

MAR 30 2015

Board of Governors of the Federal Reserve System

Supervision, Regulation and  
Credit Department



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.

I, Paul C. Rizzi, Jr.

Name of the Holding Company Director and Official

Co-CEO and Trustee

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.

*Paul C. Rizzi, Jr.*  
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 4436559  
C.I. \_\_\_\_\_

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

December 31, 2014

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

New Hampshire Mutual Bancorp

Legal Title of Holding Company

89 N. Main Street

(Mailing Address of the Holding Company) Street / P.O. Box

Concord

NH

03301

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jason Hicks

SVP/Treasurer

Name

Title

603-279-9195

Area Code / Phone Number / Extension

603-279-5296

Area Code / FAX Number

jhicks@mvsb.com

E-mail Address

www.mvsb.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

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.

I, **Samuel Laverack**

Name of the Holding Company Director and Official

**Co-CEO and Trustee**

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

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 \_\_\_\_\_  
 C.I. \_\_\_\_\_

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

**December 31, 2014**

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

**New Hampshire Mutual Bancorp**

Legal Title of Holding Company

**89 N. Main Street**

(Mailing Address of the Holding Company) Street / P.O. Box

<b>Concord</b>	<b>NH</b>	<b>03301</b>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Jason Hicks** **SVP/Treasurer**

Name Title

**603-279-9195**

Area Code / Phone Number / Extension

**603-279-5296**

Area Code / FAX Number

**jhicks@mvsb.com**

E-mail Address

**www.mvsb.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."

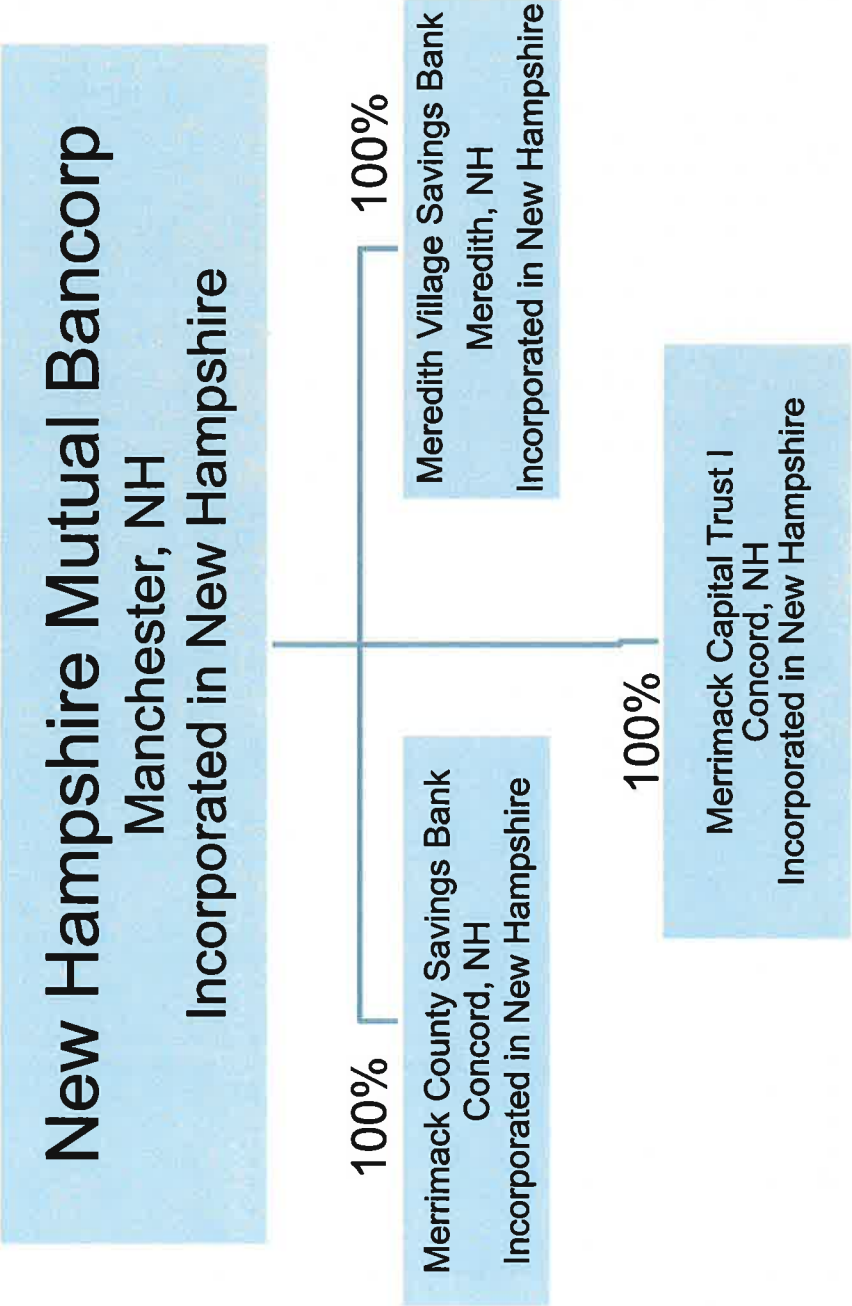
No

**Report Item 1**

**Form FR Y-6  
New Hampshire Mutual Bancorp  
Manchester, New Hampshire  
Fiscal Year Ending December 31, 2014**

**Annual Report to Shareholders: N/A**

FR Y-6 Report Item 2a: Organizational Chart



**R Y-6 Report Item 2b: Domestic Branch Listing: Merrimack County Savings Bank**

Results: A list of branches for your depository institution: MERRIMACK COUNTY SAVINGS BANK (ID: RSSD: 74403).  
 The depository institution is held by NEW HAMPSHIRE MUTUAL BANCORP (44365559) of MANCHESTER, NH.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**Reconciliation and Verification Steps**

In the Data Action column of each branch row, enter one or more of the actions specified below.  
 If required, enter the date in the Effective Date column.

**Notes:**

- C:** 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.
- 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.  
 You are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Notes:**

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
C		Full Service (Head Office)	74403	MERRIMACK COUNTY SAVINGS BANK	89 NORTH MAIN STREET, BOX 2826	CONCORD	NH	03301	MERRIMACK	UNITED STATES	11893	0	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	1358696	BOW BRANCH	503 SOUTH STREET	BOW	NH	03304	MERRIMACK	UNITED STATES	39911	5	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	2850272	CONCORD BUSINESS CENTER	190 NORTH MAIN STREET	CONCORD	NH	03301	MERRIMACK	UNITED STATES	262012	6	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	3773640	INTEGRA Drive Branch	1 INTEGRA DRIVE	CONCORD	NH	03301	MERRIMACK	UNITED STATES	243348	1	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	3030286	North State Street Branch	167 NORTH STATE STREET	CONCORD	NH	03301	MERRIMACK	UNITED STATES	359799	2	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	3228177	CONTOODOOK BRANCH	35 REARSARGE AVENUE	CONTOODOOK	NH	03229	MERRIMACK	UNITED STATES	424260	7	MERRIMACK COUNTY SAVINGS BANK	74403	
C		Full Service	3328168	NASHUA BRANCH	101 BROAD STREET	NASHUA	NH	03064	HILLSBOROUGH	UNITED STATES	424265	4	MERRIMACK COUNTY SAVINGS BANK	74403	

**FR Y-6 Report Item 2b: Domestic Branch Listing: Meredith Village Savings Bank**

Results: A list of branches for your depository institution: MEREDITH VILLAGE SAVINGS BANK (ID\_RSSD: 576608). This depository institution is held by NEW HAMPSHIRE MUTUAL BANCORP (4438535) of MANCHESTER, NH. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**Reconciliation and Verification Steps**

In the Data Action column of each branch row, enter one or more of the actions specified below. If required, enter the date in the Effective Date column.

**Actions**

- K:** If the branch information is correct, enter 'OK' in the Data Action column.
- H:** 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.
- C:** If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
- A:** 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.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. You are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Notes:**

- 1) 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.
- 2) 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
K		Full Service (Head Office)	576598	MEREDITH VILLAGE SAVINGS BANK	24 STATE ROUTE 25, P.O. BOX 177	MEREDITH	NH	03253	BELKNAP	UNITED STATES	11214	Not Required	0	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	448073	ALTON BRANCH	82 NH Highway 28A	ALTON	NH	03809	BELKNAP	UNITED STATES	Not Required	Not Required	1	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	300401	ASHLAND BRANCH	15 RIVERSIDE DRIVE	ASHLAND	NH	03217	GRAFTON	UNITED STATES	240814		1	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	419364	GILFORD BRANCH	1383 LAKESHORE ROAD	GILFORD	NH	03246	BELKNAP	UNITED STATES	240818		5	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	337702	LACONIA BRANCH	379 SOUTH MAIN STREET (RT 106)	LACONIA	NH	03246	BELKNAP	UNITED STATES	444589		9	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	1459388	OLD PROVIDENCE COMMON BRANCH	71 STATE ROUTE 104	MEREDITH	NH	03253	BELKNAP	UNITED STATES	240816		3	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	393702	CENTER HARBOR BRANCH	28 State Route 25	MOULTONBOROUGH	NH	03254	CARROLL	UNITED STATES	240815		2	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	4194019	MOULTONBOROUGH BRANCH	893 STATE ROUTE 25	MOULTONBOROUGH	NH	03254	CARROLL	UNITED STATES	240817		4	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	4194028	MAIN STREET BRANCH	131 MAIN STREET	PLYMOUTH	NH	03264	GRAFTON	UNITED STATES	440855		8	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	4194037	PLYMOUTH-Hamford-store BRANCH	389 TENNEY MOUNTAIN HIGHWAY	PLYMOUTH	NH	03264	GRAFTON	UNITED STATES	340713		7	MEREDITH VILLAGE SAVINGS BANK	576608
K		Full Service	3788927	WOLFEBORO BRANCH	66 NORTH MAIN STREET	WOLFEBORO	NH	03894	CARROLL	UNITED STATES	481426		14	MEREDITH VILLAGE SAVINGS BANK	576608

**Report Item 3**

**Form FR Y-6  
New Hampshire Mutual Bancorp  
Manchester, New Hampshire  
Fiscal Year Ending December 31, 2014**

**Securities Holders: N/A**

Form FR Y-6  
New Hampshire Mutual Bancorp  
Concord, New Hampshire  
Fiscal Year Ending December 31, 2014

(1) Name, 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 (include names of subsidiaries)

(3c) Title & Position with Other Businesses (include names of other businesses)

(4a) Percentage of Voting Shares in Bank Holding Company

(4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)

(4c) List names of other companies (including partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)

(1)	(2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Name, City, State Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (including partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
John M. Cress Meredith, NH USA	Retired	Trustee	Merrimack County Savings Bank	Director, Bay State Floral Supply and Sales, Floral Properties Director, Cornwall Floral Properties			D. McLeod, Inc. - 60%
Michael D. Coughlin Concord, NH USA	Management Consultant - Owner Michael D. Coughlin Associates	Trustee	Merrimack County Savings Bank	Director Trustee, Lincoln Variable Insurance Products Trust Trustee, Lincoln Advisors Trust			
Michael B. Giersch Popponesset, NH USA	Retired	Trustee	Merrimack County Savings Bank	Director, Urtili Director, Concord Group Insurance Company			
Claudia C. Damon Concord, NH USA	Retired	Trustee	Merrimack County Savings Bank	General Partner (1/3 Interest) Stirling Associates			
Paul C. Rizzi, Jr. Bow, NH USA	President & CEO Merrimack County Savings Bank	Co-CEO & Trustee	Merrimack County Savings Bank	President, Independent Living Concord Development, LLC			
William H. Dunlap Amherst, NH USA	Executive Director NH Historical Society	Co-Chairman	Merrimack County Savings Bank	Principal, William H. Dunlap & Co. Manager, S&D Properties President & Treasurer, R&TEC Trustee, Pear Tree Funds			William H. Dunlap & Co. - 100%
Jonathan H. Ruggles Bow, NH USA	President R&T Electric, Inc.	Trustee	Merrimack County Savings Bank	President, R&T Electric, Inc.			
Jeffrey S. Kippenman Bow, NH USA	Managing Director Mason + Rich, CPAs	Trustee	Merrimack County Savings Bank	Managing Director, Mason + Rich, CPAs Director, Mason + Rich Realty Director, Northeast Dallas Dental Trustee, Concord Hospital Trustee, Capital Region Health Care			Mason + Rich, CPAs - 100% Mason + Rich Realty, Inc. - 70%
Samuel L. Laveack Holderness, NH USA	President & CEO Meredith Village Savings Bank	Co-CEO & Trustee	Meredith Village Savings Bank	Director & Treasurer, NH Bankers Association Trustee, White Mountain Regional Dev. Corp. Director, Squam Lakes Conservation Society Director & Treasurer, White Mountain Regional Dev. Corp.			
James Dinubio Gifford, NH USA	Partner Malone, Dinubio & Company PC	Co-Chairman	Meredith Village Savings Bank	President - Malone, Dinubio & Company Managing Member - Sawyer Realty, LLC			Malone, Dinubio & Company, PC - 42% voting common stock Sawyer Realty, LLC - 100% of member units
Charles Hanson Conlar Harbor, NH USA	Owner/Operator Hilltop Farm	Trustee	Meredith Village Savings Bank	Secretary - Resource Management Owner - Hilltop Farm Vice-President - Pam Prospect Holdings			Resource Management - 33 1/3% Hilltop Farm - 100% Pam Prospect Holdings #2 - 33 1/3%
John S. Kitchen Laconia, NH USA	Attorney John Kitchen Law Offices	Trustee	Meredith Village Savings Bank	Owner, John Kitchen Law Offices			
Maurice Laframere Holderness, NH USA	CFO Great American Dining	Trustee	Meredith Village Savings Bank	CFO - Great American Dining Honoray Trustee, Squam Lakes Natural Science Center Director, First Star Tonight			
Michelle McSwen Eliot, NH USA	President/CEO Spears Memorial Hospital	Trustee	Meredith Village Savings Bank	Spears Memorial Hospital - President/CEO Sparks at Boulder Point - President Plymouth Health Ventures - Director Sparks Health Network - President White Mountain Gateway Economic Dev. Council - Trustee Foundation for Healthy Communities - Trustee			
John Moulton Meredith, NH USA	Owner Moulton Farm	Trustee	Meredith Village Savings Bank	Managing Member, Meredith Farm Growers LLC, DSA Moulton Farm Director, Misto Health Foundation of NH			



Form FR Y-6  
 New Hampshire Mutual Bancorp  
 Concord, New Hampshire  
 Fiscal Year Ending December 31, 2014

(1) Name, 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 (include names of subsidiaries)	(3c) Title & Position with Other Businesses (include names of other businesses)	(4a) Percentage of Voting Shares in Bank Holding Company	(4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4c) List names of other companies (including partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Richard O'Leary Dorchester, NH USA	Plant Manager Bridgewater Power Co.	Trustee	Director Meredith Village Savings Bank				
William B. Eringa Manchester, NH USA	EVP & COO Merrimack County Savings Bank Meredith Village Savings Bank	COO	EVP & COO Merrimack County Savings Bank Meredith Village Savings Bank	Director, Second Start Copoperator, Canterbury Shaker Village Director, Little Bitter Community Center Director, Concord Chamber of Commerce (Since 9/13)			
Richard Wyman Laconia, NH USA	EVP & CFO Meredith Village Savings Bank Merrimack County Savings Bank	CFO	EVP & CFO Meredith Village Savings Bank Merrimack County Savings Bank				
Jason Hicks Meredith, NH USA	SVP, Corporate Treasurer & Investment Officer Meredith Village Savings Bank Merrimack County Savings Bank	Treasurer	SVP, Corporate Treasurer & Investment Officer Meredith Village Savings Bank Merrimack County Savings Bank	Managing Partner, JCH Properties, LLC Managing Partner, Premier Land Investments, LLC Director & Treasurer, Laconia Area Community Land Trust Vice President - Lakes Region Habitat for Humanity			JCH Properties, LLC - 50% Ownership Premier Land Investments, LLC - 50% Ownership