



January 24, 2022

Federal Reserve Bank of Boston
Stephen Papazian, SSI Unit, Floor H-3
600 Atlantic Avenue
Boston, Massachusetts 02210-2204

Dear Mr. Papazian,

This is written confirmation that confidential treatment is not requested for any portion of this report submission.

Sincerely,

A handwritten signature in blue ink, appearing to read 'S. P. Reilly', is written over the word 'Sincerely,'.

Stephen P. Reilly
President & CEO

“LEI is not applicable”

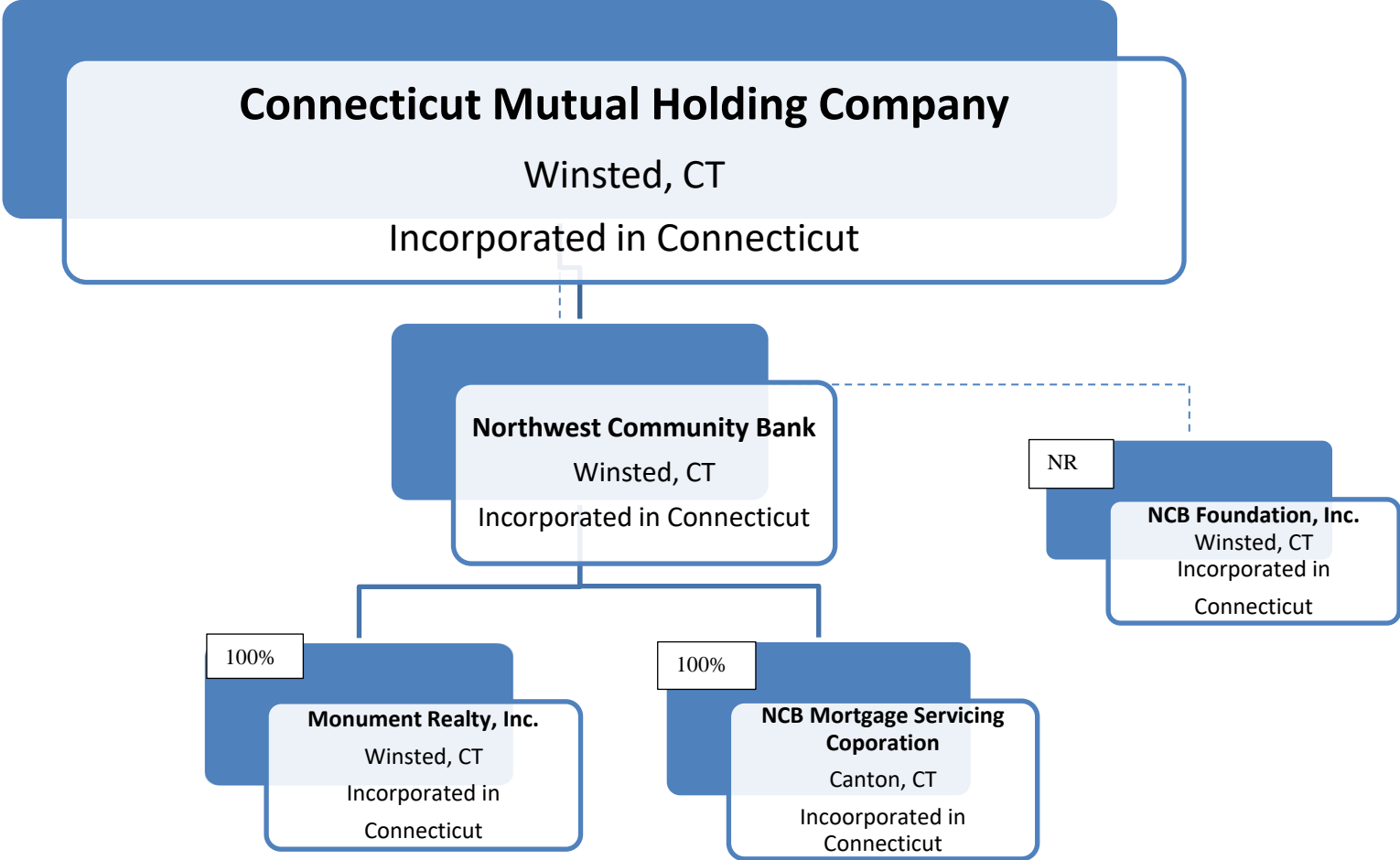
Form FR Y-6
Connecticut Mutual Holding Company
Winsted, CT 06098-8019

Fiscal Year Ending December 31, 2021

Report Item

- 1: The bank holding company does not prepare an annual report for its shareholders.
- 2: Organization Chart (See attached chart)
- 3: Securities Holders is not applicable. Company is a mutual holding company and does not have shareholders.

“LEI is not applicable unless otherwise noted”



Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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, **Stephen P. Reilly**

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.

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 2937100

C.I. _____

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

December 31, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Connecticut Mutual Holding Company

Legal Title of Holding Company

86 Main Street P.O. Box 1019

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

Winsted

City

CT

State

06098

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Barbara Fradette

Name

Secretary

Title

860-379-7561 x3030

Area Code / Phone Number / Extension

860-379-2651

Area Code / FAX Number

fradette@nwcommunitybank.com

E-mail Address

www.ctmutual.cm

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

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

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."

Results: A list of branches for your depository institution: **NORTHWEST COMMUNITY BANK (ID_RSSD: 545604)**.
 This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100)** of **WINSTED, CT**.
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

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)	545604	NORTHWEST COMMUNITY BANK	86 MAIN STREET	WINSTED	CT	06098	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	485102	AVON OFFICE	101 SIMSBURY ROAD	AVON	CT	06001	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	2850254	CANTON BRANCH	277 ALBANY TURNPIKE	CANTON	CT	06019	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	890603	COLLINSVILLE BRANCH	136 MAIN STREET	COLLINSVILLE	CT	06022	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	5473047	FARMINGTON BRANCH	186 MAIN ST	FARMINGTON	CT	06032	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	577203	GRANBY BRANCH	33 HARTFORD AVENUE	GRANBY	CT	06035	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	394709	LAKEVILLE BRANCH	326 MAIN ST	LAKEVILLE	CT	06039	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	822408	LITCHFIELD BRANCH	294 WEST STREET	LITCHFIELD	CT	06759	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	576701	NEW HARTFORD BRANCH	141B MAIN STREET	NEW HARTFORD	CT	06057	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	5557563	SIMSBURY BRANCH	741 HOPMEADOW ST.	SIMSBURY	CT	06070	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	3689545	TORRINGTON BRANCH	1320 EAST MAIN STREET	TORRINGTON	CT	06790	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	1359899	TORRINGTON BRANCH	416 WINSTED RD	TORRINGTON	CT	06790	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	696207	WASHINGTON DEPOT BRANCH	11 BRYAN HALL PLAZA	WASHINGTON DEPOT	CT	06794	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	2649001	WATERTOWN BRANCH	51 STRAITS TURNPIKE	WATERTOWN	CT	06795	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Limited Service	3689518	NORTHWESTERN REGIONAL HIGH SCHOOL BRANCH	100 BATTISTONI ROAD	WINSTED	CT	06098	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	

Form FR Y-6
Connecticut Mutual Holding Company
Winsted, CT
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Susan Atkins Watertown, CT USA	Retired	Director	Director, Northwest Community Bank	Trustee, Watertown Foundation; Trustee, St. Mary Magdalen Church; Director St. Mary Magdalen School; Director, Northwest Community Bank Foundation	None	None	N/A
Peter Aziz Norfolk, CT USA	BSCI, Inc.	Director	Director, Northwest Community Bank	Director, National Energy & Fuels Institute; Director, NEFI Educational Foundation; Director, Connecticut Energy Marketers Association; Chairman & Trustee, Greenwoods Counseling & Referrals, Inc.	None	None	Member & Chairman, Energy Management Professionals, LLC (41%), Member Controlled LLC; President, BSCI, Inc. (100%) Closely Held Business
Jeffrey Brighenti Avon, CT USA	Avon Plumbing & Heating Co., Inc.	Director	Director, Northwest Community Bank	Board member, Connecticut Workers Compensation Dispute Resolution; Board Member, The Hartford Bishop's Foundation	None	Avon Plumbing & Heating Co., Inc., President, Corporation, 50%; Jackson, Inc., Secretary & Partner, Corporation, 8%; JP Brighenti Family, LLC, Managing Member, LLC, 50%.	825 Farmington Ave. Association, General, 8%; Simsbury 1820 House, LLC, LLC, 8%; Talcott Hotel Ltd. Partnership, Limited, 8%; Riverdale Farms, LLC, LLC, 15%; JP Brighenti Family LLC, LLC, 50%; Silvio Brighenti Family LLC, LLC, 20%; Silvio Brighenti Family Wellness Center LLC, LLC 20%

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Kathleen J. Byko Canton, CT USA	Certified Public Accountant	Director	Director, Northwest Community Bank	Kathleen J. Byko, Certified Public Accountant , 100%; Owner, President, Triskelion Family Services (100%); Owner, President, Triskelion Enterprises (100%); Volunteer Employee, Favarh The ARC of F.V., Volunteer Employee, McLean Health Center; Election Official/Poll Worker, Town of Canton Connecticut	None	None	N/A
Alan Colavecchio Winsted, CT USA	Business Owner, Colavecchio Design, Inc.	Director	Director, Northwest Community Bank	President & Owner, Colavecchio Design, Inc. (100%); Director, Northwest Community Bank Foundation (Chair); Board of Director, Visiting Nurse & Hospice of Litchfield Country (President); Board of Director, Beardsley Library; Board of Director, Winchester Land Trust; Board of Director, Chamber of Commerce of Northwest Connecticut; Board of Director, United Way of Northwest, CT; Commissioner, Winchester Economic Development Commission; Advisory Board Member, Wisdom House; Advisory Board Member, Entrepreneurial Center of NCCC	None	None	N/A

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Ann L. Dearstyne Weatogue, CT USA	Town Clerk	Director	Director, Northwest Community Bank	Town Clerk, Town of Avon; Treasurer, Hartford County Town Clerks Association	None	None	N/A
William F. Garrity West Simsbury, CT USA	Garrity Asphalt Reclaiming	Director	Director, Northwest Community Bank	President, Garrity Asphalt Reclaiming (28%); Dingle Equipment LLC, Member (33%); Garrity Brothers Enterprise LLC, Member (50%); Bloomfield Transport & Sweeping, Member (50%)	None	None	N/A
Jane B. Hinkel Litchfield, CT USA	Real Estate Sales Agent	Director and Vice Chair	Director and Vice Chair, Northwest Community Bank	Sales Agent, William Pitt Sotheby's International Realty; Past President & Trustee, Litchfield Historic Society; Member, Litchfield Garden Club; Director, Northwest Community Bank Foundation	None	None	N/A
Charles Joseph Avon, CT USA	Business Owner, Shop Rite of Canton	Director	Director, Northwest Community Bank	Director, Connecticut Food Association; Director, Northwest Community Bank Foundation	None	None	Joseph Family Markets, LLC, Limited, 78%
Elisabeth Kandrysawtz Canton, CT USA	Business Owner	Director	Director, Northwest Community Bank	CEO, Director, Owner (100%), Motorlease Corporation; CEO, Director, M.L. Rental Systems	None	None	Broadgrant Company, Real Estate, LLC, 50%; Mount Mullen Associates, Real Estate, LLC, 50%; Seacliff Holding Company, Real Estate, LLC, 100%; Admiral Holding Company, Real Estate, LLC, 50%
							(4) (c)

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)	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)
Brian McCormick Litchfield, CT USA	Attorney	Director	Director, Northwest Community Bank	Owner/Member, Ebersol, McCormick, Reis & Steck, LLC 25%; Member, Owner/Member, 19 Mason Street, LLC, Real Estate Holding Company; Board Member & Secretary, Kidsplay Children's Museum; Director, Chair, Northwest Community Bank Foundation (Vice Chair)	None	None	Ebersol, McCormick, Reis & Steck, LLC, Owner, 25%; 19 Mason Street, LLC, Real Estate Holding Company, Owner, 33%
Everett J. Newell Collinsville, CT USA	Retired	Director	Director, Northwest Community Bank	President (100%), The Eaton Hardware Co.; Owner (100%), Hough Block, LLC	None	None	President (100%), The Eaton Hardware Co.; Owner (100%), Hough Block, LLC
Douglas O'Connell Torrington, CT USA	Attorney	Director	Director, Northwest Community Bank	Director, C.H. Nickerson & Company, Inc.; Director, Innovation Medical Products Inc.; Director, Hartford Healthcare Northwest Regional Board; Corporator, Brooker Memorial	None	None	Howd, Lavieri & Finch, LLP, General, 33.33%; HLF Associates, General, 33.33%
							(4) (c)

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)	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 P. Reilly Canton, CT USA	President & CEO Northwest Community Bank	Director, President & CEO	Director, President/CEO – Northwest Community Bank; Northwest Community Bank Representative, Monument Realty, Inc.	Director, CT Community Bankers Association; Director, Northwestern CT Community College Foundation; Director & Treasurer, Northwest CT YMCA; Advisory Board Member, Charlotte Hungerford Hospital; Member, Northwest CT Chamber of Commerce; Director/President, Northwest Community Bank Foundation; Director/President Northwest Community Bank Mortgage Servicing Corporation; NCB Bank Representative Monument Realty, Inc.	None	None	N/A
Lori Riiska Goshen, CT USA	CPA	Director	Director, Northwest Community Bank	Owner, Lori Riiska CPA, LLC, 100%; Director, University of Connecticut Foundation; Director, University of Connecticut Athletic Club; Director, Northwest Connecticut Community Foundation; Trustee, Draper Fund; Director, Northwest Community Bank Foundation	None	None	N/A
							(4) (c)

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)	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)
William J. Shea II Avon, CT USA	Insurance, Kerr Agency, Inc.	Director and Chairman	Director and Chairman, Northwest Community Bank	Kerr Agency, Inc. (DBA William J. Shea II); Director, Avon Land Trust; Director, Avon Education Fund; Member, Avon Clean Energy Commission; Member, Avon UNICO; Director, Northwest Community Bank Foundation; Director, Monument Realty, Inc.	None	None	Kerr Agency, Inc. (DBA William J. Shea II) 35%
Kevin Sullivan Canton, CT USA	Business Owner	Director	Director, Northwest Community Bank	President/Owner (55%), Sullivan Automotive, Inc. (Honda); President/Member (55%), Northwest Hills Chrysler Jeep, LLC; Vice President/Member (25%), Northwest Hills Automotive LLC (GM); Owner/Vice President (25%), O'Neill's Chevrolet Buick, Inc.; Vice President/Member (46%), Sullivan Insurance Agency, LLC ; Member, BKLS II, LLC, (20%); Member/Manager, KST Insurance, LLC, (40%); Vice President, Torrington-Winsted Rotary; Treasurer, United Way of NW CT; Director, Torrington Country Club; Corporator, Brooker Memorial; Director, Northwest Community Bank Foundation	None	None	President/Owner (55%), Sullivan Automotive, Inc. (Honda); President/Member (55%), Northwest Hills Chrysler Jeep, LLC; Vice President/Member (25%), Northwest Hills Automotive LLC (GM); Owner/Vice President (25%), O'Neill's Chevrolet Buick, Inc.; Vice President/Member (46%), Sullivan Insurance Agency, LLC ; Member, BKLS II, LLC, (20%); Member/Manager, KST Insurance, LLC, (40%)

Stephen P. Reilly is the Executive Officer of Connecticut Mutual Holding Company