

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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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

5493007HZ8HYM8VXK61

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

I, William H. Crawford IV

Name of the Holding Company Director and Official

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.

Reporter's Name, Street, and Mailing Address

United Financial Bancorp, Inc.

Legal Title of Holding Company

45 Glastonbury Blvd.

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

Glastonbury

CT

06033

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
 Mark Doyle SVP/Director of Accounting

Name

Title

860-633-4720

Area Code / Phone Number / Extension

860-633-4720

Area Code / FAX Number

mdoyle@bankatunited.com

E-mail Address

unitedfinancialinc.com

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

Signature of Holding Company Director and Official  
 William H.W. Crawford, IV  
 Chief Executive Officer

Date of Signature

3-22-16

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.

2509413

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.

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

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City State Zip Code

Physical Location (if different from mailing address)

**Form FR Y-6**  
**United Financial Bancorp, Inc.**  
**45 Glastonbury Boulevard**  
**Glastonbury, CT 06033**  
**Fiscal Year Ending December 31, 2015**

**Report Item 1:**

The bank holding company, United Financial Bancorp, Inc., is registered with the SEC and prepares an annual report.

Reporting Item 2b.

Results: A list of branches for your holding company: UNITED FINANCIAL BANCORP, INC. (2509413) of GASTONBURY, CT. 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, review 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:

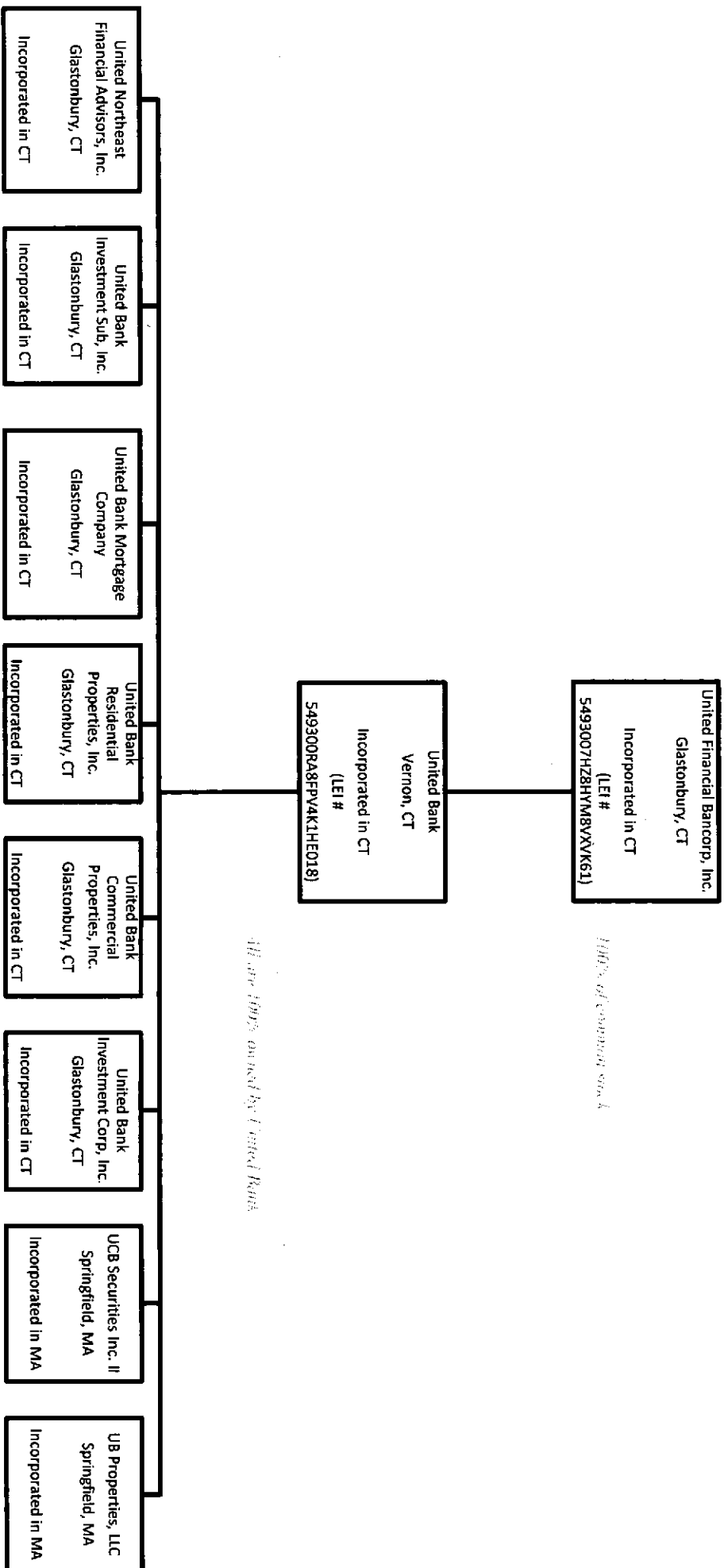
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID, RSSD columns are for reference only. Verification of these values is not required.

Date 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)	633501	UNITED BANK	25 PARK STREET, BOX 660	VERNON	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4663752	BRISTOL BRANCH	4 RIVERSIDE AVENUE	BRISTOL	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3592728	FARMINGTON AVENUE BRANCH	888 FARMINGTON AVENUE	BRISTOL	CT	06010	HARTFORD	UNITED STATES	461614	Not Required	UNITED BANK	633501	
OK		Full Service	2996536	MARI E AVENUE BRANCH	226 MARI E AVENUE	CHESTER	CT	06415	NEW LONDON	UNITED STATES	356490	Not Required	58 UNITED BANK	633501	
OK		Full Service	3789566	LIVWOOD AVENUE BRANCH	99 LIVWOOD AVENUE	COLCHESTER	CT	06415	NEW LONDON	UNITED STATES	480032	Not Required	21 UNITED BANK	633501	
OK		Full Service	3409734	WINDSOR BRANCH	1071 BOSTON TURNPIKE	COVENTRY	CT	06238	TOLLAND	UNITED STATES	476511	Not Required	15 UNITED BANK	633501	
OK		Full Service	4884855	EAST HARTFORD SHOP RITE BRANCH	31 MAIN STREET	EAST HARTFORD	CT	06118	HARTFORD	UNITED STATES	Not Required	Not Required	20 UNITED BANK	633501	
OK		Full Service	3637023	EAST WINDSOR BRANCH	39 PROSPECT HILL ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	467929	Not Required	56 UNITED BANK	633501	
OK		Full Service	3445349	ELLINGTON BRANCH	12 MAIN STREET	ELLINGTON	CT	06029	TOLLAND	UNITED STATES	464008	Not Required	7 UNITED BANK	633501	
OK		Full Service	2769280	BIRCH V SUPERMARKET BRANCH	65 PALOMBA DRIVE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	244277	Not Required	9 UNITED BANK	633501	
OK		Full Service	710309	ENFIELD BRANCH	231 HAZARD AVENUE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	242865	Not Required	7 UNITED BANK	633501	
OK		Full Service	801373	ENFIELD STREET OFFICE	855 ENFIELD STREET	ENFIELD	CT	06082	HARTFORD	UNITED STATES	491191	Not Required	57 UNITED BANK	633501	
OK		Full Service	3378577	ADDISON VILLAGE BRANCH	1009 HEIDON AVENUE	GASTONBURY	CT	06033	HARTFORD	UNITED STATES	444587	Not Required	17 UNITED BANK	633501	
ADD	5/19/2015	Full Service		GASTONBURY MAIN STREET	2670 MAIN STREET	GASTONBURY	CT	06033	HARTFORD	UNITED STATES	568568	Not Required	65 UNITED BANK	633501	
OK		Full Service	4271810	HARTFORD BRANCH	2290 WHITNEY AVE	HARTFORD	CT	06118	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2866538	BIRCH V MANCHESTER BRANCH	234 TOLLAND TURNPIKE	MANCHESTER	CT	06042	HARTFORD	UNITED STATES	344276	Not Required	8 UNITED BANK	633501	
OK		Full Service	2050273	BROAD STREET BRANCH	34 BROAD STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	362086	Not Required	12 UNITED BANK	633501	
OK		Full Service	4148371	NORTH MAIN STREET BRANCH	726 NORTH MAIN STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	493527	Not Required	22 UNITED BANK	633501	
OK		Full Service	4844891	NORTH HAVEN BRANCH	117 WASHINGTON AVENUE	NORTH HAVEN	CT	06473	NEW HAVEN	UNITED STATES	Not Required	Not Required	3 UNITED BANK	633501	
OK		Full Service	510705	SOMERS BRANCH	612 MAIN STREET	SOMERS	CT	06073	TOLLAND	UNITED STATES	244270	Not Required	18 UNITED BANK	633501	
OK		Full Service	3409855	5 GASTONBURY BRANCH	902 MAIN STREET	SOUTH GASTONBURY	CT	06073	HARTFORD	UNITED STATES	447348	Not Required	18 UNITED BANK	633501	
OK		Full Service	3037801	1645 ELLINGTON ROAD BR	1645 ELLINGTON ROAD BR	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	12123	Not Required	0 UNITED BANK	633501	
OK		Full Service	3239051	SOUTH WINDSOR BRANCH	869 SULLIVAN AVE	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	244273	Not Required	4 UNITED BANK	633501	
OK		Full Service	3963391	SOUTH WINDSOR HIGH SCHOOL BRANCH	161 NEVENS ROAD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	510944	Not Required	23 UNITED BANK	633501	
OK		Full Service	3612471	NORTH MAIN STREET BRANCH	158 NORTH MAIN STREET	SOUTHINGTON	CT	06489	HARTFORD	UNITED STATES	464952	Not Required	60 UNITED BANK	633501	
OK		Full Service	3002661	MOUNTAIN ROAD BRANCH	275 MOUNTAIN ROAD	SURFIELD	CT	06078	HARTFORD	UNITED STATES	362085	Not Required	11 UNITED BANK	633501	
OK		Full Service	3293174	HEIDON ROAD BRANCH	6 FIELDSTONE ROAD	TOLLAND	CT	06084	TOLLAND	UNITED STATES	480109	Not Required	16 UNITED BANK	633501	
OK		Full Service	448808	LAVETTE BRANCH	20 TYLER AVENUE	VERNON	CT	06066	TOLLAND	UNITED STATES	244271	Not Required	2 UNITED BANK	633501	
OK		Full Service	571304	VERNON CIRCLE BRANCH	ROUTE 83 & PIRMAN ROAD	VERNON ROCKVILLE	CT	06066	TOLLAND	UNITED STATES	244272	Not Required	3 UNITED BANK	633501	
OK		Full Service	3476325	NORTH COLONY ROAD BRANCH	707 NORTH COLONY ROAD	WEST HARTFORD	CT	06492	NEW HAVEN	UNITED STATES	453427	Not Required	59 UNITED BANK	633501	
OK		Full Service	4495088	LASALLE ROAD BRANCH	102 LASALLE ROAD	WEST HARTFORD	CT	06107	HARTFORD	UNITED STATES	Not Required	Not Required	54 UNITED BANK	633501	
OK		Full Service	845274	WINDSOR COMMUNITY MAIN OFFICE	20 MAIN STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	425146	Not Required	39 UNITED BANK	633501	
OK		Full Service	415671	AGAWAM BRANCH	806 SURFIELD STREET	AGAWAM	MA	01001	HARTFORD	UNITED STATES	491853	Not Required	42 UNITED BANK	633501	
OK		Full Service	4443502	CHICOPPE BRANCH	445 MONTGOMERY STREET	CHICOPPE	MA	01020	HARTFORD	UNITED STATES	496090	Not Required	42 UNITED BANK	633501	
OK		Full Service	4131692	EAST LONGMEADOW BRANCH	94 SHAKER RD	EAST LONGMEADOW	MA	01028	HARTFORD	UNITED STATES	418582	Not Required	38 UNITED BANK	633501	
OK		Full Service	2968639	COMMUNITY SHOPS PLAZA BRANCH	1325 SPRINGFIELD STREET	FREEDING HILLS	MA	01090	HARTFORD	UNITED STATES	354572	Not Required	35 UNITED BANK	633501	
OK		Full Service	941475	HOT YORK BRANCH	1830 MORTONHAMPTON STREET	HOT YORK	MA	01090	HARTFORD	UNITED STATES	31148	Not Required	31 UNITED BANK	633501	
OK		Full Service	2901350	HUNTINGTON BRANCH	14 RUSSELL ROAD, ROUTE 20	HUNTINGTON	MA	01090	HARTFORD	UNITED STATES	259505	Not Required	28 UNITED BANK	633501	
OK		Full Service	580924	INDIAN ORCHARD BRANCH	459 MAIN STREET	INDIAN ORCHARD	MA	01151	HARTFORD	UNITED STATES	259497	Not Required	28 UNITED BANK	633501	
OK		Full Service	3101645	LONGMEADOW BRANCH	670 BRUSS ROAD	LONGMEADOW	MA	01106	HARTFORD	UNITED STATES	259506	Not Required	34 UNITED BANK	633501	
OK		Full Service	3172862	LUDLOW BRANCH	528 SOUTHWEST STREET	LUDLOW	MA	01546	HARTFORD	UNITED STATES	418486	Not Required	30 UNITED BANK	633501	
OK		Full Service	3167490	SHEWSBURY BRANCH	564 MAIN STREET	SHEWSBURY	MA	01545	HARTFORD	UNITED STATES	418516	Not Required	45 UNITED BANK	633501	
OK		Full Service	643603	DOWNTOWN BRANCH	113 STATE STREET	SPRINGFIELD	MA	01103	HARTFORD	UNITED STATES	259503	Not Required	30 UNITED BANK	633501	
OK		Full Service	520807	SIXTEEN ACRES BRANCH	1946 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HARTFORD	UNITED STATES	259499	Not Required	27 UNITED BANK	633501	

OK	Full Service	2172986	ST JAMES AVENUE BRANCH	1077 ST JAMES AVE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	258590		28	UNITED BANK	633501
OK	Full Service	3276204	WEST BOSTON BRANCH	26 WEST BOSTON STREET	WEST BOSTON	MA	01583	WORCESTER	UNITED STATES	466296		48	UNITED BANK	633501
OK	Full Service	1395276	UNITED MAIN OFFICE	95 ELM STREET	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	31153		25	UNITED BANK	633501
OK	Full Service	415580	VAN DEINE AVENUE BRANCH	52 VAN DEINE AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	258594		32	UNITED BANK	633501
OK	Full Service	439402	WESTFIELD NORTH BRANCH	10 ELM ST	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	258502		29	UNITED BANK	633501
OK	Full Service	4445311	WESTFIELD SOUTH BRANCH	188 SOUTHAMPTON ROAD	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required		Not Required	UNITED BANK	633501
OK	Full Service	3109342	CHADWICK SQUARE BRANCH	1 WEST BOSTON STREET	WORCESTER	MA	01602	WORCESTER	UNITED STATES	466295		44	UNITED BANK	633501
OK	Full Service	3463130	GRAFTON STREET BRANCH	139 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	466295		47	UNITED BANK	633501
OK	Full Service	3072053	WALDO STREET BRANCH	33 WALDO STREET	WORCESTER	MA	01606	WORCESTER	UNITED STATES	358431		43	UNITED BANK	633501

Item 2a: Organization Chart



*100% of common stock*

*100% owned by United Bank*

### Report Item 3: Securities Holders

Shareholders with ownership, control or holdings of 5% or more voting power as of the fiscal year ending 12/31/15:

<u>Name and Address</u>	<u>Number &amp; Percentage of Shares</u>	
T. Rowe Price Associates, Inc. 100 East Pratt Street Baltimore, MD 21202	3,537,554	7.1%
BlackRock, Inc. 55 East 52 <sup>nd</sup> Street New York, NY 10022 USA	3,187,113	6.4%
Dimensional Fund Advisors LP 111 West Jackson, Suite 810 Chicago, IL 60604 USA	2,562,202	5.1%

Report Item 4: Insiders United Financial Bancorp, Inc.

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Co	Percentage of Voting Shares in Subsidiaries	Names of other companies if 25% or more of voting securities are held
William H. W. Crawford, IV Hartford, CT	CEO & Director	CEO & Director	CEO & Director - United Bank	Chairman, Director & Officer - United Bank Foundation Connecticut, Inc.	0.9%	None	
Eric K. Newell Glastonbury, CT	EVP, CFO, Treasurer	EVP, CFO, Treasurer	EVP, CFO, Treasurer - United Bank	EVP, CFO & Treasurer - United Bank Foundation Connecticut Inc Treasurer - United Bank Foundation Massachusetts Inc	0.3%	None	
David C. Paulson Glastonbury, CT	EVP	EVP	EVP, Head of Wholesale Banking - United Bank Director - United Bank Investment Sub Inc Director - UB Properties, LLC		0.0%	None	
Mark A. Kucia Farmington, CT	EVP	EVP	Director - United Bank Commercial Properties, Inc EVP, Chief Credit Officer - United Bank Director, President & Chairman - UB Properties LLC Director, President & Chairman - UB Properties LLC		0.4%	None	
Deisy K. Wynnec Milford, CT	EVP	EVP	EVP, Chief Risk Officer - United Bank EVP - United Bank Investment Sub Inc Director & EVP - United Bank Mortgage Company Director & EVP - United Bank Commercial Properties, Inc Director & EVP - United Bank Residential Properties, Inc EVP - UCB Securities II Director & EVP - UB Properties LLC		0.1%	None	
Marilee L. Shaw Tolland, CT	EVP, Corporate Secretary and Investor Relations	EVP, Corporate Secretary and Investor Relations	EVP, Corporate Secretary and Investor Relations - United Bank EVP, Secretary - United Bank Investment Sub Inc EVP, Secretary - United Bank Mortgage Company EVP, Secretary - United Bank Commercial Properties, Inc EVP, Secretary - United Bank Residential Properties, Inc EVP, Secretary - United Bank Investment Corp EVP, Secretary - United National Financial Advisors EVP, Secretary - UCB Securities II EVP, Secretary - UB Properties LLC		0.2%	None	
Paula A. Aiello Shrewsbury, MA	CFO, VP, CPA	Director	Director - United Bank	Director - United Bank Foundation Massachusetts Inc CFO, VP of Administration for Youth Opportunities Unified, Inc	0.1%	None	
Michael A. Bars South Windsor, CT	Attorney	Director	Director - United Bank	Partner - Kahan, Kerensky & Capossella, LLP Jans Ltd L.L.C. - member 20%	0.2%	None	Kahan, Kerensky & Capossella L.L.P. - 20%
Michael F. Crowley Hartford, MA	President of Real Estate Appraisal Firm	Director	Director - United Bank	Director - The Hundred Club of Connecticut Director - United Bank Foundation Connecticut, Inc.	0.1%	None	Crowley Real Estate Appraisers, Inc. - 100%
Kristen A. Johnson Brook Brook, CT	VP of Human Resources	Director	Director - United Bank	President - Crowley Real Estate Appraisers, Inc. & MFC Systems Inc Director - Springfield Riverfront Development Corp. VP Human Resources & Corporate Sec - CT Water Co.	0.1%	None	MFC Systems, Inc. - 100%
Carol A. Lantry Longmeadow, MA	President of Bay Path University	Director	Director - United Bank	Director - United Bank Foundation Massachusetts Inc President - Bay Path University	0.1%	None	
Raymond H. Lefurge, Jr Vernon, CT	CPA	Vice Chairman	Vice Chairman - United Bank	Director - Frank Stanley Beverage Foundation President and sole owner - Lefurge & Gilbert, PC ECHO Board of Trustees - various committee positions Sykes Foundation Board of Trustees	0.2%	None	Riverview Associates - 29.17% Lefurge & Gilbert, PC - 100%
Kevin F. Ross Holyoke, MA	VP, Treasurer Insurance Agency	Director	Director - United Bank	Director - United Bank Foundation Connecticut Inc Director - United Bank Foundation Massachusetts Inc	0.2%	None	ROSS Insurance Agency Inc. - 50%
Robert A. Stewart Jr. Longmeadow, MA	President of Insurance Agency	Chairman	Chairman - United Bank	Director & President - Chase, Clarke, Stewart & Fontana Inc. Director - Behavioral Health Network, Inc.	0.2%	None	Chase, Clarke, Stewart & Fontana Inc. - 26.1%