

The First National Bank of Suffield

"YOUR HOMETOWN BANK"
Established 1864

February 20, 2014

Eileen Mahoney
Federal Reserve Bank of Boston
P.O. Box 55882
Boston, MA 02205

Dear Eileen:

Enclosed is First Suffield Financial's FR Y-6 for the year-ended December 31, 2013.

Please contact me at 860-804-3014 should you have questions or require further information.

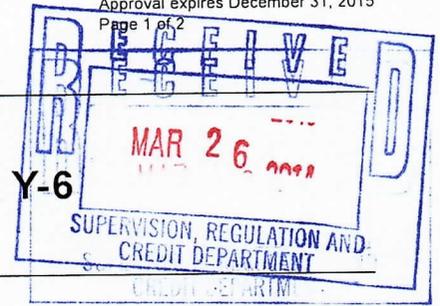
Regards,

John F. Tinnirella
Senior Vice President & CFO

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.

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.

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.

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

Nancy S. Viggiano
Name of the Holding Company Director and Official
President & CEO
Title of the Holding Company Director and Official

12/31/2013
Month / Day / Year

Reporter's Name, Street, and Mailing Address
First Suffield Financial, Inc.
Legal Title of Holding Company

30 Bridge Street, P.O. Box 96
(Mailing Address of the Holding Company) Street / P.O. Box

Suffield, CT CT 060788
City State Zip Code

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.

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:

John F. Tinnirella SVP & CFO
Name Title

860-804-3014
Area Code / Phone Number / Extension

860-668-3954
Area Code / FAX Number

JohnT@fnbanksuffield.com
E-mail Address

www.fnbanksuffield.com
Address (URL) for the Holding Company's web page

Nancy S. Viggiano
Signature of Holding Company Director and Official
2.20.14
Date of Signature

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

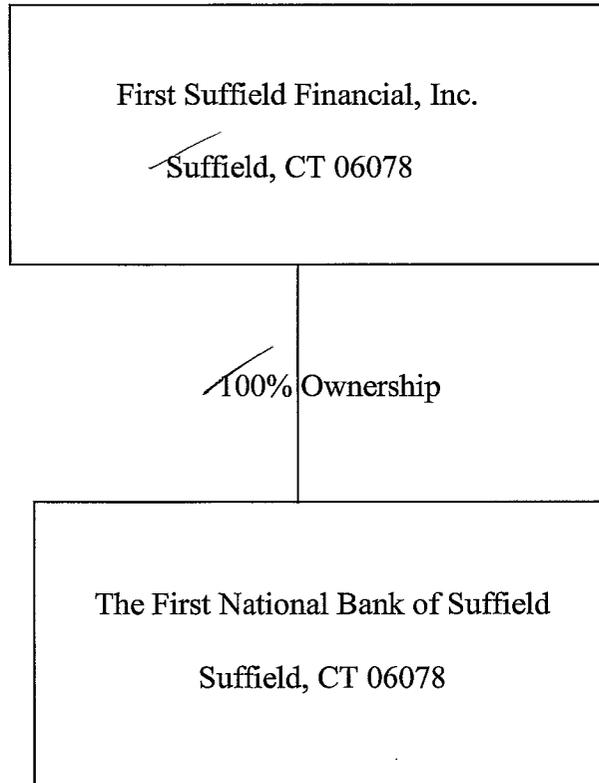
For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- 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 3431007
C.I. _____

Form FR Y-6
Organizational Chart
December 2013



1 NAME & ADDRESS (CITY, STATE & COUNTY)	2 PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	3A TITLE & POSITION WITH BANK HOLDING COMPANY	3B TITLE & POSITION WITH SUBSIDIARIES OF BANK HOLDING COMPANY (INCLUDE NAMES)	3C TITLE & POSITION WITH OTHER BUSINESSES (INC. NAME)	4A PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	4B: NOTE 1 % OF VOTING SHARES IN SUB OF HOLDING COMPANY (INCLUDE NAMES)	4C 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)
TIMOTHY REYNOLDS SUFFIELD, CT 06078	CPA; VIOLA, CHRABASZCZ, REYNOLDS & CO., LLP	DIRECTOR	DIRECTOR: FNB: SUFFIELD	CPA; PARTNER	LESS THAN 1.00 %	N/A	N/A
GERALD LAPLANTE SUFFIELD, CT 06078	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	INSTRUCTOR: SUFFIELD ACADEMY	LESS THAN 1.00 %	N/A	N/A
GERALD OR NANCY M LAPLANTE SUFFIELD, CT 06078	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	INSTRUCTOR: SUFFIELD ACADEMY	LESS THAN 1.00 %	N/A	N/A
RICHARD L. CARMON SUFFIELD, CT 06078	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
PAUL W. SMITH WINDSOR LOCKS, CT	N/A	DIRECTOR	DIRECTOR: FNB: SUFFIELD	ATTORNEY: WINDSOR LOCKS	LESS THAN 1.00 %	N/A	N/A

FORM FR Y-6
 FIRST SUFFIELD FINANCIAL, INC.
 FISCAL YEAR ENDING 2013

REPORT ITEM 4: INSIDERS

PAGE 1

1 NAME & ADDRESS (CITY, STATE & COUNTRY)	2 PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	3A TITLE & POSITION WITH BANK HOLDING COMPANY	3B TITLE & POSITION WITH SUBSIDIARIES OF BANK HOLDING COMPANY (INCLUDE NAMES)	3C TITLE & POSITION WITH OTHER BUSINESSES (INC. NAME)	4A PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	4B: NOTE 1 % OF VOTING SHARES IN SUB OF HOLDING COMPANY (INCLUDE NAMES)	4C 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)
JOHN F. TINNIRELLA MANCHESTER, CT 06042	N/A	SVP & CFO	SVP & CFO: FNB SUFFIELD	N/A	LESS THAN 1.00 %	N/A	N/A
GARY L. AND ANNE BRIGGS WILBRAHAM, MA 01095	N/A	SENIOR VICE PRESIDENT	SVP: FNB SUFFIELD	N/A	LESS THAN 1.00 %	N/A	N/A
NANCY S. VIGGIANO	N/A	PRESIDENT & CEO	SVP: FNB SUFFIELD	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
NANCY S. OR JAMES VIGGIANO SUFFIELD, CT 06078	N/A	PRESIDENT & CEO	SVP: FNB SUFFIELD	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
GARRIE L. LEBLANC OR ROBERT LEBLANC WINDSOR, CT 06095	N/A	FIRST VICE PRESIDENT	FIRST VICE PRESIDENT	N/A	LESS THAN 1.00 %	N/A	N/A
NOTE 1: THE FIRST NATIONAL BANK OF SUFFIELD IS ONLY SUBSIDIARY OF FIRST SUFFIELD FINANCIAL, INC.							

Results: A list of branches for your holding company: FIRST SUFFIELD FINANCIAL, INC. (9431007) of SUFFIELD, 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 UNNUM, 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 UNNUM*	Office Number	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	115100	FIRST NATIONAL BANK OF SUFFIELD, THE	30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	1648		FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	2351331	EAST GRANBY BRANCH	3A TURKEY HILLS ROAD	EAST GRANBY	CT	06028	HARTFORD	UNITED STATES	192902	2	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	3460996	BRIDGE STREET BRANCH	30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	114608	WEST SUFFIELD BRANCH	1380 MOUNTAIN ROAD	WEST SUFFIELD	CT	06093	HARTFORD	UNITED STATES	192901	1	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	3942987	WINDSOR LOCK BRANCH	6 NATIONAL DRIVE	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	441904	3	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	