

Board of Governors of the Federal Reserve System

RECEIVED



Annual Report of Holding Companies—FR Y-6

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, 2015

Month / Day / Year
 N/A

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

Reporter's Name, Street, and Mailing Address

Monson Financial Services MHC

Legal Title of Holding Company

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

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.

Steven E. Lowell

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

RSSD ID 3072502
 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."

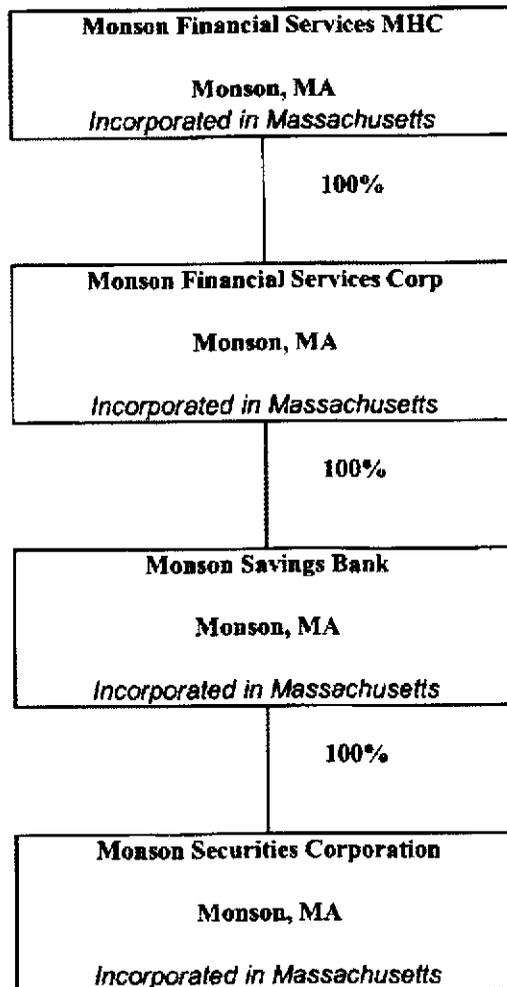
No

FORM FR Y-6
Monson Financial Services MHC
Fiscal Year Ending December 31, 2015

Report Item

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

2: Organizational Chart



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.

Monson Financial Services Corp
 Legal Title of Subsidiary Holding Company

107 Main Street Suite A
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Monson **MA** **01057**
 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

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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)

Report Item 2b: Submitted via email on 3/29/16

Results: A list of branches for your depository institution: **MONSON SAVINGS BANK (ID: RSSD: 951102)**.
 This depository institution is held by **MONSON FINANCIAL SERVICES INC (3376508)** of **MONSON, MA**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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)	951102	MONSON SAVINGS BANK	146 MAIN ST	MONSON	MA	01057	HAMPDEN	UNITED STATES	17835		0	MONSON SAVINGS BANK	951102	
OK		Full Service	2693228	HAMPDEN BRANCH	15 SOMERS ROAD	HAMPDEN	MA	01036	HAMPDEN	UNITED STATES	291341	Not Required	1	MONSON SAVINGS BANK	951102	
OK		Full Service	4722047	WARE BRANCH	136 WEST STREET	WARE	MA	01082	HAMPSHIRE	UNITED STATES		Not Required		MONSON SAVINGS BANK	951102	
OK		Full Service	3248764	WILBRAHAM BRANCH	100 POST OFFICE PARK	WILBRAHAM	MA	01095	HAMPDEN	UNITED STATES	423238	Not Required	2	MONSON SAVINGS BANK	951102	

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 Monson Financial Services MHC
 Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

(1)(a)(b)(c)and(2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end 12-31-2015

Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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NONE

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Monson Financial Services Corp
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

(1)(a)(b)(c)and(2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end 12-31-2015

Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Monson Financial Services MHC Monson, MA, USA	USA	1,000 100% Common Stock			

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Monson Financial Services MHC
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders
(1)(c)(2)(3)(d)(e)(f)(g)(h)(i)(j)(k)(l)(m)(n)(o)

(1)(a) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 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)
Stephen Chiacchia Palmer, MA, USA	Self Employed CPA	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner Stephen R. Chiacchia & Co.	NONE	NONE	Stephen R. Chiacchia & Co. 100%
Clare Chin Wilbraham, MA, USA	Business Owner	Trustee - CRA Committee	Director - CRA Committee Monson Financial Services Corp Director - CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
Roland G. Desrosiers West Springfield, MA, USA	N/A	Trustee - Executive Committee Trustee-Governance Committee	Director Monson Financial Services Corp Director Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Kenneth Hamel Belchertown, MA, USA	Business Owner	Trustee - Executive Committee Trustee-Governance Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner/President Diversified Meals & Monson Realty Inc Owner Hamel & Tassanari	NONE	NONE	Diversified Meals 100% Monson Realty Inc 100% Hamel & Tassanari 50%
Paul Hatch Monson, MA, USA	Self Employed Engineer	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Paul Hatch Consulting Engineers	NONE	NONE	Paul Hatch Consulting Engineers 100%
Dean Frydryk Palmer, MA, USA	Business Owner	Trustee - Audit Committee	Director - Audit Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Owner Operator Sherman & Frydryk	NONE	NONE	Sherman & Frydryk 100%
Steven E. Lawell Monson, MA, USA	N/A	Trustee - Executive Committee President	Director - President, Executive Committee Monson Financial Services Corp Director - President, Executive Committee Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Gary Mayotte Hampden, MA, USA	Business Owner	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp	Owner VFM, Inc	NONE	NONE	VFM, Inc 100%

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 Fiscal Year Ending December 31, 2015

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

(1)(a) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 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)
James R. Pascale Monson, MA, USA	N/A	Trustee - Executive Committee	Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
Thomas Pratt Somers, CT, USA	CPA - Attorney	Trustee - Audit Committee Trustee-Clerk	Director - Audit Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Principal Burkhart Pezzanelli, PC Principal Financial Counselors, LLC	NONE	NONE	Burkhart Pezzanelli, PC & 33.30%
Lawrence D. Tassimari Monson, MA, USA	Business Owner	Trustee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner Hamel & Tassimari	NONE	NONE	Hamel & Tassimari 50%
Aram Vartanian Wilbraham, MA, USA	Business Owner	Trustee - Audit Committee Trustee-Governance Committee	Director - Executive Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Owner - Managing Partner Vartanian Custom Cabinets Inc Owner Vartanian Kitchens, LLC	NONE	NONE	Vartanian Custom Cabinets 50% Vartanian Kitchens, LLC 50%

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Monson Financial Services Corp
Fiscal Year Ending December 31, 2015

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

(1)(a) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 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)
<u>Stephen Chiacchia</u> Palmer, MA, USA	Self Employed CPA	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner Stephen R. Chiacchia & Co.	NONE	NONE	Stephen R. Chiacchia & Co. 100%
<u>Clare M. Cline</u> Wilbraham, MA, USA	Self Employed CPA	Director-CRA Committee	Director - CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
<u>Richard G. Ehrenberg</u> West Springfield, MA, USA	N/A	Director Director - Governance Committee	Director - Governance Committee Monson Savings Bank	N/A	NONE	NONE	N/A
<u>Kenneth Hamel</u> Belchertown, MA, USA	Business Owner	Director - Executive Committee Director - Governance Committee	Director - Executive Committee Director - Governance Committee Monson Savings Bank	Owner/President Diversified Metals Director - Governance Committee Monson Realty Inc Owner Hamel & Tassinari	NONE	NONE	Diversified Metals 100% Monson Realty Inc 100% Hamel & Tassinari
<u>Paul Hatch</u> Monson, MA, USA	Self Employed Engineer	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Paul Hatch Consulting Engineers	NONE	NONE	Paul Hatch Consulting Engineers 100%
<u>Don Frydyk</u> Palmer, MA, USA	Business Owner	Director - Audit Committee	Director - Audit Committee Monson Savings Bank	Owner Operator Sherman & Frydyk	NONE	NONE	Sherman & Frydyk 100%
<u>Steven E. Lowell</u> Monson, MA, USA	N/A	Director-Executive Committee President	Director-Executive Committee Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
<u>Gary Mayotte</u> Hampton, MA, USA	Business Owner	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner VFM, Inc	NONE	NONE	VFM, Inc 100%
<u>James R. Pascale</u> Monson, MA, USA	N/A	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
<u>Thomas Paul</u> Somers, CT, USA	CPA - Attorney	Director - Audit Committee	Director - Audit Committee Monson Savings Bank	Principal Burkhart Pizzanelli, PC Principal Financial Counselors, LLC	NONE	NONE	Burkhart Pizzanelli, PC & 33.30%
<u>Lawrence D. Tassinari</u> Monson, MA, USA	Business Owner	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner Hamel & Tassinari	NONE	NONE	Hamel & Tassinari 50%

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

(1)(a) Name & Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 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)
Aron Varonian Wilmington, MA, USA	Business Owner	Director - Audit Committee	Director - Executive Committee	Owner - Managing Partner Varonian Custom Cabinets Inc Owner Varonian Kitchens, LLC	NONE	NONE	Varonian Custom Cabinets 50% Varonian Kitchens, LLC 50%