

RECEIVED

FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
Page 1 of 2

JUN 10 2014

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.

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

March 31, 2014

Month / Day / Year

I, George W. Hermann

Reporter's Name, Street, and Mailing Address

Windsor Federal, MHC

Name of the Holding Company Director and Official

President / CEO

Legal Title of Holding Company

250 Broad Street

Title of the Holding Company Director and Official

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

Windsor CT 06095

City State Zip Code

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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Diane Crosby AVP / Controller

Name Title

860-298-5970

Area Code / Phone Number / Extension

860-298-6165

Area Code / FAX Number

dcrosby@windsorfederal.com

E-mail Address

www.windsorfederal.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

George W. Hermann
6/5/14

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 372 0118
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

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.

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.

Windsor Federal Bancorp, Inc.
Legal Title of Subsidiary Holding Company

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

Windsor CT 06095
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

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

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

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

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

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

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

Physical location (if different from mailing address)

Form FR Y-6

**Windsor Federal, MHC
Windsor Connecticut
Fiscal Year ending March 31, 2014**

Index of Items of the Current Report

<u>Item No.</u>	<u>Description</u>	
Item 1	Annual Report to Shareholders.....	4
Item 2a	Organization Chart	4
Item 2b	Domestic Branch Listing	4
Item 3	Securites Holders	n/a
Item 4	Insiders:	6

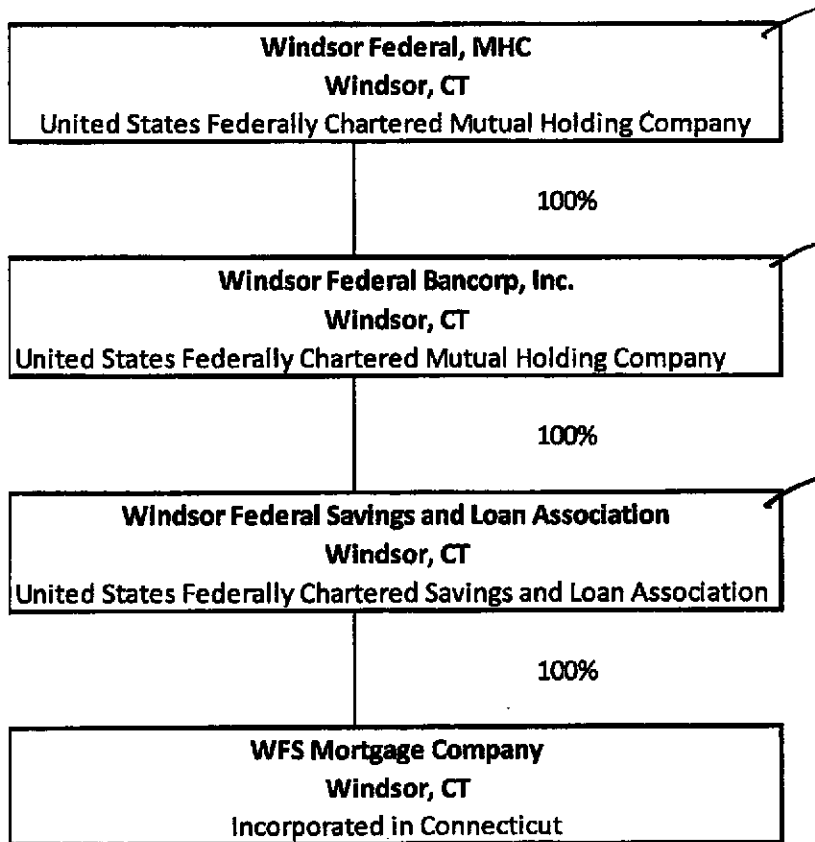
Form FR Y-6

**Windsor Federal, MHC
Windsor Connecticut
Fiscal Year ending March 31, 2014**

Report Item

1: Windsor Federal, MHC is a federally chartered mutual holding company and does not prepare an Annual Report to Shareholders. The bank holding company is not registered with the SEC.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

See attached copy of the FR Y-6 Depository Institution Branch Data Verification spreadsheet which was also sent to FRB via e-mail.

FR Y-6 Depository Institution Branch Data Verification

Result: A list of branches for your holding company: WINDSOR FEDERAL, MHC (3920138) of

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)	92676	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	250 BROAD STREET, BOX 250	WINDSOR	CT	06095	HARTFORD	UNITED STATES	42466		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	673208	BLOOMFIELD BRANCH	54 JEROME AVENUE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	243193		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4569989	BLOOMFIELD HIGH SCHOOL	5 HUCKLEBERRY LANE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	4549888	EAST WINDSOR BRANCH	1 SHOHAM ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	3791970	GRANBY OFFICE	21 HARTFORD AVENUE	GRANBY	CT	06095	HARTFORD	UNITED STATES	276197		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
ADD	10/1/2008	Full Service	4462419	NORTH CENTRAL SQUARE OFFICE	695 POQUONOCK AVENUE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION		*See below
OK		Full Service	3791989	WILSON OFFICE	321 WINDSOR AVE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	276196		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4462428	WINDSOR HIGH SCHOOL OFFICE	50 SAGE PARK ROAD	WINDSOR	CT	06095	HARTFORD	UNITED STATES	532260		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	

*North Central Square Office is not a new branch. This branch was on last year's report and it is unknown why this branch was not on the file that was downloaded from the FRB.

Form FR Y-6
Windsor Federal, MHC
Fiscal Year Ending March 31, 2014

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	Title (4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other	(4)(c) List names of other companies (Includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Vestry Member (Grace Episcopal Church)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources) Board Member (Windsor Education Foundation)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	Title (4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares In Subsidiaries (Include names of other	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Board Member (ABA Education Foundation) Board Member (ABA Board of Directors) Board Member (Bradley Development League) Member (Winsor Rotary Club)	N/A	N/A	N/A
Brian E Quagan East Granby, CT, USA	Plumbing and Heating	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	President (Yankee Plumbing & Heating Co Inc.) Partner (Peters Association) Member (Bigelow MB LLC)	N/A	N/A	Yankee Plumbing & Heating Co Inc (100%) Peters Association (33%) Bigelow MB LLC (50%)
Mark E Griffin Windsor, CT, USA	N/A	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Vice Chairman (Windsor Economic Commission) Member (Windsor Redevelopment Commission) Member (Stockbridge Homeowner Assn)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

1)	(2) Principal Occupation If other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	Title (4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Deverly N Paganelli Wethersfield, CT, USA	Construction	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	President and Treasurer (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Director (CT Environmental & Utilities Contractors Assoc. Inc.)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%)
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency)	N/A	N/A	Rabbett Insurance Agency (100%)
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Corporate Secretary (Carmon Funeral Home, Inc.) Managing Member (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Managing Member and President (Cremation Society of CT LLC)	N/A	N/A	Carmon Funeral Home, Inc. (51.5%) Carmon Properties, LLC (50%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (50%) Cremation Society of CT LLC (90%)

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Title Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of other	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Executive Vice President, CFO & Treasurer (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Executive Vice President, CFO, Treasurer & Director (WFS Mortgage Company)	Treasurer (Windsor Chamber of Commerce) Treasurer (First Town Downtown)	N/A	N/A	N/A

Form FR Y-6
Windsor Federal Bancorp, Inc.
Fiscal Year Ending March 31, 2014

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Vestry Member (Grace Episcopal Church)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources) Board Member (Windsor Education Foundation)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Board Member (ABA Education Foundation) Board Member (ABA Board of Directors) Board Member (Bradley Development League) Member (Winsor Rotary Club)	N/A	N/A	N/A
Brian E Quagan East Granby, CT, USA	Plumbing and Heating	Director	Director (Windsor Federal Savings and Loan Association)	President (Yankee Plumbing & Heating Co Inc.) Partner (Peters Association) Member (Bigelow MB LLC)	N/A	N/A	Yankee Plumbing & Heating Co Inc (100%) Peters Association (33%) Bigelow MB LLC (50%)

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Mark E Griffin Windsor, CT, USA	N/A	Director	Director (Windsor Federal Savings and Loan Association)	Vice Chairman (Windsor Economic Commission) Member (Windsor Redevelopment Commission) Member (Stockbridge Homeowner Assn)	N/A	N/A	N/A
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Savings and Loan Association)	President and Treasurer (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Director (CT Environmental & Utilities Contractors Assoc. Inc.)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%)

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (Includes partnerships) if 25% or more of voting securities are held
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency)	N/A	N/A	Rabbett Insurance Agency (100%)
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary (Carmon Funeral Home, Inc.) Managing Member (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Managing Member and President (Cremation Society of CT LLC)	N/A	N/A	Carmon Funeral Home, Inc. (51.5%) Carmon Properties, LLC (50%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (50%) Cremation Society of CT LLC (90%)

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares In Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (Includes partnerships) if 25% or more of voting securities are held
Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Executive Vice President, CFO & Treasurer (Windsor Federal Savings and Loan Association) Executive Vice President, CFO, Treasurer & Director (WFS Mortgage Comapny)	Treasurer (Windsor Chamber of Commerce) Treasurer (First Town Downtown)	N/A	N/A	N/A