Annual Report of Holding Companies—FR Y-6

MAY 12 2014

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. § 1644 (c)(1)(A)), Section 8(a) of the International Banking Act (12 U.S.C. § 3105(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, James C. Hagan
Name of the Holding Company Director and Official

Chief Executive Officer and Director
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
05/07/2014

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 3866382
C.I.

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

Reporters' Name, Street, and Mailing Address
Westfield Financial, Inc.
Legal Title of Holding Company
141 Elm Street
(Mailing Address of the Holding Company) Street / P.O. Box
Westfield MA 01085
City State Zip Code
Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Jessica Vazquez Senior Staff Accountant
Name Title
413-572-6117
Area Code / Phone Number / Extension
413-562-8292
Area Code / FAX Number
jvazquez@westfieldbank.com E-mail Address
www.westfieldbank.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

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OMB Number 7100-0297
Approval expires December 31, 2015
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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.
Report Item

1: The bank holding company prepares an annual report for its shareholders. The annual report is filed with the SEC.

2(a): Organizational Chart

2(b): Branch Verification
Submitted via email on May 6, 2014.
<table>
<thead>
<tr>
<th>Securities Owned and % of Voting Power</th>
<th>Employee Stock Ownership Trust</th>
<th>Form FR-Y-6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Stock 1.2474% - 3.66%</td>
<td>New York, NY, USA</td>
<td></td>
</tr>
<tr>
<td>Common Stock 1.753% - 8.8%</td>
<td>Westfield, MA, USA</td>
<td></td>
</tr>
<tr>
<td>Common Stock 1.863% - 9.4%</td>
<td>Ice - Trust, First National Bank of Westfield, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common Stock 1.515% - 7.6%</td>
<td>Dimensional Fund Advisors LP</td>
<td></td>
</tr>
</tbody>
</table>

Voluntary provisions attached.

Pursuant to Section 203(b)(3) of the Glass-Steagall Act, the name and address of each director or executive officer of the bank holding company has been furnished by such director or executive officer and is set forth below.

**Report Item 3:** Securities Holders

Fiscal Year Ending December 31, 2013

Westfield Financial Inc.

Form FR-Y-6
Robert T. Croway, Jr.
Westfield, MA, USA

David C. Colvin, Jr.
Westfield, MA, USA

Louis G. Connors
Westfield, MA, USA

George P. Cigala
Southwick, MA, USA

Leo R. Sargent Jr.
Westfield, MA, USA

Alan R. Mullan IV
Southwick, MA, USA

Donald W. Willard
Westfield, MA, USA

Pamela J. Reeder
Westfield, MA, USA

Report Item 4: Insiders

Fiscal Year Ending December 31, 2013
Westfield Financial Inc.
Form FR Y-6