

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6

FEB 17 2015

Supervision, Regulation and
Credit Department

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):

December 31, 2014

Month / Day / Year

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.

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

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

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.

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 303

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

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. _____

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 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 06012
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

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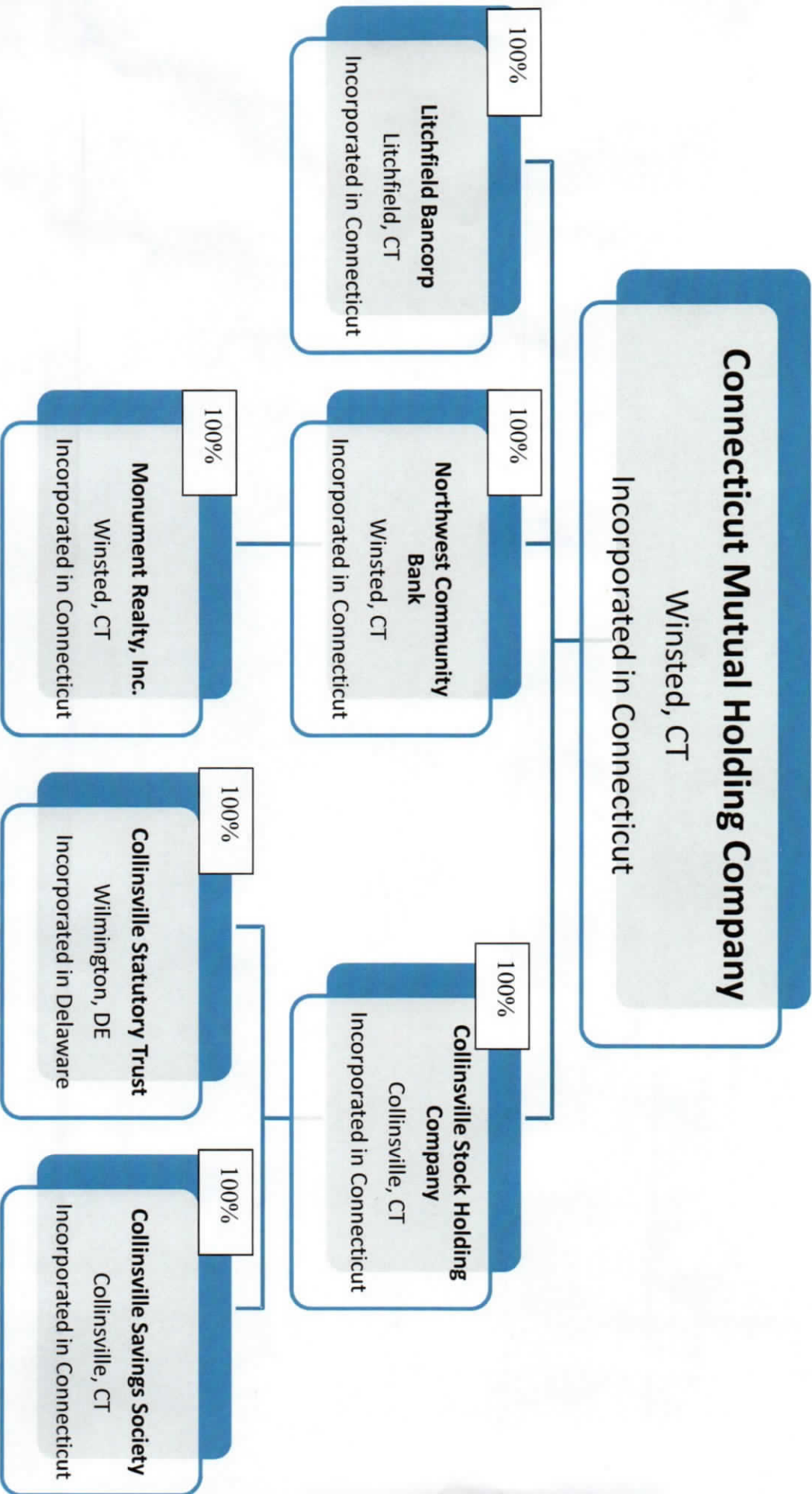
Physical Location (if different from mailing address)

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

Fiscal Year Ending December 31, 2014

Report Item

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



Form FR Y-6
Connecticut Mutual Holding Company
 Winsted, CT
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(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)
Mark E. Macomber Bethlehem, CT USA	Retired Banker	Director, Emeritus	Director, Litchfield Bancorp	None	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 Inc.; Secretary/Partner, Jackson Inc. – DBA Avon Old Farms Hotel; Member, Brighenti Enterprises LLC; Member, Silvio Brighenti Family LLC; Member, Silvio Brighenti Family Wellness Center LLC.	None	None	Talcott Hotel, Limited Partnership, (8%); 825 Farmington Ave. Assoc., General Partnership, (8%); Riverdale Farms LLC, (15%); JP Brighenti Family LLC, (50%).

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Alan S. Colavecchio Winsted, CT USA	Colavecchio Design, Inc.	Director	Director, Northwest Community Bank	President & Owner, Colavecchio Design, Inc.; Trustee, W.L. Gilbert Trust Corp; Trustee Beardsley & Memorial Library, Director, Foothills VNA & Hospice, Director; Northwest CT Chamber of Commerce	None	None	N/A
Jane B. Hinkel Litchfield, CT USA	Real Estate Agent	Director	Director, Litchfield Bancorp	Sales Agent, Fahey Associates Realtors; Member, Litchfield Garden Club; Trustee, Litchfield Historical Society	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 Advisory Council; Member, Member, CT Region 5 Regional Emergency Planning Team; Chairman, Litchfield Hills Public Safety Task Force; Member. CT Advisory Commission on Intergovernmental Relations; Member, Goshen Volunteer Fire Company; Director, Goshen Historical Society; Emergency Management Director, Town of Goshen	None	None	N/A

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A. Paul Ramunni Canaan, CT USA	CPA	Director	Director, Litchfield Bancorp	Partner, Ramunni & Riiska, CPA, LLC; Teacher, University of Connecticut (UCONN); Trustee, Christian Connection, Inc.	None	None	Ramunni & Riiska, LLC, general partnership, (1%)
William J. Shea II Avon, CT USA	Insurance Agent	Director	Director, Northwest Community Bank	Producer/Equity, E-Benefits Group; Director, Avon Land Trust, Board of Governors/Treasurer, Golf Club of Avon	None	None	Kerr Insurance Agency Inc. DBA, (38%)
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; Non-voting Director, Collinsville Savings Society; Northwest Community Bank Representative, Monument Realty	Director, Northwestern CT Community College; Advisory Board Member, Charlotte Hungerford Hospital; Member, Northwest CT Chamber of Commerce; Director/Chairman, CT Bankers Association; Director, Northwest YMCA	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 Representative, Connecticut General Assembly; CT; Director and Treasurer, Canton Center Cemetery; Director, Silver Lake Conference Center	None	None	N/A
Lorinda M. Pane Canton, CT USA	Business Owner	Director, Vice Chairman	Director/Chairman, Collinsville Savings Society	Owner, Corporate Secretary, and Treasurer, Belforest Kitchen and Bath, Inc.; Managing Member, Lagrange, LLC; Vice President and Board Member, FOCUS on Canton; Trustee, Assistant Treasurer and Signatory, First Congregational Church Canton Center; Treasurer and Board Member, Canton Historical Society, Inc.; Treasurer and Signatory, Sam Collins Day Committee; Secretary, Treasurer, and Board Member, Collinsville Cemetery Association	None	None	N/A
Gary J. Roman Canton, 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 & Treasurer, Canton Main Street, Inc.	None	Collinsville Stock Holding Company (100%)	N/A

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Donna L. Spescia Canton, CT USA	The Dowd Agency	Director	Director Collinsville Savings Society	President, Ralph Dowd Agency	None	None	N/A
Raimie H. Weber New Hartford, CT USA	Jeweler	Director	Director, Collinsville Savings Society	Owner, Raimie H. Weber, 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	None	None	N/A

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