

Board of Governors of the Federal Reserve System

MAR 31 2015



Annual Report of Holding Companies ^{Supervision, Regulation and} ~~Prudential~~ 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.

I, Nancy S. Viggiano

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.

Nancy S. Viggiano
Signature of Holding Company Director and Official

Date of Signature
3-24-15

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. _____

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

December 31, 2014

Month / Day / Year

N/A

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

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 06078
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ronald J. Moccio, Jr. SVP & CFO

Name Title

860-804-3014

Area Code / Phone Number / Extension

860-668-3954

Area Code / FAX Number

rmoccio@fnbanksuffield.com

E-mail Address

www.fnbanksuffield.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

For Use By Tiered Holding Companies

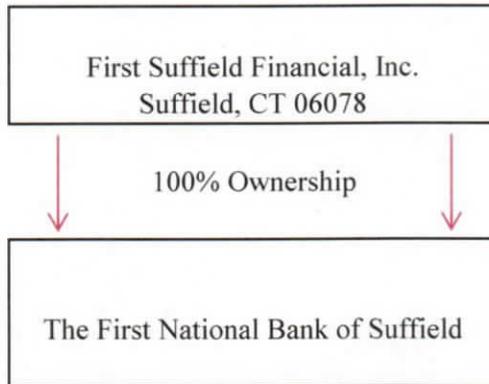
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>N/A</p> <hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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FR Y-6

12/31/2014

Report Item 2a: Organization Chart



Note: The First National Bank of Suffield is a nationally chartered commercial bank.

Note 2: First Suffield Financial, Inc is incorporated in the state of CT.

FORM FR Y-6		
FIRST SUFFIELD FINANCIAL, INC.		
FISCAL YEAR ENDING 2014		
REPORT ITEM 3		
CURRENT SHAREHOLDERS WITH OWNERSHIP CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE AS OF FISCAL YEAR ENDING 12/31/2014		
NAME & ADDRESS	COUNTRY OF CITIZENSHIP OR INCORPORATION	NUMBER & PERCENTAGE OF EACH CLASS OF VOTING SECURITIES
SCOTT S ANDREWS GOTHA, FL 34734	UNITED STATES	250 SHARES: 5.00% OF COMMON STOCK
EDWARD W BRODER, MARITAL TRUST C/O MICHAEL WELCH, ADMINISTRATOR VERNON ROCKVILLE, CT 06066-2250	UNITED STATES	393 SHARES: 7.86% OF COMMON STOCK
EDWARD W BRODER, RESIDUARY TRUST C/O MICHAEL WELCH, ADMINISTRATOR VERNON ROCKVILLE, CT 06066-2250	UNITED STATES	93 SHARES: 1.86% OF COMMON STOCK
LYNNE T OR DAVID C STERLING GRANBY, CT 06035	UNITED STATES	280 SHARES: 5.60% OF COMMON STOCK
CEDE & COMPANY DEPOSITORY TRUST COMPANY NEW YORK, NY	UNITED STATES	1,321 SHARES (26%) HELD IN STREET NAME
SHAREHOLDERS NOT LISTED ABOVE THAT HAD OWNERSHIP, CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE DURING THE FISCAL YEAR ENDING 12-31-2014		
NAME & ADDRESS	COUNTRY OF CITIZENSHIP OR INCORPORATION	NUMBER & PERCENTAGE OF EACH CLASS OF VOTING SECURITIES
NONE		

FORM FR Y-6
FIRST SUFFIELD FINANCIAL, INC.
FISCAL YEAR ENDING 2014

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)
JAMES R WOOD OR RENEE G WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
JAMES WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
DOUGLAS H VIETS, MD SUFFIELD, CT 06078 USA	RETIRED	CHAIRMAN	CHAIRMAN: FNB: SUFFIELD	RETIRED	2.50%	N/A	N/A
PRISCILLA VIETS (SPOUSE) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
HEATHER VIETS (DAUGHTER) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
CELA J MOFFIE SUFFIELD, CT 06078 USA	PRINCIPAL-SUFFIELD BY THE RIVER, LLC (ASSISTED LIVING FACILITY)	DIRECTOR	DIRECTOR: FNB: SUFFIELD	PRINCIPAL-CHEJLLC (ASSISTED LIVING FACILITY)	LESS THAN 1.00 %	N/A	100% SUFFIELD BY THE RIVER MOFFIE FAMILY HOLDING COMPANY & SUFFIELD MANOR, INC (20% EQUITY & 50% VOTING RIGHTS)
CASSANDRA MOFFIE DONNELLY (DAUGHTER) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
EZEKIEL MOFFIE DONNELLY (SON) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
HANNAH MOFFIE DONNELLY (DAUGHTER) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
JACOB MOFFIE DONNELLY (SON) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A

FORM FR Y-6
FIRST SUFFIELD FINANCIAL, INC.
FISCAL YEAR ENDING 2014

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 2% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENTAGE OF VOTING SECURITIES HELD)

TIMOTHY REYNOLDS SUFFIELD, CT 06078 USA	CPA, VIOLA, CHARASZCZ, REYNOLDS & CO., LLP	DIRECTOR	DIRECTOR, FNB, SUFFIELD	CPA, PARTNER	LESS THAN 1.00 %	N/A	N/A
GERALD LAPLANTE SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR, FNB, SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
GERALD OR NANCY MLAPLANTE SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR, FNB, SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
RICHARD L. CARRON SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR, FNB, SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
PAUL W. SMITH WINDSOR LOCKS, CT USA	N/A	DIRECTOR	DIRECTOR, FNB, SUFFIELD	ATTORNEY, WINDSOR LOCKS	LESS THAN 1.00 %	N/A	N/A
RONALD J. MOCCHIO, JR. AGAWAM, MA USA	N/A	SVP & CFO	SVP & CFO, FNB SUFFIELD	N/A	LESS THAN 1.00 %	N/A	N/A
NANCY S. VIGGIANO SUFFIELD, CT 06078 USA	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 USA	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)
CARRIE L. LEBLANC OR ROBERT LEBLANC WINDSOR, CT 06095 USA	N/A	SENIOR VICE PRESIDENT	SVP, FNB SUFFIELD	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.

FR Y-6 REPORT ITEM 2b: DOMESTIC BRANCH LISTING

Results: A list of branches for your holding company: **FIRST SUFFIELD FINANCIAL, INC. (3431007) of SUFFIELD, CT.**
The data are as of **12/31/2014**. Data reflects information that was received and processed through **01/07/2015**.

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	Country	FDIC UNINUM*	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	1548	0	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	2351331	EAST GRANBY BRANCH	3A TURKEY HILLS ROAD	EAST GRANBY	CT	06026	HARTFORD	UNITED STATES	192902	2	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	3460856	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	