

RECEIVED

FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
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Board of Governors of the Federal Reserve System



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):

June 30, 2016

Month / Day / Year

N/A

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

I, David J Bruce

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.

Reporter's Name, Street, and Mailing Address

Berkshire Financial Services, Inc

Legal Title of Holding Company

75 Park Street

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

Lee MA 01238

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:

Jill Cozzaglio Assistant Controller

Name Title

413-243-9271

Area Code / Phone Number / Extension

413-243-1524

Area Code / FAX Number

jcozzaglio@leebank.com

E-mail Address

*David J Bruce*  
Signature of Holding Company Director and Official

Date of Signature

8/26/16

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

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 1985131  
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

# **BERKSHIRE FINANCIAL SERVICES, INC.**

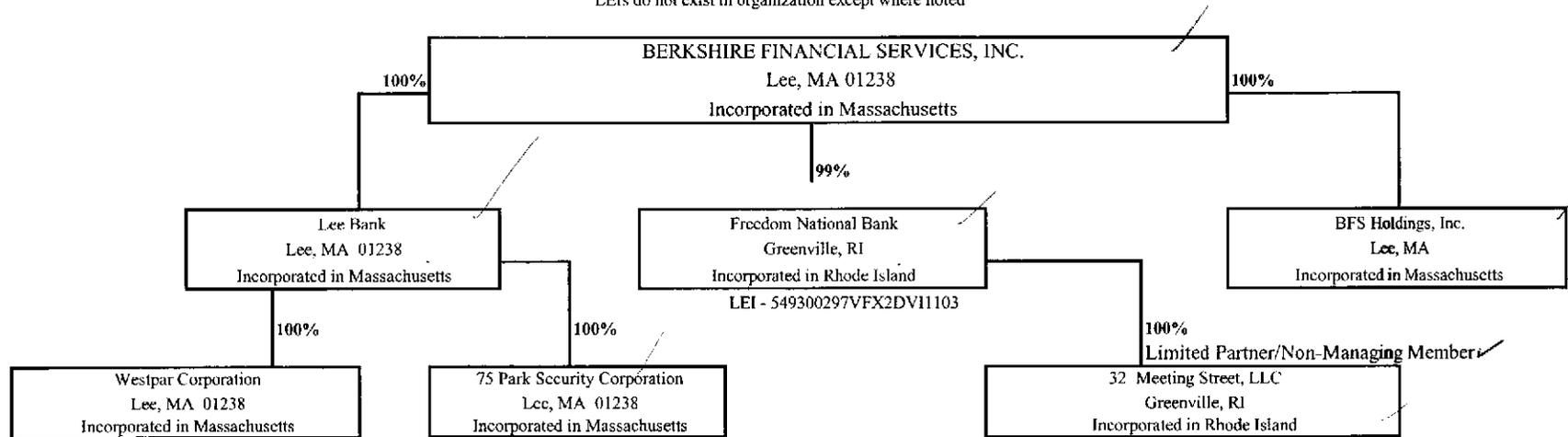
## **Report Item 1: Annual Report to Shareholders**

Berkshire Financial Services does not formally prepare an annual report for shareholders

# BERKSHIRE FINANCIAL SERVICES, INC.

## Report Item 2a: Organization Chart

LEIs do not exist in organization except where noted



Results: A list of branches for your holding company: BERKSHIRE FINANCIAL SERVICES, INC. (1985131) of LEE, MA. The data are as of 06/30/2016. Data reflects information that was received and processed through 07/11/2016.

**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.

Action	Effective Date	Branch Service Type	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)	3051432	FREEDOM NATIONAL BANK	584 PUTNAM PIKE	GREENVILLE	RI	02828	PROVIDENCE	UNITED STATES	360137	0	FREEDOM NATIONAL BANK	3051432	
OK		Full Service	3633623	CUMBERLAND BRANCH	2150 MENDON ROAD	CUMBERLAND	RI	02864	PROVIDENCE	UNITED STATES	428049	1	FREEDOM NATIONAL BANK	3051432	
OK		Full Service (Head Office)	790703	LEE BANK	75 PARK STREET	LEE	MA	01238	BERKSHIRE	UNITED STATES	47726	0	LEE BANK	790703	
OK		Full Service	3633481	GREAT BARRINGTON BRANCH	279 MAIN STREET	GREAT BARRINGTON	MA	01230	BERKSHIRE	UNITED STATES	289829	3	LEE BANK	790703	
OK		Full Service	4573641	LENOX BRANCH	450 PITTSFIELD LENOX RD.	LENOX	MA	01240	BERKSHIRE	UNITED STATES	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	4438629	NORTH STREET PITTSFIELD BRANCH	75 NORTH ST.	PITTSFIELD	MA	01201	BERKSHIRE	UNITED STATES	Not Required	Not Required	LEE BANK	790703	
OK		Full Service	731108	STOCKBRIDGE BRANCH	3 ELM STREET	STOCKBRIDGE	MA	01262	BERKSHIRE	UNITED STATES	291247	2	LEE BANK	790703	

# **BERKSHIRE FINANCIAL SERVICES, INC.**

## **Report Item 3: Securities Holders**

Mutual Holding Company - Not Applicable

BERKSHIRE FINANCIAL SERVICES, INC.

Report Item 4: Insiders (Directors and Officers)

Name/Address	Other Business	Subsidiaries					Other Business		Principal Occupation			
	Title/Position	% Owned	Holding Company	Bank Subsidiary	Bank Subsidiary	Bank Subsidiary	Bank Subsidiary	Bank Subsidiary				
Charles N. Leach III Lee, MA			Berkshire Financial Services	Lee Bank	Bank Subsidiary Westpar Corp	Bank Subsidiary 75 Park Security Corp	BFS Holding, Inc	Freedom National Bank	Bank Subsidiary 32 Meeting St.			Lee Bank
Anthony Botelho Lincoln, RI												Freedom National Bank
Gary Ezovski North Smithfield, RI												Retired
Dani Holmes Lenox, MA												Publishing
James Nejaime Lenox, MA												100.00% Spirited Wine Cellars
Pamela Roberts Lenox, MA												100.00% Roberts Associates
Richard F. Shields Lee, MA												100.00% Dresser Hull Co.
Harris S. Berger Westborough, MA												Chaston Associates
Eric Norberg Cranston, RI												Atrion Networking SMB LLC Warwick, RI
Trad A. Campbell Pittsfield, MA												Lee Bank
Wendy Healy Colebrook, CT												Lee Bank
Andrea White												Freedom National Bank