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)(1A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3108(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 802, 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013
Month / Day / Year

Reportor's Name, Street, and Mailing Address
Mascoma Mutual Financial Services
67 N Park St
Lebanon, NH 03766
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Donald N Thompson SVP & CFO
Name Title
802-291-6390 Area Code / Phone Number / Extension
802-291-6318 Area Code / FAX Number
don.thompson@mascomabank.com E-mail Address

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

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

R SSD ID 38 46106
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
FORM FR Y-6

Report Item 1. Not Applicable-Mutually Owned (no shareholders)

Report Item 2. Mascoma Mutual Financial Services Corporation
Lebanon, NH
Incorporated in New Hampshire

Mascoma Savings Bank
Lebanon, NH
Incorporated in New Hampshire
100% Held by Holding Company

Report Item 2b. See attached

Report Item 3. Not Applicable-Mutually Owned (no shareholders)

Report Item 4. See attached
Form FR Y-6
Report Item 2b.

Mascoma Mutual Financial Services Corporation
Lebanon, NH
Incorporated in the State of New Hampshire

Mascoma Savings Bank
Lebanon, NH
Incorporated in New Hampshire
100% Held by Holding Company
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**Note:** The table above represents the data extracted from the document. Please review the data for any inconsistencies or errors.