniel Berta
Director and President
Name 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

Date of Report (top-tier holding company's fiscal year-end):
12/31/2021

Month / Day / Year

N/A

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Fairfield County Bank MHC

Legal Title of Holding Company

150 Danbury Rd.

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

Ridgefield CT 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

(203) 431-7485

Area Code / Phone Number / Extension

(203) 431-9552

Area Code / FAX Number

linda.walsh@fairfieldcountybank.com

E-mail Address

fairfieldcountybank.com

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

Is confidential treatment requested for any portion of this report submission? Yes No

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.59 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.

12/2019
Item 1- Annual Report to Shareholders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2021

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

Fairfield County Bank MHC
Ridgefield, CT
Owns 100% of Fairfield County Bank
Incorporated in Connecticut

Fairfield County Bank
LEI: U9WBLC3ZT2VBJSNY2Y81
Ridgefield, CT
Owns 100% of the corporations listed below and is the sole member of the LLC's listed below
Incorporated in Connecticut

Fairfield County Bank Insurance Services, LLC
Ridgefield, CT
Incorporated in Connecticut

Ridgefield Bank Mortgage Corp
Ridgefield, CT
Incorporated in Connecticut

Residential Investment LLC
Ridgefield, CT
Incorporated in Connecticut

Real Estate Holdings LLC
Ridgefield, CT
Incorporated in Connecticut

LEI not applicable unless otherwise noted.

As of Dec 31, 2021
Item 3- Securities Holders

Fairfield County Bank, MHC

94 Danbury Rd.

Ridgefield, CT 06877

Fiscal Year Ending December 31, 2021

Fairfield County Bank, MHC is a non-stock mutual holding corporation.
<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>City</th>
<th>State</th>
<th>Occupation</th>
<th>Title or Position with Subsidiary</th>
<th>Percentage of Voting Shares in Subsidiary</th>
</tr>
</thead>
</table>

**Riverside, CT USA**: Executive VP | Executive VP | NA | NA | NA

**Baldwin Real Estate**: Executive VP & CFO | Executive VP & CFO | Director | Treasury | NA | NA | NA

**Depalma, CT USA**: Executive VP | Executive VP | Chairmen | Chairmen | NA | NA | NA

**Devin, CT USA**: Attorney | Director | Director | Director | Director | N/A | N/A | N/A

**Henry, CT USA**: Businessman | Director | Director | NA | NA | N/A | N/A | N/A

**Karl, CT USA**: Executive VP | Executive VP | NA | NA | NA

**Kishlow, PA**: Real Estate Investor | Chairman | Chairman | Chairman | Director | NA | NA | N/A

**Reynolds, CA**: Vice Chairman | Vice Chairman | NA | NA | NA

**Scheider, CT USA**: Chairman | Chairman | Director | Director | NA | NA | N/A

**Smith, CT USA**: Executive VP | Executive VP | NA | NA | NA

**Vanlandis, CA**: President | President | NA | NA | NA

**Zappala, NJ**: V.P. Human Resources | Director | NA | NA | NA

**Smith, CA**: Executive VP | Executive VP | NA | NA | NA
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 12/31/2021. 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.

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<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
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