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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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Nancy Viggiano

Name of the Holding Company Director and Official

President & 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.

First Suffield Financial, Inc.

Legal Title of Holding Company

P.O. Box 96

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

Suffield CT 06078

City State Zip Code

30 Bridge St. Suffield, Ct

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:

Ronald Moccio SVP & CFO

Name Title

860-804-3014

Area Code / Phone Number / Extension

860-668-3954

Area Code / FAX Number

rmoccio@fnbanksuffield.com

E-mail Address

www.fnbanksuffield.com

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

Nancy Viggiano  
Signature of Holding Company Director and Official  
3/10/17  
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 3431007  
C.I.

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately

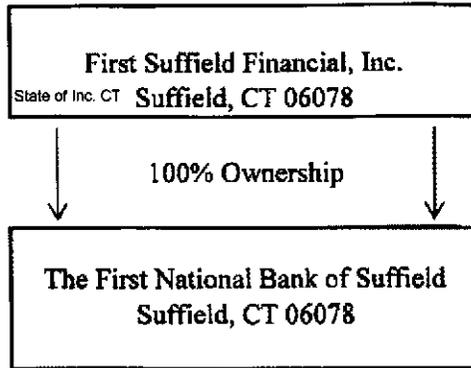
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."



FR Y-6

12/31/2016

Report Item 2a: Organization Chart



**Note:** The First National Bank of Suffield is a nationally chartered commercial bank.

LEI N/A

**Results:** A list of branches for your depository institution: FIRST NATIONAL BANK OF SUFFIELD, THE (ID\_RSSD: 115100).  
 This depository institution is held by FIRST SUFFIELD FINANCIAL, INC. (3431007) of SUFFIELD, CT.  
 The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

**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
		Full Service (Head Office)	115100	FIRST NATIONAL BANK OF SUFFIELD, THE	90 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	1648	0	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
		Full Service	2351331	EAST GRANBY BRANCH	3A TURKEY HILLS ROAD	EAST GRANBY	CT	06026	HARTFORD	UNITED STATES	192902	2	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
		Full Service	3460956	BRIDGE STREET BRANCH	30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
		Full Service	114608	WEST SUFFIELD BRANCH	1380 MOUNTAIN ROAD	WEST SUFFIELD	CT	06093	HARTFORD	UNITED STATES	192901	1	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
		Full Service	3942987	WINDSOR LOCK BRANCH	6 NATIONAL DRIVE	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	441904	3	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	



FORM FR Y 6									
FIRST SUFFIELD FINANCIAL, INC.									
FISCAL YEAR ENDING 2016									
REPORT ITEM 4: INSIDERS	PAGE 1								
1 NAME & ADDRESS (CITY, STATE & COUNTRY)	2 PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	3A TITLE & POSITION WITH BANK HOLDING COMPANY	3B TITLE & POSITION WITH SUBSIDIARIES OF BANK HOLDING COMPANY (INCLUDE NAMES)	3C TITLE & POSITION WITH OTHER BUSINESSES (INC. NAMES)	4A PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	4B: NOTE 1 % OF VOTING SHARES IN SUB OF HOLDING COMPANY (INCLUDE NAMES)	4C NAMES OF OTHER COMPANIES INCLUDES PARTNERSHIPS IF 2% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENTAGE OF VOTING SECURITIES HELD)		
JAMES R WOOD OR RENEE G WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A		
JAMES WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A		
DOUGLAS H VIETS, MD SUFFIELD, CT 06078 USA	RETIRED	CHAIRMAN	CHAIRMAN: FNB SUFFIELD	RETIRED	2.50%	N/A	N/A		
PRISCILLA VIETS (SPOUSE) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A		
CELIA J MOFFIE SUFFIELD, CT 06078 USA	PRINCIPAL-SUFFIELD BY THE RIVER, LLC (ASSISTED LIVING FACILITY)	DIRECTOR	DIRECTOR: FNB SUFFIELD	PRINCIPAL-CELIA LLC (ASSISTED LIVING FACILITY)	LESS THAN 1.00 %	N/A	100% CHELLIC MOFFIE FAMILY HOLDING COMPANY & SUFFIELD MANOR, INC (20% EQUITY & 50% VOTING RIGHTS)		
BRENDAN BEGLEY SUFFIELD, CT 06078 USA	BEGLEY & ASSOCIATES	DIRECTOR	DIRECTOR: FNB SUFFIELD	PRINCIPAL	LESS THAN 1.00%	N/A	N/A		
JANET FRECHETTE	EMERGENCY AID ASSOCIATION	DIRECTOR	DIRECTOR: FNB SUFFIELD	EXECUTIVE DIRECTOR	LESS THAN 1.00%	N/A	N/A		

FORM FR Y-6  
 FIRST SUFFIELD FINANCIAL, INC.  
 FISCAL YEAR ENDING 2016

REPORT ITEM 4: INSIDERS

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TIMOTHY REYNOLDS SUFFIELD, CT 06078 USA		DIRECTOR	DIRECTOR: FNB: SUFFIELD	CPA, PARTNER	LESS THAN 1.00 %	N/A	N/A
GERALD LAPLANTE SUFFIELD, CT 06078 USA		RETIRED	DIRECTOR	RETIRED	LESS THAN 1.00 %	N/A	N/A
GERALD OR NANCY LAPLANTE SUFFIELD, CT 06078 USA		RETIRED	DIRECTOR	RETIRED	LESS THAN 1.00 %	N/A	N/A
RICHARD L. CARMON SUFFIELD, CT 06078 USA		RETIRED	DIRECTOR	RETIRED	LESS THAN 1.00 %	N/A	N/A
PAUL W. SMITH WINDSOR LOCKS, CT USA		SMITH & BISHOP, LLC	DIRECTOR	PRINCIPAL ATTORNEY	LESS THAN 1.00 %	N/A	N/A
RONALD J. MOCCIO, JR. AGAWAM, MA USA			SVP & CFO	N/A	LESS THAN 1.00 %	N/A	N/A
NANCY S. VIGGIANO SUFFIELD, CT 06078 USA			PRESIDENT & CEO	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
NANCY S. OR JAMES VIGGIANO SUFFIELD, CT 06078 USA			PRESIDENT & CEO	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
GARIE L. LEBLANC OR ROBERT LEBLANC WINDSOR CT 06095 USA			SENIOR VICE PRESIDENT	N/A	LESS THAN 1.00 %	N/A	N/A

NOTE 1: THE FIRST NATIONAL BANK OF SUFFIELD IS ONLY SUBSIDIARY OF FIRST SUFFIELD FINANCIAL, INC.