

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6

MAR 24 2017 6:12 8/25/17
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.

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.

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

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
C.I.

2509413

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

December 31, 2016

Month / Day / Year

5493007HZ8HYM8VK61

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

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

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

860-494-7649

Area Code / Phone Number / Extension

860-633-4720

Area Code / FAX Number

mdoyle@bankatunited.com

E-mail Address

unitedfinancial.com

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

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."

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.

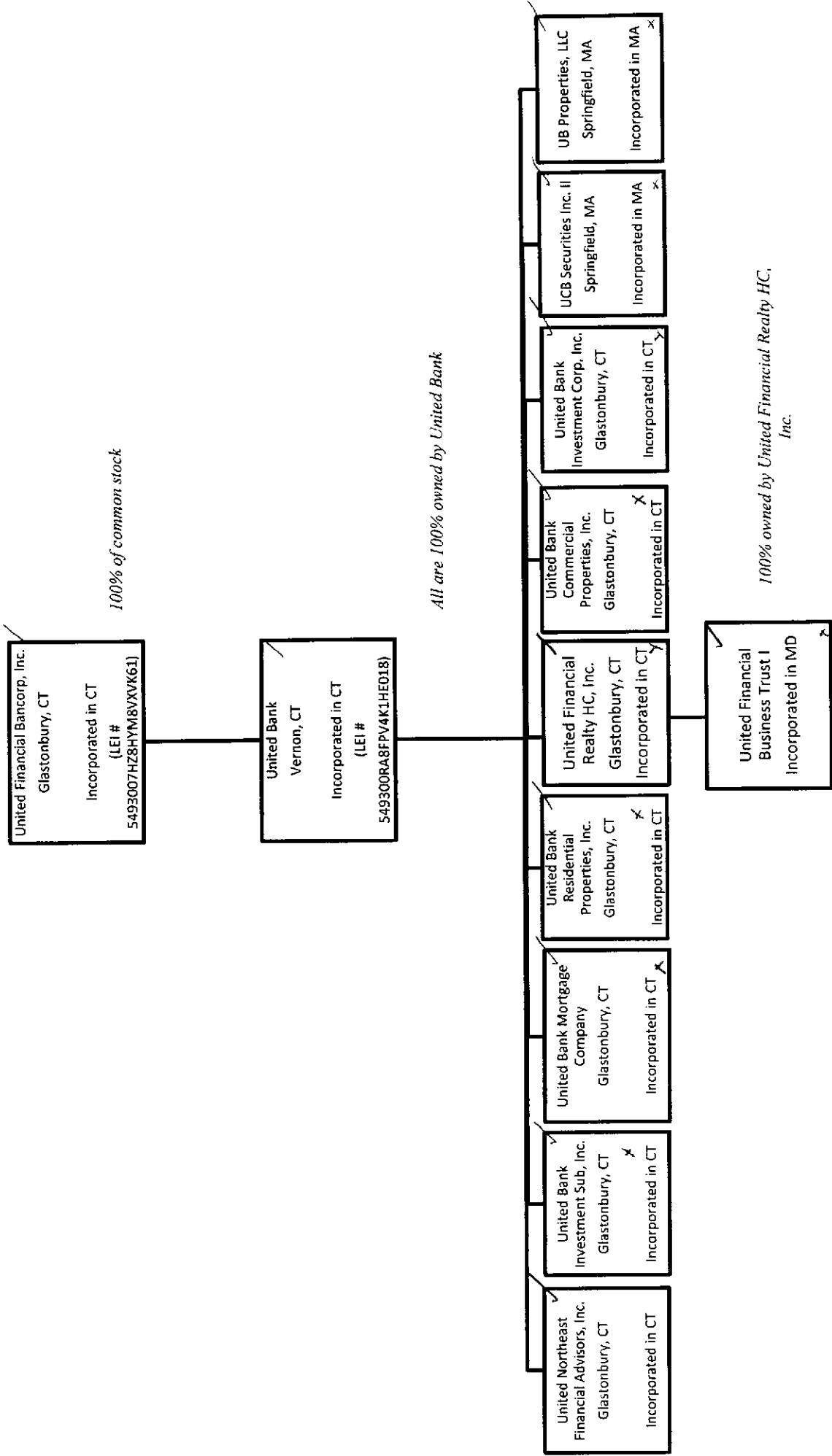
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	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, 2016

Report Item 1:

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

Item 2a: Organization Chart



Report Item 3: Securities Holders

Shareholders with ownership, control or holdings of 5% or more voting power as of the fiscal year ending 12/31/16:

<u>Name and Address</u>	<u>Number & Percentage of Shares</u>	
T. Rowe Price Associates, Inc. 100 East Pratt Street Baltimore, MD 21202	4,698,054	9.3%
BlackRock, Inc. 55 East 52 nd Street New York, NY 10022 USA	3,607,839	7.1%
Dimensional Fund Advisors LP 111 West Jackson, Suite 810 Chicago, IL 60604 USA	3,235,173	6.4%

Report Item 4: Insiders United Financial Bancorp, Inc.

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting securities are held
William H. W. Crawford, IV Hartford, CT		EVP, CFO, Treasurer	EVP, CFO, Treasurer - United Bank EVP, Treasurer - United Bank Commercial Properties, Inc. EVP, Treasurer - United Bank Residential Properties, Inc. Director, President & Chairman - United Bank Investment Sub, Inc. Director, President & Chairman - United Bank Insurance Corp. EVP, Treasurer - LCB Securities II EVP, Treasurer - UB Properties, LLC Director, President & Chairman - United Bank Mortgage Company Director & President - United Financial Realty, LLC Trustee - United Financial Business Trust I	EVP, CFO & Treasurer - United Bank Foundation Connecticut, Inc. EVP, CFO & Treasurer - United Bank Foundation Massachusetts, Inc. Treasurer - United Bank Foundation Massachusetts, Inc.	0.2%	None	None
David C. Paulson Glastonbury, CT		EVP	Director - UB Properties, LLC Director - United Bank Commercial Properties, Inc.		0.0%	None	None
Marie A. Kuea Farmington, CT		EVP	EVP, Chief Credit Officer - United Bank Director, President & Chairman - United Bank Commercial Properties, Inc. Director, President & Chairman - UB Properties LLC Director, EVP - United Bank Residential Properties, Inc.		0.4%	None	None
Brandon C. Lorey Glastonbury, CT		EVP	Director, President & Chairman - United Bank Residential Properties, Inc. Director, EVP - United Bank Mortgage Company Director, EVP - UB Properties, LLC		0.2%	None	None
Beate K. Wymack Milford, CT		EVP	EVP, Chief Risk Officer - United Bank Director & 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 - LCB Securities II Director - United Bank Investment Corp. Director - United Northeast Financial Advisors Director & EVP - UB Properties LLC		0.1%	None	None
Marlene L. Shaw Tolland, CT		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 Northeast Financial Advisors EVP, Secretary - LCB Securities II EVP, Secretary - UB Properties LLC	Director - United Bank Foundation Massachusetts, Inc. CFO, VP of Administration for Youth Opportunities Unlimited, Inc. Partner - Kahan Kereszky & Caposella, LLP - 20% Member - Jans Ltd, LLC - 20% Director - The Hundred Club of Connecticut Director - United Bank Foundation Connecticut, Inc. President - MFC Systems Inc. Member - Eastern Hampshire Development Group, LLC Member - 70 Post Office Park, LLC Member - Middle Hampshire Development Group, LLC Member - Middle Franklin Development Group, LLC Director - Springfield Riverfront Development Corp. VP Human Resources & Corporate Sec - CT Water Co	0.1%	None	Crowley Real Estate Appraisers, Inc. - 100% MFC Systems, Inc. - 100% Eastern Hampshire Development Group, LLC - 25% 70 Post Office Park, LLC - 25% Middle Hampshire Development Group, LLC - 20% Middle Franklin Development Group, LLC - 25%
Paula A. Aiello Shrewsbury, MA	CFO, VP, CPA	Director	Director - United Bank		0.1%	None	None
Michael A. Dars South Windsor, CT	Attorney	Director	Director - United Bank		0.2%	None	None
Michael F. Crowley Hamden, MA	President of Real Estate	Director	Director - United Bank		0.1%	None	Crowley Real Estate Appraisers, Inc. - 100% MFC Systems, Inc. - 100% Eastern Hampshire Development Group, LLC - 25% 70 Post Office Park, LLC - 25% Middle Hampshire Development Group, LLC - 20% Middle Franklin Development Group, LLC - 25%
Kristen A. Johnson Brook Brook, CT	VP of Human Resources	Director	Director - United Bank	Director - United Bank Foundation Massachusetts, Inc. President - Ray, Paul University	0.1%	None	None
Carol A. Leary Longmeadow, MA	President of Bay Park University	Director	Director - United Bank	Director - Frank Stanley Beverage Foundation President and sole owner - LeJurg & Gilbert, PC Partner - Ryeview Associates ECHO Board of Trustees - various committee positions Sikes Foundation Board of Trustees Director - United Bank Foundation Connecticut, Inc. Director - United Bank Foundation Massachusetts, Inc. Member - Ross Investment Group, LLC VP, Treasurer of Ross Insurance Agency, Inc.	0.2%	None	LeJurg & Gilbert, PC - 100% Ryeview Associates - 20.17%
Raymond H. Lefurge, Jr. Vernon, CT	CPA	Vice Chairman	Vice Chairman - United Bank				
Kevin E. Ross Holyoke, MA	VP, Treasurer Insurance Agency	Director	Director - United Bank	Director - United Bank Foundation Massachusetts, Inc. Member - Ross Investment Group, LLC VP, Treasurer of Ross Insurance Agency, Inc.	0.1%	None	Ross Investment Group, LLC - 50% ROSS Insurance Agency, Inc. - 50%
Robert A. Stewart Jr. Longmeadow, MA	President of Insurance Agency	Chairman	Chairman - United Bank	Director - United Bank Foundation Massachusetts, Inc. Partner & President - Chase, Clarke, Stewart & Fontana Inc. Director - Behavioral Health Network, Inc.	0.1%	None	Chase, Clarke, Stewart & Fontana Inc. - 26.1%

Results: A list of branches for your holding company: **UNITED FINANCIAL BANCORP, INC. (2509413) of GLASTONBURY, 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
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		4663757	BRISTOL BRANCH		BRISTOL	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		3587128	FARMINGTON AVENUE BRANCH		BRISTOL	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		2996536	MAPLE AVENUE BRANCH		CHESTER	CT	06410	NEW HAVEN	UNITED STATES	358490	58	UNITED BANK	633501	
OK		Full Service		3789566	LINWOOD AVENUE BRANCH		COLCHESTER	CT	06415	NEW LONDON	UNITED STATES	480032	21	UNITED BANK	633501	
OK		Full Service		3409734	MEADOWBROOK BRANCH		COVENTRY	CT	06238	TOLLAND	UNITED STATES	426511	15	UNITED BANK	633501	
OK		Full Service		4844855	EAST HARTFORD SHOP RITE BRANCH		EAST HARTFORD	CT	06118	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		3637023	EAST WINDSOR BRANCH		39 PROSPECT HILL ROAD	CT	06029	HARTFORD	UNITED STATES	467929	20	UNITED BANK	633501	
OK		Full Service		3445349	ELLINGTON BRANCH		12 MAIN STREET	CT	06092	TOLLAND	UNITED STATES	244277	9	UNITED BANK	633501	
OK		Full Service		2769280	BIG Y SUPERMARKET BRANCH		65 PALOMBA DRIVE	CT	06082	HARTFORD	UNITED STATES	241865	7	UNITED BANK	633501	
OK		Full Service		710309	ENFIELD BRANCH		231 HAZARD AVENUE	CT	06082	HARTFORD	UNITED STATES	491191	57	UNITED BANK	633501	
OK		Full Service		801373	ENFIELD STREET OFFICE		855 ENFIELD STREET	CT	06033	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		4986009	GLASTONBURY MAIN STREET BRANCH		1009 HEBRON AVENUE	CT	06518	NEW HAVEN	UNITED STATES	244276	8	UNITED BANK	633501	
OK		Full Service		4717810	HAMDEN BRANCH		2290 WHITNEY AVE	CT	06042	HARTFORD	UNITED STATES	493527	22	UNITED BANK	633501	
OK		Full Service		2866358	BIG Y MANCHESTER BRANCH		341 BROAD STREET	CT	06040	HARTFORD	UNITED STATES	362086	12	UNITED BANK	633501	
OK		Full Service		3050275	BROAD STREET BRANCH		768 NORTH MAIN STREET	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		4148571	NORTH MAIN STREET BRANCH		117 WASHINGTON AVENUE	CT	06071	TOLLAND	UNITED STATES	244270	1	UNITED BANK	633501	
OK		Full Service		4844991	NORTH HAVEN BRANCH		612 MAIN STREET	CT	06073	HARTFORD	UNITED STATES	447348	18	UNITED BANK	633501	
OK		Full Service		510705	SOMERS BRANCH		902 MAIN STREET	CT	06074	HARTFORD	UNITED STATES	12123	0	UNITED BANK	633501	
OK		Full Service		3409855	S GLASTONBURY BRANCH		869 SULLIVAN AVE	CT	06074	HARTFORD	UNITED STATES	244273	4	UNITED BANK	633501	
OK		Full Service		3037801	1645 ELLINGTON ROAD BR		SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	510944	23	UNITED BANK	633501	
OK		Full Service		333905	SOUTH WINDSOR BRANCH		158 NORTH MAIN STREET	CT	06078	HARTFORD	UNITED STATES	362085	11	UNITED BANK	633501	
OK		Full Service		396393	SOUTH WINDSOR HIGH SCHOOL BRANCH		SOUTHWINGTON	CT	06084	TOLLAND	UNITED STATES	244271	2	UNITED BANK	633501	
OK		Limited Service		3612477	NORTH MAIN STREET BRANCH		6 FIELDSSTONE ROAD	CT	06066	TOLLAND	UNITED STATES	455427	59	UNITED BANK	633501	
OK		Full Service		3050266	IMOUNTAIN ROAD BRANCH		20 HYDE AVENUE	CT	06066	TOLLAND	UNITED STATES	423146	54	UNITED BANK	633501	
OK		Full Service		3281574	MERROW ROAD BRANCH		ROUTE 83 & PITKIN ROAD	CT	06096	HARTFORD	UNITED STATES	491853	39	UNITED BANK	633501	
OK		Full Service		448808	LAFAVETTE BRANCH		VERNON ROCKVILLE	CT	06096	HARTFORD	UNITED STATES	496090	42	UNITED BANK	633501	
OK		Full Service		571304	VERNON CIRCLE BRANCH		707 NORTH COLONY ROAD	CT	06107	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		3476325	NORTH COLONY ROAD BRANCH		102 LASALLE ROAD	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		4495088	LASALLE ROAD BRANCH		20 MAIN STREET	MA	01001	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		845274	WINDSOR COMMUNITY MAIN OFFICE		806 SUFFIELD STREET	MA	01001	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		4165671	AGAWAM BRANCH		445 MONTGOMERY STREET	MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service		4443502	CHICOPEE BRANCH		CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	

OK			Full Service	415.1692 EAST LONGMEADOW BRANCH	94 SHAKER RD	EAST LONGMEADOW	MA	01028	HAMPDEN	UNITED STATES	49185.2	38		UNITED BANK	633501	
OK			Full Service	2969839 COMMUNITY SHOPS PLAZA BRANCH	1325 SPRINGFIELD STREET	FEEDING HILLS	MA	01030	HAMPDEN	UNITED STATES	35852.7	35		UNITED BANK	633501	
CHANGE	✓	12/31/2016	Full Service	941475 HOLYOKE BRANCH	1830 NORTHAMPTON STREET	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	33148	31		UNITED BANK	633501	There is only one it in Northampton.
OK			Full Service	2501350 HUNTINGTON BRANCH	14 RUSSELL ROAD, ROUTE 20	HUNTINGTON	MA	01050	HAMPSHIRE	UNITED STATES	259505	33		UNITED BANK	633501	
OK			Full Service	580904 INDIAN ORCHARD BRANCH	459 MAIN STREET	INDIAN ORCHARD	MA	01151	HAMPDEN	UNITED STATES	259497	26		UNITED BANK	633501	
OK			Full Service	3101645 LONGMEADOW BRANCH	670 BLISS ROAD	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	259506	34		UNITED BANK	633501	
OK			Full Service	3142862 LUDLOW BRANCH	528-530 CENTER STREET	LUDLOW	MA	01056	HAMPDEN	UNITED STATES	418496	36		UNITED BANK	633501	
OK			Full Service	3167490 SHREWSBURY BRANCH	564 MAIN STREET	SHREWSBURY	MA	01545	WORCESTER	UNITED STATES	418516	45		UNITED BANK	633501	
OK			Full Service	643603 DOWNTOWN BRANCH	115 STATE STREET	SPRINGFIELD	MA	01103	HAMPDEN	UNITED STATES	259503	30		UNITED BANK	633501	
OK			Full Service	520807 SIXTEEN ACRES BRANCH	1946 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN	UNITED STATES	259499	27		UNITED BANK	633501	
OK			Full Service	2312686 ST JAMES AVENUE BRANCH	1077 ST JAMES AVE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	259500	28		UNITED BANK	633501	
OK			Full Service	3716704 WEST BOYLSTON BRANCH	26 WEST BOYLSTON STREET	WEST BOYLSTON	MA	01583	WORCESTER	UNITED STATES	466296	48		UNITED BANK	633501	
OK			Full Service	150576 UNITED MAIN OFFICE	95 ELM STREET	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	33153	25		UNITED BANK	633501	
OK			Full Service	4165680 VAN DEENE AVENUE BRANCH	52 VAN DEENE AVENUE	WEST SPRINGFIELD	MA	01085	HAMPDEN	UNITED STATES	259504	32		UNITED BANK	633501	
OK			Full Service	459402 WESTFIELD NORTH BRANCH	10 ELM ST	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	259502	29		UNITED BANK	633501	
CHANGE	✓	12/31/2016	Full Service	4443511 WESTFIELD SOUTH BRANCH	168 SOUTHAMPTON ROAD	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required		UNITED BANK	633501	There is only one it in Southampton.
OK			Full Service	3109342 CHADWICK SQUARE BRANCH	1 WEST BOYLSTON STREET	WORCESTER	MA	01605	WORCESTER	UNITED STATES	363431	44		UNITED BANK	633501	
OK			Full Service	3461390 GRAFTON STREET BRANCH	1393 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	466295	47		UNITED BANK	633501	
OK			Full Service	3072053 MERCANTILE PLACE BRANCH	1 MERCANTILE PLACE	WORCESTER	MA	01608	WORCESTER	UNITED STATES	359431	43		UNITED BANK	633501	