

Board of Governors of the Federal Reserve System

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Supervision, Regulation and  
Credit Department



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 8(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), 602, 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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

December 31, 2014

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Norway Bancorp, MHC

Legal Title of Holding Company

PO Box 347

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

Norway ME 04268  
City State Zip Code

261 Main Street, Norway ME 04268

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

I, 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 details in the report concerning that individual.

*Patricia W. Weigel*

Signature of Holding Company Director and Official

2/18/15  
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 28354765  
C.I.

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



## 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.

Norway Bancorp, Inc.

Legal Title of Subsidiary Holding Company

PO Box 347

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

Norway ME 04268  
City State Zip Code

261 Main Street, Norway ME 04268

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

Physical Location (if different from mailing address)



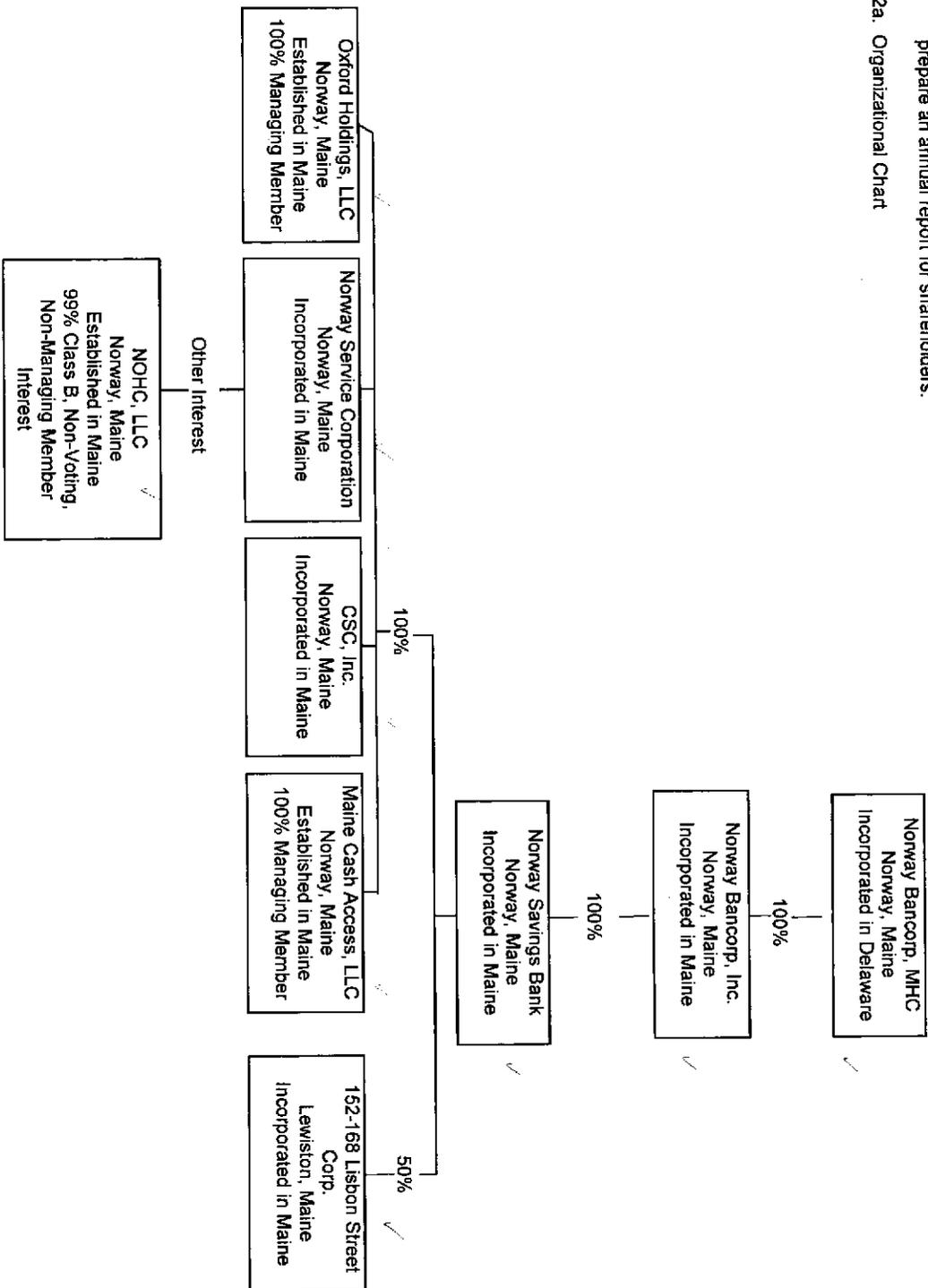
Form FR Y-6

Norway Bancorp, MHC  
 Norway, Maine  
 Fiscal Year Ending December 31, 2014

Report Item

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

2a. Organizational Chart





Report Item 2.b - Domestic Branch Listings of 12/31/14

Results: A list of branches for your holding company, NORWAY SAVINGS BANK (2355475) of NORWAY, ME. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Recalculation 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 Procedures

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 emailing 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://fdonline.federalreserve.gov.

\* FDIC UNILINK, 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 UNILINK*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	259702		NORWAY SAVINGS BANK	261 MAIN STREET	NORWAY	ME	04788	CORNO	UNITED STATES	11873	0	NORWAY SAVINGS BANK	289702		
OK		Full Service	452895		ALBURN BRANCH	31 COURT STREET	ALBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	54059	25	NORWAY SAVINGS BANK	289702		
OK		Full Service	2616202		BETHEL BRANCH	1 PARKWAY ROAD	BETHEL	ME	04217	OXFORD	UNITED STATES	202457	6	NORWAY SAVINGS BANK	289702		
OK		Full Service	2655201		BRIDGTON BRANCH	93 MAINE STREET	BRIDGTON	ME	04011	CLAMBERLAND	UNITED STATES	11070	1	NORWAY SAVINGS BANK	289702		
OK		Full Service	528926		BRUNSWICK MAINE ST BRANCH	14 GUNTER ROAD	BRUNSWICK	ME	04011	CLAMBERLAND	UNITED STATES	239928	13	NORWAY SAVINGS BANK	289702		
OK		Full Service	470201		COOKS CORNER BRANCH	256 US ROUTE 1	PAUMOTTU	ME	04015	CLAMBERLAND	UNITED STATES	339992	17	NORWAY SAVINGS BANK	289702		
OK		Full Service	3700833		FALMOUTH BRANCH	8 MALLER DRIVE	FREEMONT	ME	04032	CLAMBERLAND	UNITED STATES	242453	14	NORWAY SAVINGS BANK	289702		
OK		Full Service	500829		FREEMONT BRANCH	877 MAIN STREET, SUITE A	FREEMONT	ME	04037	OXFORD	UNITED STATES	292453	2	NORWAY SAVINGS BANK	289702		
CHANGE	7/1/2005	Full Service	311203		FREEMONT BRANCH	65 MAIN STREET	FREEMONT	ME	04037	CLAMBERLAND	UNITED STATES	418855	20	NORWAY SAVINGS BANK	289702		
OK		Full Service	3700851		GORHAM BRANCH	1 LIBBY HILL ROAD	GORHAM	ME	04038	CLAMBERLAND	UNITED STATES	Not Required	Not Required				
OK		Full Service	4495716		KENNEBUNK BRANCH	68 PORTLAND ROAD	KENNEBUNK	ME	04039	CLAMBERLAND	UNITED STATES	535260	24	NORWAY SAVINGS BANK	289702		
OK		Full Service	391101		MARPLES BRANCH	622 ROOSEVELT TRAIL	MARPLES	ME	04043	CLAMBERLAND	UNITED STATES	242454	3	NORWAY SAVINGS BANK	289702		
OK		Electronic Banking	4382357		NORWAY EBRANCH	355 MAIN STREET	NORWAY	ME	04788	CORNO	UNITED STATES	Not Required	Not Required				
OK		Full Service	478704		PORT AVENUE BRANCH	446 FOREST AVENUE	PORTLAND	ME	04101	CLAMBERLAND	UNITED STATES	16390	10	NORWAY SAVINGS BANK	289702		
OK		Full Service	362708		PORTLAND CONGRESS STREET BRANCH	1200 CONGRESS STREET	PORTLAND	ME	04102	CLAMBERLAND	UNITED STATES	256281	16	NORWAY SAVINGS BANK	289702		
OK		Full Service	2721804		PORTLAND EXCHANGE STREET BRANCH	120 EXCHANGE STREET	PORTLAND	ME	04101	CLAMBERLAND	UNITED STATES	221854	11	NORWAY SAVINGS BANK	289702		
OK		Full Service	561408		SACO BRANCH	156 MAIN STREET	SACO	ME	04072	YORK	UNITED STATES	432518	19	NORWAY SAVINGS BANK	289702		
OK		Full Service	3700821		SCARBOROUGH BRANCH	7 HIGH STREET	SCARBOROUGH	ME	04074	CORNO	UNITED STATES	242453	4	NORWAY SAVINGS BANK	289702		
OK		Full Service	3700827		SOUTH PORTLAND BRANCH	207 VAN SHAL DRIVE	SOUTH PORTLAND	ME	04106	CLAMBERLAND	UNITED STATES	261283	18	NORWAY SAVINGS BANK	289702		
OK		Full Service	3700828		STANISH BRANCH	80 OSPEL TRAIL EAST, ROUTE 25	STANISH	ME	04084	CLAMBERLAND	UNITED STATES	467038	22	NORWAY SAVINGS BANK	289702		
OK		Full Service	321006		TORSHAM BRANCH	47 TORSHAM DRIVE	TORSHAM	ME	04086	SAGadahoc	UNITED STATES	252456	15	NORWAY SAVINGS BANK	289702		
OK		Full Service	227894		WINDHAM BRANCH	10 PARKMAN DRIVE	WINDHAM	ME	04085	CLAMBERLAND	UNITED STATES	202456	5	NORWAY SAVINGS BANK	289702		
OK		Full Service	3956180		YANNOUETH BRANCH	698 US ROUTE 1	YANNOUETH	ME	04096	CLAMBERLAND	UNITED STATES	491526	23	NORWAY SAVINGS BANK	289702		



**Form FR Y-6  
December 31, 2014  
Norway Bancorp, MHC**

**Report Item 4**

1 Name & 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 Company	4.b Percentage of Voting Shares in Subsidiary	4.c List of Names of Other companies if 25% or more of voting securities are held
Patricia W. Weigel Falmouth, Maine	N/A	President & CEO	President & CEO Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Brian E. Shibles Waterford, Maine	N/A	Executive Vice President & Treasurer	Executive VP & Treasurer Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Steven M. Whitney Bethel, Maine	N/A	Executive Vice President Risk Management, Deposit Operations & IT	Executive VP Risk Management, Deposit Operations & IT Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Lisa M. Rideout Cumberland Foreside, Maine	N/A	Executive Vice President Investments & Trust	Executive VP Investments & Trust Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Robert A. Harmon Raymond, Maine	N/A	Chairman, Board of Directors	Chairman, Board of Directors	N/A	N/A	N/A	N/A

