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 611(a)); 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, Steven E. Lowell
Name of the Holding Company Director and Official
President
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
03/29/2016
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

RSSID ID
C1

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

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

Report’s Name, Street, and Mailing Address
Monson Financial Services MHC
107 Main Street Suite A
(Mailing Address of the Holding Company) Street / P.O. Box
Monson MA 01057
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed
Daniel R. Moriarty Senior Vice President, CFO
Name Title
413-267-1208
Area Code / Phone Number / Extension
413-267-9564
Area Code / FAX Number
dmoriarty@monsonsavings.com
E-mail Address

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: The bank holding company does not prepare an annual report for its shareholders.

2: Organizational Chart

```
Monson Financial Services MHC
Monson, MA
Incorporated in Massachusetts

100%

Monson Financial Services Corp
Monson, MA
Incorporated in Massachusetts

100%

Monson Savings Bank
Monson, MA
Incorporated in Massachusetts

100%

Monson Securities Corporation
Monson, MA
Incorporated in Massachusetts
```
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:

<table>
<thead>
<tr>
<th>Monson Financial Services Corp</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>107 Main Street Suite A</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Monson MA 01057</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td></td>
<td>Legal Title of Subsidiary Holding Company</td>
</tr>
<tr>
<td></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td></td>
<td>City State Zip Code</td>
</tr>
<tr>
<td></td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

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)

---

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

City State Zip Code

Physical Location (if different from mailing address)
<table>
<thead>
<tr>
<th>Security</th>
<th>Securities</th>
<th>Each Class of Voting Number and Percentage of Voting Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>NONE</td>
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</tbody>
</table>

Field Year Ending December 31, 2015

Ymotion Financial Services, Inc.
<table>
<thead>
<tr>
<th>Year</th>
<th>Position</th>
<th>Company</th>
<th>ICE (Regulatory)</th>
<th>ICE (Legal)</th>
<th>ICE (Business)</th>
<th>ICE (Customer)</th>
<th>ICE (Risk)</th>
<th>ICE (Technology)</th>
<th>ICE (Product)</th>
<th>ICE (Strategy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>NONE</td>
<td>COMPANY</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>2015</td>
<td>NONE</td>
<td>COMPANY</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
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</tr>
<tr>
<td>2016</td>
<td>NONE</td>
<td>COMPANY</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>

*ICE*: Internal Control Environment
<table>
<thead>
<tr>
<th>Scenario</th>
<th>Summary</th>
<th>Triage</th>
<th>Prioritization</th>
<th>Treatment</th>
<th>Disposition</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Overview</td>
<td>Step 1</td>
<td>Step 2</td>
<td>Step 3</td>
<td>Step 4</td>
</tr>
<tr>
<td>B</td>
<td>Details</td>
<td>Sub-step 1</td>
<td>Sub-step 2</td>
<td>Sub-step 3</td>
<td>Sub-step 4</td>
</tr>
</tbody>
</table>

*Note: The table above represents a simplified overview of a process scenario.*