

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

I, Stephen P. Reilly

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.

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 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 2937100
C.I. _____

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Connecticut Mutual Holding Company

Legal Title of Holding Company

86 Main Street, P.O. Box 1019

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

Winsted

CT

06098

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Barbara Fradette

Secretary

Name

Title

860-379-7561

Area Code / Phone Number / Extension

860-379-2651

Area Code / FAX Number

fradette@nwcommunitybank.com

E-mail Address

www.ctmutual.com

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

Secondary Review
JLF 8.28.14

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.

Collinsville Stock Holding Company

Legal Title of Subsidiary Holding Company

136 Main Street

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

Collinsville

CT

06019

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

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Physical location (if different from mailing address)

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Physical location (if different from mailing address)

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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

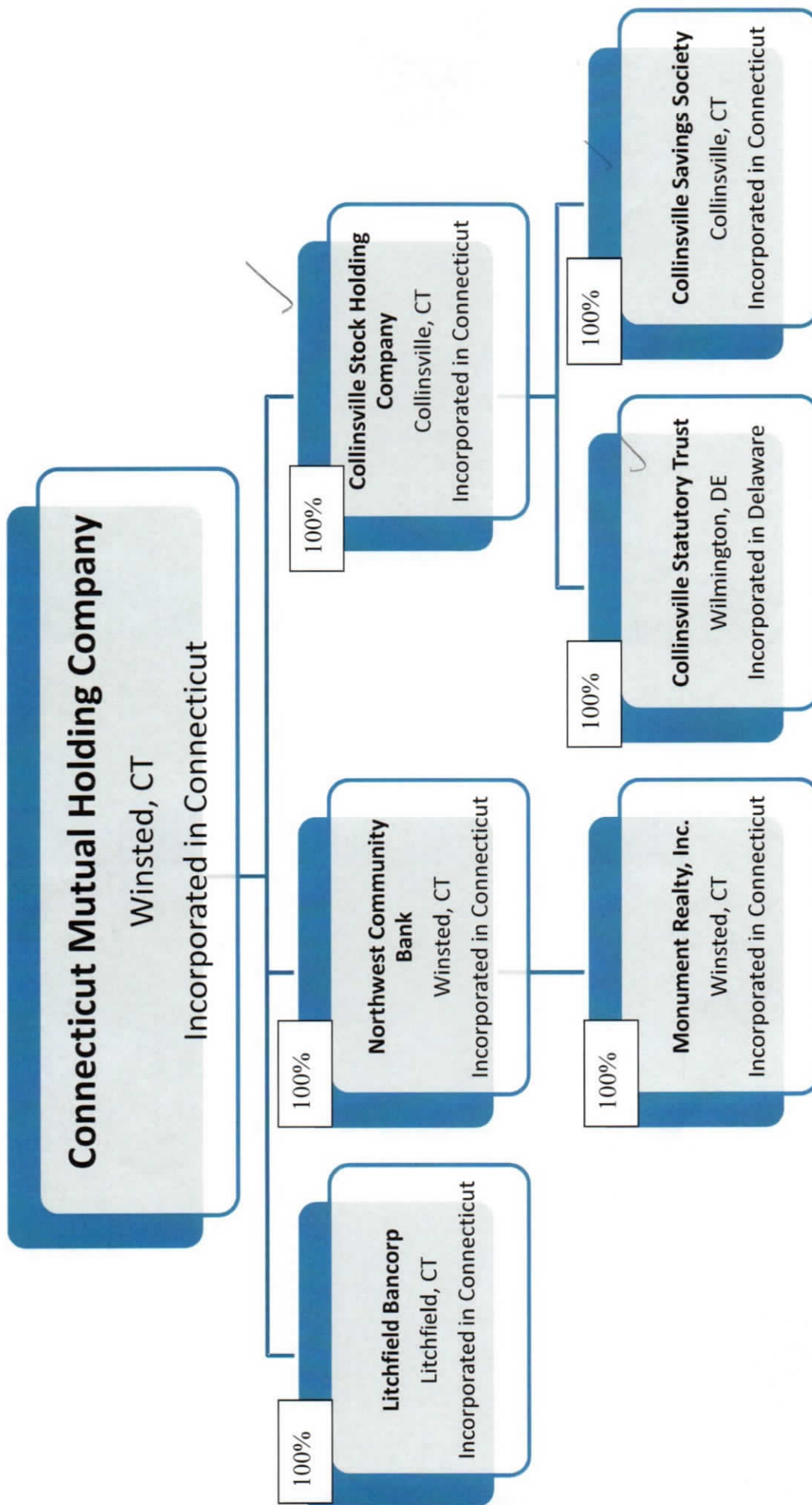
Physical location (if different from mailing address)

Form FR Y-6
Connecticut Mutual Holding Company
Winsted, CT 06098-8019

Fiscal Year Ending December 31, 2013

Report Item

- 1: The bank holding company does not prepare an annual report for its shareholders.
- 2: Organization Chart (See attached chart)



Results: A list of branches for your depository institution: **COLLINSVILLE SAVINGS SOCIETY (ID_RSSD: 890603)**. This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100)** of **WINSTED, CT**. The data are as of **12/31/2013**. Data reflects information that was received and processed through **01/07/2014**.

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
Ok		Full Service (Head Office)	890603	COLLINSVILLE SAVINGS SOCIETY	136 MAIN STREET	COLLINSVILLE	CT	06022	HARTFORD
OK		Full Service	2850254	CANTON BRANCH	277 ALBANY TURNPIKE	CANTON	CT	06019	HARTFORD

date column.

Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	12141	0	COLLINSVILLE SAVINGS SOCIETY	890603	
UNITED STATES	244374	2	COLLINSVILLE SAVINGS SOCIETY	890603	

Results: A list of branches for your depository institution: **LITCHFIELD BANCORP (ID_RSSD: 822408)**. This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100) of WINSTED, CT**. The data are as of **12/31/2013**. Data reflects information that was received and processed through **01/07/2014**.

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
OK		Full Service (Head Office)	822408	LITCHFIELD BANCORP	294 WEST STREET	LITCHFIELD	CT	06759
OK		Full Service	394709	LAKEVILLE BRANCH	326 MAIN ST	LAKEVILLE	CT	06039
OK		Full Service	3689545	TORRINGTON BRANCH	1320 EAST MAIN STREET	TORRINGTON	CT	06790
OK		Full Service	696207	WASHINGTON DEPOT BRANCH	2 BRYAN HALL PLAZA	WASHINGTON DEPOT	CT	06794

OK		Full Service		2649001	WATERTOWN BRANCH	51 STRAITS TURNPIKE	WATERTOWN	CT	06795
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ve Date column.

County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
LITCHFIELD	UNITED STATES	12129	0	LITCHFIELD BANCORP	822408	
LITCHFIELD	UNITED STATES	244309	2	LITCHFIELD BANCORP	822408	
LITCHFIELD	UNITED STATES	244312	5	LITCHFIELD BANCORP	822408	
LITCHFIELD	UNITED STATES	244308	1	LITCHFIELD BANCORP	822408	

LITCHFIELD	UNITED STATES	244313	6	LITCHFIELD BANCORP	822408	
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Results: A list of branches for your depository institution: **NORTHWEST COMMUNITY BANK (ID_RSSD: 545604)**. This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100) of WINSTED, CT**. The data are as of **12/31/2013**. Data reflects information that was received and processed through **01/07/2014**.

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
OK		Full Service (Head Office)	545604	NORTHWEST COMMUNITY BANK	86 MAIN STREET	WINSTED	CT	06098
OK		Full Service	485102	AVON OFFICE	101 SIMSBURY ROAD	AVON	CT	06001
OK		Full Service	454407	EAST GRANBY BRANCH	8 SCHOOL STREET	EAST GRANBY	CT	06026
OK		Full Service	577203	GRANBY BRANCH	33 HARTFORD AVENUE	GRANBY	CT	06035

OK		Full Service		576701	NEW HARTFORD BRANCH	141B MAIN STREET	NEW HARTFORD	CT	06057
OK		Full Service		1359899	TORRINGTON BRANCH	416 WINSTED RD	TORRINGTON	CT	06790
OK		Limited Service		3689518	NORTHWESTERN REGIONAL HIGH SCHOOL BRANCH	100 BATTISTONI ROAD	WINSTED	CT	06098

Date column.

County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
LITCHFIELD	UNITED STATES	12146	0	NORTHWEST COMMUNITY BANK	545604	
HARTFORD	UNITED STATES	244387	1	NORTHWEST COMMUNITY BANK	545604	
HARTFORD	UNITED STATES	244393	8	NORTHWEST COMMUNITY BANK	545604	
HARTFORD	UNITED STATES	244392	7	NORTHWEST COMMUNITY BANK	545604	

LITCHFIELD	UNITED STATES	244388		2	NORTHWEST COMMUNITY BANK	545604	
LITCHFIELD	UNITED STATES	244394		9	NORTHWEST COMMUNITY BANK	545604	
LITCHFIELD	UNITED STATES	453125		10	NORTHWEST COMMUNITY BANK	545604	

Form FR Y-6 Connecticut Mutual Holding Company Winsted, CT Fiscal Year Ending December 31, 2013							
Report Item 4: Insiders							
(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (Include names of subsidiaries)	(3) (c) Title and Position with Other Businesses (include names of other businesses)	(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 percentage of voting securities held)
Donald K. Mayland Lakeville, CT USA	Retired teacher; diving instructor	Director and Chairman	Director/Chairman - Litchfield Bancorp	President/CEO/Owner, Marine Study Program, Inc.; Owner/Sole Proprietor, Mayland Company; Board Chairman, Salisbury Ambulance Association; Member, Salisbury Board of Finance; Co-Chairman, Salisbury Water Pollution Control Authority; Board Member, Market Place of Salisbury	None	None	Marine Study Program, Inc. (100%)
Mark E. Macomber Bethlehem, CT USA	Retired Banker	Director, Emeritus	Director, Litchfield Bancorp	Director, FHLBB; Director, Connecticut Junior Republic; Trustee & Treasurer, Litchfield Historical Society; Advisory Board, Susan B. Anthony Project.	None	None	N/A
Ronald J. Begansky Simsbury, CT USA	CPA	Director, Vice Chairman	Director/Chairman, Northwest Community Bank; Director, Monument Realty	Owner, Ronald J. Begansky, CPA	None	None	N/A
Jeffrey P. Brighenti Avon, CT USA	Business Owner	Director	Director, Northwest Community Bank	President & Treasurer, Avon Plumbing & Heating Company; Secretary, Jackson Inc. - DBA Avon Old Farms Hotel	None	None	Simsbury 1820 House, LLC Member, (8%); Talcott Hotel Limited Partnership, Partner (8%); 825 Farmington Ave. Assoc., Partner (8%); Riverdale Farms LLC., Member, (12%).

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and Position with Other Businesses (include names of other businesses)	(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 percentage of voting securities held)
Alan S. Colavecchio Winsted, CT USA	Colavecchio Design, Inc.	Director	Director, Northwest Community Bank	Colavecchio Design, Inc., President & Owner; W.L. Gilbert Trust Corp, Trustee Beardsley & Memorial Library, Trustee; Foothills VNA & Hospice, Director; NW CT Chamber of Commerce, Director	None	None	N/A
Jane B. Hinkel Litchfield, CT USA	Real Estate Agent	Director	Director, Litchfield Bancorp	Realtor, Fahey Associates Realtors; Director, Litchfield Garden Club; Trustee, Litchfield Historical Society; Advisor, Connecticut Junior Republic	None	None	N/A
James P. O'Leary Goshen, CT USA	Retired	Director	Director, Litchfield Bancorp	Board of Governors, Charlotte Hungerford Hospital; Member, CT Division of Emergency Management Coordinating Council; Member, CT Region 5 Regional Emergency Planning Team; Member, Litchfield Hills Public Safety Task Force; Member, CT Advisory Commission on Intergovernmental Relations; Member, Goshen Volunteer Fire Company; Director, Goshen Historical Society	None	None	N/A

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and Position with Other Businesses (include names of other businesses)	(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 percentage of voting securities held)
A. Paul Ramunni Canaan, CT USA	CPA	Director	Director, Litchfield Bancorp	Partner, Ramunni & Riiska, CPA, LLC; Teacher, UCONN; Trustee, Christian Connection, Inc.	None	None	Ramunni & Riiska, LLC, general (1%)
William J. Shea II Avon, CT USA	Insurance Agent	Director	Director, Northwest Community Bank	DBA, William J. Shea, Partnership; Avon Land Trust, Director	None	None	The Kerr Agency Limited Partnership, (40%)
Stephen P. Reilly Canton, CT USA	President and CEO Northwest Community Bank	Director, President & CEO	Director, Pres/CEO – Northwest Community Bank; Non-voting Director, Litchfield Bancorp and Collinsville Savings Society; Northwest Community Bank Representative – Monument Realty	Northwestern CT Community College, Director; Charlotte Hungerford Hospital, Advisory Board; Northwest CT Chamber of Commerce, Member; CT Bankers Association, Director	None	None	N/A

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Timothy B. LeGeyt Canton Center, CT USA	Retired Teacher; Attorney, State Representative	Director	Director, Collinsville Savings Society; Secretary, Collinsville Stock Holding Company	State Legislator, State of CT; Director and Treasurer, Canton Center Cemetery; Director, Silver Lake Conference Center (UCC)	None	None	N/A
Lorinda M. Pane Canton, CT USA	Business Owner	Director, Vice Chairman	Director/Chair, Collinsville Savings Society	Corporate Secretary, and Treasurer, Belforest Kitchen and Bath, Inc.; Managing Member, Lagrange, LLC; Director, FOCUS on Canton; Officer and Assistant Treasurer, First Congregational Church Canton Center; Director and Treasurer, Canton Historical Society, Inc.; Treasurer, Sam Collins Day Planning Committee	None	None	Belforest Kitchen & Bath, Inc. 46% owner; Language, LLC, 25% owner.
Gary J. Roman Suffield, CT USA	President and CEO Collinsville Savings Society	Director, Executive Vice President	Director, President/CEO, Collinsville Savings Society; Non-voting Director, Litchfield Bancorp. Non-voting Director, Northwest Community Bank	Director, Canton Chamber of Commerce; Director & Officer, Canton Main Street, LLC; Member, Avon/Canton Rotary Club	None	Collinsville Stock Holding Company (100%)	

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and Position with Other Businesses (include names of other businesses)	(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 percentage of voting securities held)
Donna L. Specia Canton, CT USA	The Dowd Agency	Director	Director Collinsville Savings Society	Ralph Dowd Agency Owner/President	None	None	N/A
Raimie H. Weber New Hartford, CT UIA	Jeweler	Director	Director, Collinsville Savings Society	Owner/Member, Raimie H. Weber, LLC; Consultant, Canvas Frg. LLC	None	None	N/A
Thomas J. Villanova New Hartford, CT USA	President & CEO, Litchfield Bancorp	Director, Executive Vice President	Director, President/CEO, Litchfield Bancorp; Non- voting Director, Collinsville Savings Society; Non-voting Director, Northwest Community Bank	Chairman, Northwest CT Chamber of Commerce; Board Member, Stonier Graduate School of Banking; Member, Elks Lodge #372, Torrington	None	None	N/A

Stephen P. Reilly, Gary J. Roman and Thomas J. Villanova are the Executive Officers of Connecticut Mutual Holding Company