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)); Section 9(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 802, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

Patricia W. Weigel
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 data 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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2013

Month / Day / Year

Reporters Name, Street, and Mailing Address
Norway Bancorp, MHC
PO Box 347
261 Main Street, Norway ME 04268

City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Charles E. Williams
VP Finance & Accounting
Name Title
207-393-3644
Area Code / Phone Number / Extension
207-739-6190
Area Code / FAX Number
cwilliams@norwaysavingsbank.com
E-mail Address
www.norwaysavingsbank.com
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☒ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

☐ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review/instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 25th and C Streets, N.W., Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2012
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.

<table>
<thead>
<tr>
<th>Norway Bancorp, Inc.</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO Box 347</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Norway</td>
<td>ME</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>261 Main Street, Norway</td>
<td>ME</td>
</tr>
<tr>
<td>Physical location (if different from mailing address)</td>
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12/2012
Form FR Y-6

Norway Bancorp, MHC
Norway, Maine
Fiscal Year Ending December 31, 2013

Report Item
1. Norway Bancorp, MHC is not registered with the SEC and does not prepare an annual report for shareholders.

2a. Organizational Chart

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Norway Bancorp, MHC
Norway, Maine
Incorporated in Delaware

100%

Norway Bancorp, Inc.
Norway, Maine
Incorporated in Maine

100%

Norway Savings Bank
Norway, Maine
Incorporated in Maine

100%

Oxford Holdings, LLC
Norway, Maine
Established in Maine
100% Managing Member

Norway Service Corporation
Norway, Maine
Incorporated in Maine

100%

CSC, Inc.
Norway, Maine
Established in Maine
100% Managing Member

Maine Cash Access, LLC
Norway, Maine
Established in Maine
100% Managing Member

100%

50%

Outsourcing Solutions, Inc.
Lewiston, Maine
Established in Maine

FISC
Lewiston, Maine
Established in Maine

100%

NOHC, LLC
Norway, Maine
Established in Maine
99% Class B, Non-Voting, Non-Managing Member Interest
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