UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) October 21, 2016

People’s United Financial, Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

001-33326
(Commission File
Number)

20-8447891
(IRS Employer
Identification No.)

850 Main Street, Bridgeport, CT
(Address of principal executive offices)

06604
(Zip Code)

Registrant’s telephone number, including area code (203) 338-7171

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
Item 7.01. Regulation FD Disclosure.

On October 21, 2016, People’s United Financial, Inc. (the “Company”) announced the release of the company-run stress test results as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act for both the Company and its subsidiary, People’s United Bank, N.A. The results can be found in the Investor Relations section of the Company’s web site at www.peoples.com under “Financial Information.”

The information contained in and accompanying this Form 8-K with respect to Item 7.01 (including Exhibit 99.1 hereto) is being furnished to, and not filed with, the Securities and Exchange Commission in accordance with General Instruction B.2 to Form 8-K.

Item 9.01. Financial Statements and Exhibits

(d) The following Exhibit is submitted herewith.

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<th>Exhibit No.</th>
<th>Description</th>
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

People’s United Financial, Inc.
(Registrant)

Date: October 21, 2016

By: /s/ Robert E. Trautmann
(Signature)

Name: Robert E. Trautmann
Title: Senior Executive Vice President and General Counsel
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203.338.5280
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FOR IMMEDIATE RELEASE
October 21, 2016

People’s United Financial, Inc. Releases Results of 2016 Dodd-Frank Act Company-Run Stress Test

BRIDGEPORT, CT – People’s United Financial, Inc. (NASDAQ: PBCT) (“People’s United” or the “Company”) announced today the release of its 2016 company-run stress test results. In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, People’s United is required to conduct annual stress tests (“DFAST”) to assess the potential effect of hypothetical economic scenarios on earnings and capital. The results of the Company’s 2016 DFAST indicate that both People’s United and its subsidiary, People’s United Bank, N.A., will have the financial resources to successfully navigate a severe and protracted economic downturn and will maintain capital levels that exceed regulatory minimums throughout the nine quarter planning period under the Federal Reserve’s Supervisory Severely Adverse Scenario.

The Company’s disclosures of projected results, risks and assumptions are hypothetical and made in accordance with regulatory requirements. The stress scenario, risks and financial results do not necessarily reflect the Company’s future expectations of results of operations and are not intended to be the Company’s forecast of future economic or financial conditions, but rather reflect potential results under the Federal Reserve’s Supervisory Severely Adverse scenario. The results can be found in the Investor Relations section of the Company’s web site at www.peoples.com.

People’s United Financial, Inc., a diversified financial services company with $41 billion in total assets, provides commercial and retail banking, as well as wealth management services through a network of approximately 400 branches in Connecticut, New York, Massachusetts, Vermont, New Hampshire and Maine. Through its subsidiaries, People’s United Financial provides equipment financing, brokerage and insurance services.

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