



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Return of Private Foundation

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
Do not enter social security numbers on this form as it may be made public.
Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning , and ending

Name of foundation DIME BANK FOUNDATION, INC.		A Employer identification number 06-1507800
Number and street (or P O box number if mail is not delivered to street address) 290 SALEM TURNPIKE	Room/suite	B Telephone number 860-859-4300
City or town, state or province, country, and ZIP or foreign postal code NORWICH, CT 06360		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 3,627,626. (Part I, column (d) must be on cash basis)	J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B					
3 Interest on savings and temporary cash investments		180.	180.		STATEMENT 1
4 Dividends and interest from securities		110,718.	110,718.		STATEMENT 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		9,988.			
b Gross sales price for all assets on line 6a 269,363.					
7 Capital gain net income (from Part IV, line 2)			9,988.		
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11		120,886.	120,886.		
13 Compensation of officers, directors, trustees, etc.		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees STMT 3		1,220.	610.		610.
c Other professional fees					
17 Interest					
18 Taxes STMT 4		2,418.	0.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 5		19,073.	0.		3.
24 Total operating and administrative expenses. Add lines 13 through 23		22,711.	610.		613.
25 Contributions, gifts, grants paid		182,901.			182,901.
26 Total expenses and disbursements. Add lines 24 and 25		205,612.	610.		183,514.
27 Subtract line 26 from line 12		-84,726.			
a Excess of revenue over expenses and disbursements					
b Net investment income (if negative, enter -0-)			120,276.		
c Adjusted net income (if negative, enter -0-)				N/A	

SCANNED MAY 26 2016

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		2,481.	6,941.	6,941.
	2	Savings and temporary cash investments		21,187.	44,360.	44,360.
	3	Accounts receivable ▶	5,665.	7,339.	5,665.	5,665.
		Less allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable ▶				
		Less allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations				
	b	Investments - corporate stock	STMT 7	3,370,255.	3,181,144.	3,181,144.
	c	Investments - corporate bonds				
	11	Investments - land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other	STMT 8	483,851.	387,821.	387,821.	
14	Land, buildings, and equipment basis ▶					
	Less accumulated depreciation ▶					
15	Other assets (describe ▶ STATEMENT 9)		0.	1,695.	1,695.	
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)		3,885,113.	3,627,626.	3,627,626.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶ ACCRUED EXCISE TAX)		1,171.	0.	
	23	Total liabilities (add lines 17 through 22)		1,171.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted		3,883,942.	3,627,626.	
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/>					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds				
28	Paid-in or capital surplus, or land, bldg, and equipment fund					
29	Retained earnings, accumulated income, endowment, or other funds					
30	Total net assets or fund balances		3,883,942.	3,627,626.		
31	Total liabilities and net assets/fund balances		3,885,113.	3,627,626.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	3,883,942.
2	Enter amount from Part I, line 27a	2	-84,726.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	3,799,216.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 6	5	171,590.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,627,626.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1a				
b SEE ATTACHED STATEMENTS				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a				
b				
c				
d				
e	269,363.	259,375.	9,988.	
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
a				
b				
c				
d				
e			9,988.	
2 Capital gain net income or (net capital loss)		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7		2 9,988.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8		{		3 N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	163,071.	3,778,759.	.043155
2013	162,139.	3,480,651.	.046583
2012	157,763.	3,141,484.	.050219
2011	159,501.	3,012,270.	.052950
2010	147,502.	2,741,117.	.053811
2 Total of line 1, column (d)			2 .246718
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 .049344
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 3,770,266.
5 Multiply line 4 by line 3			5 186,040.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,203.
7 Add lines 5 and 6			7 187,243.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions			8 183,514.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

Table with 11 rows for excise tax calculations. Includes sub-rows 6a-6d for credits. Total tax due is 1,694.00, with 1,694.00 refunded.

Part VII-A Statements Regarding Activities

Table with 10 rows of activity questions. Includes 'Yes' and 'No' columns. Most 'No' boxes are marked with an 'X'. Question 8a is marked 'N/A'.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.DIME-BANK.COM
14 The books are in care of DAVID STANLAND Telephone no 860-859-4300 Located at 290 SALEM TURNPIKE, NORWICH, CT ZIP+4 06360
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year 15 N/A
16 At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?
b If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Yes No
 Organizations relying on a current notice regarding disaster assistance check here N/A

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
 If "Yes," attach the statement required by Regulations section 53.4945-5(d). N/A

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
 If "Yes" to 6b, file Form 8870. N/A

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 10		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000 0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services ▶ 0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
3 All other program-related investments. See instructions	
Total. Add lines 1 through 3 ▶	0.

Part X **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes			
a	Average monthly fair market value of securities	1a	3,788,256.
b	Average of monthly cash balances	1b	38,341.
c	Fair market value of all other assets	1c	1,084.
d	Total (add lines 1a, b, and c)	1d	3,827,681.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	3,827,681.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	57,415.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,770,266.
6	Minimum investment return. Enter 5% of line 5	6	188,513.

Part XI **Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part)

1	Minimum investment return from Part X, line 6	1	188,513.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	2,406.
b	Income tax for 2015 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,406.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	186,107.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	186,107.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	186,107.

Part XII **Qualifying Distributions** (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes			
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	183,514.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	183,514.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	183,514.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				186,107.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2015				
a From 2010	12,906.			
b From 2011	10,692.			
c From 2012	3,807.			
d From 2013				
e From 2014				
f Total of lines 3a through e	27,405.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ 183,514.				
a Applied to 2014, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2015 distributable amount				183,514.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2015 (if an amount appears in column (d), the same amount must be shown in column (a))	2,593.			2,593.
6 Enter the net total of each column as indicated below:	24,812.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b Taxable amount - see instructions		0.		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instr.			0.	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7	10,313.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	14,499.			
10 Analysis of line 9				
a Excess from 2011	10,692.			
b Excess from 2012	3,807.			
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities					
Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)

1 Information Regarding Foundation Managers:
a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:
 Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed
 DIME BANK FOUNDATION, INC. DEIRDRE SULLIVAN, SECRETARY, 860-859-4300
 290 SALEM TURNPIKE, NORWICH, CT 06360

b The form in which applications should be submitted and information and materials they should include
 WRITTEN GRANT APPLICATION

c Any submission deadlines
 NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors
 GEOGRAPHIC AREA SERVED BY THE DIME BANK

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i>				
SEE ATTACHED DETAIL ATTACHED, CT 06999	UNRELATED PARTY	SEE DETAIL ATTACHED	SEE ATTACHED	182,901.
Total			▶ 3a	182,901.
<i>b Approved for future payment</i>				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, and (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, Other investment income, Gain or loss from sales, and Subtotal/Total.

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Table with 2 columns: Line No. and Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes.

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?
- | | Yes | No |
|---|-----|----|
| a Transfers from the reporting foundation to a noncharitable exempt organization of | | |
| (1) Cash | | X |
| (2) Other assets | | X |
| b Other transactions | | |
| (1) Sales of assets to a noncharitable exempt organization | | X |
| (2) Purchases of assets from a noncharitable exempt organization | | X |
| (3) Rental of facilities, equipment, or other assets | | X |
| (4) Reimbursement arrangements | | X |
| (5) Loans or loan guarantees | | X |
| (6) Performance of services or membership or fundraising solicitations | | X |
| c Sharing of facilities, equipment, mailing lists, other assets, or paid employees | | X |
| d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received | | |

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign Here **David J. Stanland** 15/11/16 **TREASURER**

Signature of officer or trustee Date Title

May the IRS discuss this return with the preparer shown below (see instr)?

Yes No

Paid Preparer Use Only	Print/Type preparer's name BARBARA J. SNYDER CPA	Preparer's signature <i>Barbara J. Snyder, CPA</i>	Date 5/1/2016	Check <input type="checkbox"/> if self-employed	PTIN P00621730
	Firm's name ▶ WHITTLESEY & HADLEY, PC			Firm's EIN ▶ 06-0903326	
	Firm's address ▶ 280 TRUMBULL ST 24TH FL HARTFORD, CT 06103			Phone no 860.522.3111	

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold, e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a DNP SELECT INCOME FUND	P	11/19/98	05/01/15
b DTE ENGERY COMPANY	P	09/28/06	05/01/15
c DUKE ENERGY COMPANY	P	07/26/05	05/01/15
d NEXTERA ENERGY INC	P	07/14/09	05/01/15
e XCEL ENGERY INC	P	01/17/02	05/01/15
f KRAFT FOODS GRP INC	P	10/02/12	05/04/15
g APPLE INC	P	07/14/09	08/14/15
h SOUTH32 LTD	P	05/29/15	08/14/15
i MARKET VECTORS 500 SHARES	P	10/20/09	09/09/15
j MARKET VECTORS 500 SHRARES	P	04/28/15	09/09/15
k AVALONBAY COMMNTYS INC	P	07/14/09	12/11/15
l CATERPILLAR INC	P	07/14/09	12/11/15
m FREEPORT MCMORAN INC	P	01/12/09	12/11/15
n VISA INC CLASS A	P	10/23/09	12/11/15
o BHP BILLION LTD	P	07/14/09	12/11/15

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 105,229.		112,728.	-7,499.
b 8,064.		4,153.	3,911.
c 31,142.		20,342.	10,800.
d 10,312.		5,548.	4,764.
e 6,771.		5,577.	1,194.
f 8,432.		4,556.	3,876.
g 16,914.		3,671.	13,243.
h 938.		1,440.	-502.
i 5,780.		22,373.	-16,593.
j 5,779.		9,631.	-3,852.
k 10,668.		3,170.	7,498.
l 26,223.		12,668.	13,555.
m 6,524.		24,348.	-17,824.
n 15,667.		3,797.	11,870.
o 4,811.		10,699.	-5,888.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			-7,499.
b			3,911.
c			10,800.
d			4,764.
e			1,194.
f			3,876.
g			13,243.
h			-502.
i			-16,593.
j			-3,852.
k			7,498.
l			13,555.
m			-17,824.
n			11,870.
o			-5,888.

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter "-0-" in Part I, line 7 }	2	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter "-0-" in Part I, line 8 }	3	

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold, e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1a BHP BILLION LTD	P	10/20/09	12/11/15
b BOA CLASS ACTION SETTLEMENT	P		
c CAPITAL GAINS DIVIDENDS			
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 4,811.		14,674.	-9,863.
b 845.			845.
c 453.			453.
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			-9,863.
b			845.
c			453.
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter "-0-" in Part I, line 7 }	2	9,988.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter "-0-" in Part I, line 8 }	3	N/A

2015 Foundation Grants

Organization	Individual (Yes) or (No)	Amount	Program/Project	Recipient Status
Sacred Heart Educational Center	No	\$2,000	Tuition assistance for any child or adult needing to attend the Educational Center	501(c) 3
Family Service of Rhode Island	No	\$3,000	Westerly High School staff training on Restorative Practices	501(c) 3
Higher Edge	No	\$2,500	Support for College Access Program and College Success Program	501(c) 3
Eastern Area Health Education Center (AHEC)	No	\$2,500	Youth Health Service Corps	501(c) 3
Wheeler Library	No	\$2,000	Makerspace Program	501(c) 3
New England Science & Sailing Foundation, Inc	No	\$2,000	Scholarships for at-risk students from the STEM Magnet Middle School at Bennie Dover Jackson Middle School	501(c) 3
Writer's Block Ink, Inc	No	\$2,500	Funding for summer youth empowerment program	501(c) 3
Girls on the Run Southeastern CT	No	\$750	Funding for 12-week after school program	501(c) 3
Caring Community of CT, Inc	No	\$2,100	Support for day program for developmentally disabled adults	501(c) 3
United Way of Southeastern CT	No	\$3,000	Support for the Food Center, its 93 emergency food programs and the Mobile Food Pantry	501(c) 3
Eastern Connecticut Community Gardens Association	No	\$3,000	Development of the Giving Garden at the Denison Pequotsepos Nature Center at Coogan Farm	501(c) 3
Healing with Horses	No	\$1,500	Support for Equine Assisted Therapy and Activity Programs for people with special needs	501(c) 3
Eastern Connecticut Workforce Investment Board, Inc (EWIB)	No	\$2,500	Summer Youth Employment Program	501(c) 3
Boys and Girls Clubs of Southeastern CT	No	\$2,500	After school homework and tutoring program at the Winthrop Square Apartments in New London	501(c) 3
The Shoreline Soup Kitchens & Pantries	No	\$2,500	Funds to help support weekly food pantries in Old Lyme and East Lyme	501(c) 3
Norwich Housing Authority	No	\$1,500	Resident Services Coordinator for the elderly/handicapped/disabled residents of Westwood Park and the Dorsey Building	170 (C) 1
High Hopes Therapeutic Riding, Inc	No	\$2,500	Scholarships for therapeutic equine assisted activities	501(c) 3
Pregnancy Support Center, Inc (Care Net)	No	\$2,500	Crisis Pregnancy Program	501(c) 3
Mystic Area Shelter & Hospitality, Inc	No	\$3,000	Homeless prevention and diversion program	501(c) 3
Thames Valley For Community Action, Inc (TVCCA)	No	\$2,500	Funding for a multi-purpose Emergency Client Assistance Fund	501(c) 3
INTERSECT (Integrated Network to Employment and Rehousing of SECT)	No	\$5,000	Secure Jobs CT Pilot Program	501(c) 3
Safe Futures	No	\$3,000	Expansion of the Norwich Domestic Violence Response Team for the 2015-16 program year	501(c) 3
Ledyard Youth & Social Services	No	\$1,200	Scholarships to Ledyard youth (7-17 yrs) to participate in after school/summer activities	170 (C) 1
Norwich Free Academy - Norwich Community Backpack Program	No	\$1,500	Backpacks filled with school supplies to youth in need	501(c) 3
S T E P S , Inc	No	\$2,000	Girls Empowerment Programs	501(c) 3
Riverside Park Conservancy	No	\$1,000	Funding for a utility shed at the Riverside Community Garden	501(c) 3
Special Olympics Connecticut, Inc	No	\$2,500	2015 Annual Fall Sports Festival Sailing Regatta being held at Wadawanuck Club in Stonington, CT	501(c) 3
Eastern CT Ballet	No	\$1,000	Free Ticket Initiative for underprivileged children and families	501(c) 3
Lighthouse Voc-Ed Center (Niantic)	No	\$1,196	Unique Curriculum/Learning System for students with severe disabilities	501(c) 3
Connecticut Housing Coalition	No	\$2,000	The Housing Coalition's Annual Conference	501(c) 3
Fairview Odd Fellows Home of CT (Groton)	No	\$2,000	Guided Journeys Memory Care Program	501(c) 3
Our Piece of the Pie (OPP) (Norwich)	No	\$2,000	Eastern CT Youth Center	501(c) 3
Hodges Square Village Association	No	\$2,000	Funding to improve landscaping in front of Hodges Square commercial property in N L	501(c) 3
UCFS	No	\$2,228	Pre-natal vitamins to clients utilizing the women's health center	501(c) 3
Save The Bay (Providence)	No	\$2,250	Explore the Bay Education Program	501(c) 3
RI Center Assisting Those in Need (RI CAN)	No	\$2,500	Emergency outreach programs	501(c) 3

2015 Foundation Grants

Organization	Individual (Yes) or (No)	Amount	Program/Project	Recipient Status
United Cerebral Palsy (UCP) of CT	No	\$2,500	Assistive Technology Center	501(c) 3
Sea Research Foundation, Inc d/b/a Mystic Aquarium	No	\$3,000	Long Island Sound curricula outreach program	501(c) 3
Operation Fuel, Inc	No	\$3,000	Emergency energy assistance grants to low income individuals and families	501(c) 3
Norwich Human Services - Safety Net Team	No	\$3,000	Support for Golden Wishes Program and Job Related Incidentals/Transportation	170 (C) 1
Norwich Human Services	No	\$3,000	Rental assistance funding for low-income Norwich residents	170 (C) 1
Homefront Health Care	No	\$3,000	Computerized tablets for nurses and CNAs in the Westerly office	501(c) 3
Denison Pequotsepos Nature Center	No	\$3,500	Environmental Education Expanded Learning Programs to Winthrop STEM Elementary Magnet School	501(c) 3
New London Youth Affairs	No	\$4,000	New London School Readiness Program	501(c) 3
Salvation Army New London Corp	No	\$5,000	Support for the New London Corps' Emergency Assistance Program	501(c) 3
Pawcatuck Neighborhood Center	No	\$6,000	Nutritious weekend meals for students who qualify for free or reduced lunch	501(c) 3
Catholic Charities	No	\$5,000	Emergency Basic Needs and Case Management Program	501(c) 3
Connecticut Storytelling Center, Inc	No	\$1,500	Littlest Learners Storytelling Program	501(c) 3
Easter Seals Rhode Island	No	\$2,000	Early Intervention Program	501(c) 3
Eastern Connecticut Housing Opportunities	No	\$4,000	Kitchen renovations for a deteriorated property in new London	501(c) 3
Furniture Bank of Southeastern CT	No	\$5,500	Purchase of new beds for families experiencing financial hardship	501(c) 3
Horizons	No	\$2,100	Program fees for Weekends in the Country Program	501(c) 3
Horses Healing Humans	No	\$3,500	Improvements to indoor riding arena	501(c) 3
Johnnycake Center	No	\$3,500	Emergency Food Assistance Program	501(c) 3
Junior Achievement of Southwest New England	No	\$3,500	Financial literacy programming at Winthrop STEM Elementary Magnet School	501(c) 3
Madonna Place	No	\$3,000	Family Support Center Program	501(c) 3
Martin House	No	\$3,000	Meal expenses for residents who are of very low income	501(c) 3
New London Area Food Coalition	No	\$4,200	Partial rent expenses for 2016 for the re-outfitted and expansion of the pantry	501(c) 3
Operation Warm	No	\$4,000	Connecticut Warmth In Winter Program	501(c) 3
St Vincent de Paul Place	No	\$5,000	General operating support for programs at the food pantry	501(c) 3
Salt Marsh Opera Company	No	\$1,000	Children's professional opera program	501(c) 3
Sunrise Northeast, Inc	No	\$700	Chair scale for residents of the Baltic Ave , Norwich facility	501(c) 3
Thames River Community Service, Inc	No	\$3,677	Removal and replacement of a Carrier fan coil unit in the second floor meeting room of their facility	501(c) 3
United Way of Southeastern CT	No	\$5,000	Gemma Moran Food Center, emergency food programs and the mobile food pantry	501(c) 3
Warriors for Warriors	No	\$4,000	Comprehensive, individualized advanced holistic care for veterans	501(c) 3
Waterford Country School	No	\$3,000	Connecticut Adoption Services Project CT's Child	501(c) 3
	TOTAL	\$182,901		

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
CASH ACCOUNTS	3.	3.	
ENABLE MIDSTREAM PARTNERS, LP	6.	6.	
MARKWEST ENERGY PARTNERS, LP	88.	88.	
MARTIN MIDSTREAM PARTNERS, LP	83.	83.	
TOTAL TO PART I, LINE 3	180.	180.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
LPL FINANCIAL	110,452.	0.	110,452.	110,452.	
MARKWEST ENERGY PARTNERS, LP	266.	0.	266.	266.	
MATTHEW INDUSTRIES	453.	453.	0.	0.	
TO PART I, LINE 4	111,171.	453.	110,718.	110,718.	

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
	1,220.	610.		610.
TO FORM 990-PF, PG 1, LN 16B	1,220.	610.		610.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX	2,418.	0.		0.
TO FORM 990-PF, PG 1, LN 18	2,418.	0.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
NET LOSS FROM PARTNERSHIPS	19,070.	0.		0.
CONTRIBUTIONS FROM PARTNERSHIPS	3.	0.		3.
TO FORM 990-PF, PG 1, LN 23	19,073.	0.		3.

FORM 990-PF OTHER DECREASES IN NET ASSETS OR FUND BALANCES STATEMENT 6

DESCRIPTION	AMOUNT
UNREALIZED GAIN ON INVESTMENTS	171,542.
NONDEDUCTIBLE EXPENSES FROM K-1	48.
TOTAL TO FORM 990-PF, PART III, LINE 5	171,590.

FORM 990-PF CORPORATE STOCK STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
EQUITIES - COMMON STOCK	3,181,144.	3,181,144.
TOTAL TO FORM 990-PF, PART II, LINE 10B	3,181,144.	3,181,144.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
EQUITIES - MUTUAL FUNDS	FMV	387,821.	387,821.
TOTAL TO FORM 990-PF, PART II, LINE 13		387,821.	387,821.

FORM 990-PF	OTHER ASSETS	STATEMENT	9
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
EXCISE TAX RECEIVABLE	0.	1,695.	1,695.
TO FORM 990-PF, PART II, LINE 15	0.	1,695.	1,695.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 10

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
NICHOLAS CAPLANSON 290 SALEM TURNPIKE NORWICH, CT 06360	PRESIDENT 0.00	0.	0.	0.
DAVID STANLAND 290 SALEM TURNPIKE NORWICH, CT 06360	VP/TREASURER 0.00	0.	0.	0.
CHERYL CALDERADO 290 SALEM TURNPIKE NORWICH, CT 06360	VICE PRESIDENT 0.00	0.	0.	0.
DEIRDRE SULLIVAN 290 SALEM TURNPIKE NORWICH, CT 06360	SECRETARY 0.00	0.	0.	0.
STEVEN BOKOFF 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.

LEE-ANN GOMES 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.
ROLAND J. HARRIS 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.
JAMES M. KIRKER 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.
LINDA L. MARIANI 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.
ROBERT A. STALEY 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.
MARK TRAMONTOZZI 290 SALEM TURNPIKE NORWICH, CT 06360	DIRECTOR 0.00	0.	0.	0.

TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

0.	0.	0.
----	----	----