

MAR 30 2015

Board of Governors of the Federal Reserve System

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):

12/31/2014

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

SBT Bancorp, Inc.

Legal Title of Holding Company

86 Hopmeadow St., P.O. Box 248

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

Simsbury CT 06070

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Susan Presutti Assistant Secretary

Name Title

860-408-5493

Area Code / Phone Number / Extension

860-651-2075

Area Code / FAX Number

spresutti@simsburybank.com

E-mail Address

www.simsburybank.com

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

I, Martin J. Geitz
Name of the Holding Company Director and Official

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

3/26/2015

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 3385100
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

FORM FR Y-6

Report Item 1

SBT Bancorp, Inc.

Fiscal Year Ending December 31, 2014

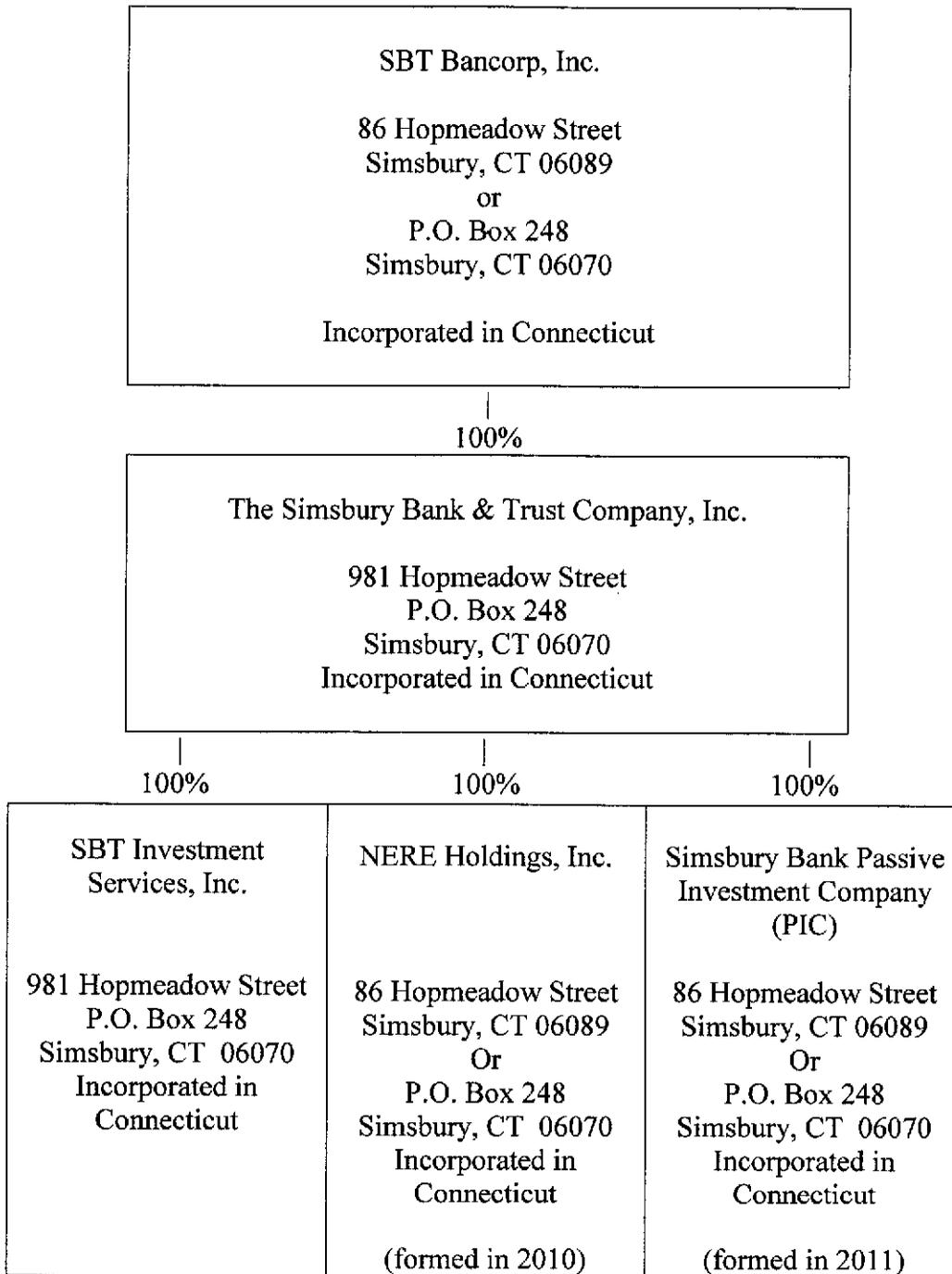
Annual Report

N/A – Registered with the SEC

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Report Item 2

**SBT Bancorp, Inc.
Fiscal Year Ending December 31, 2014
Organizational Chart**



Results: A list of branches for your holding company: SBI BANK CORP. INC. (3395110) of SIMSBURY, CT. The data are as of 12/31/2024. Data reflects information that was received and processed through 01/07/2025.

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-30 reporting requirements, you must also submit FR Y-30 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-30 report may be submitted in a hardcopy format or via the FR Y-30 Online application - <https://floodline.federalreserve.gov>.

* FDIC UNIFORM, Office Number, and ID _RISD columns are for reference only. Verification of these values is not required.

Branch Name	Branch ID _RISD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID _RISD*	Comments
OK	2290887	SIMSBURY BANK AND TRUST COMPANY, SIMSBURY BRANCH	981 HOPMEADOW STREET	SIMSBURY	CT	06070	HARTFORD	UNITED STATES	55577		SIMSBURY BANK AND TRUST COMPANY, INC., THE	2290887	
OK	2840200	AVON BRANCH	27 DALE ROAD	AVON	CT	06001	HARTFORD	UNITED STATES	290287		SIMSBURY BANK AND TRUST COMPANY, INC., THE	2290887	
OK	3448570	BLOOMFIELD BRANCH	864 COTTAGE GROVE ROAD	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	453075		SIMSBURY BANK AND TRUST COMPANY, INC., THE	2290887	
OK	3395084	CANTON BRANCH	250 ALBANY TURNPIKE	CANTON	CT	06019	HARTFORD	UNITED STATES	Not Required	Not Required	SIMSBURY BANK AND TRUST COMPANY, INC., THE	2290887	
OK	2743365	GRANBY BRANCH	11 HARTFORD AVENUE	GRANBY	CT	06035	HARTFORD	UNITED STATES	290286		SIMSBURY BANK AND TRUST COMPANY, INC., THE	2290887	

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Report Item 3

**SBT Bancorp, Inc.
Simsbury, CT**

Fiscal Year Ending December 31, 2014

5% Shareholders

Name of Beneficial Owner	Amount and Nature Of Beneficial Ownership	Percent Of Class
Principal Shareholders (1)		
Banc Fund VI L.P. Banc Fund VII L.P. Banc Fund VIII L.P. Banc Fund IX L.P. 20 North Wacker Drive Suite 3300 Chicago, IL 60606	58,935 (15)	6.6%

- (1) Consists of 0 shares owned by Banc Fund VI L.P. ("BF VI"), 39,481 shares owned by Banc Fund VII L.P. ("BF VII"), 19,454 shares owned by Banc Fund VIII L.P. ("BF VIII") and 0 shares owned by Banc Fund IX L.P. ("BF IX") and is based on information set forth in a Schedule 13G/A filed jointly on February 12, 2015 by BF VI, BF VII, BF VIII and BF IX. The general partner of BF VI is MidBanc VI L.P. ("MidBanc VI"), whose principal business is to be a general partner of BF VI. The general partner of BF VII is MidBanc VII L.P. ("MidBanc VII"), whose principal business is to be a general partner of BF VII. The general partner of BF VIII is MidBanc VIII L.P. ("MidBanc VIII"), whose principal business is to be a general partner of BF VIII. The general partner of BF IX is MidBanc IX L.P. ("MidBanc IX"), whose principal business is to be a general partner of BF IX. MidBanc VI, MidBanc VII, MidBanc VIII and MidBanc IX are Illinois limited partnerships. The general partner of MidBanc VI, MidBanc VII, MidBanc VIII and MidBanc IX is The Banc Funds Company, L.L.C. ("TBFC"), whose principal business is to be a general partner of MidBanc VI, MidBanc VII, MidBanc VIII and MidBanc IX. TBFC is an Illinois corporation whose principal shareholder is Charles J. Moore. Mr. Moore has been the manager of BF VI, BF VII, BF VIII and BF IX since their respective inceptions. As manager, Mr. Moore has voting and dispositive power over the securities of the Company held by each of those entities. As the controlling member of TBFC, Mr. Moore controls TBFC, and therefore each of the partnership entities are directly and indirectly controlled by TBFC.

SBT BANCORP, INC.
Fiscal Year ending December 31, 2014
Insiders

Names & Address	Principal Occupation If Other Than w/ Bank Hold. Co	Title & Position w/ Bank Hold. Co.	Title & Position w/ Subsidiaries	Title & Position w/ Other Businesses*	% Voting Shares in Bank Holding Co	% of Voting Shares in Subsidi.	Other Companies if 25% or More of Voting Securities Are Held
				Cemetery Association			
				Chairman of the Board of Managers, Hartford Downtown YMCA			
				Board member, Automotive Trade Association Executives			
				Corporator, Saint Francis Hospital			
Martin J. Galtz Glastonbury, CT USA	n/a	President, CEO	Director, President & CEO, The Simsbury Bank & Trust Co., Inc.	Board member, FHLB Boston	4.57%	0.00%	n/a
			Director & President, SBT Investment Services, Inc.	President, Connecticut Community Bankers Association			
			Director & President, NERE Holdings, Inc.	Trustee and Treasurer, Simsbury Free Library			
			Director & President, Simsbury Bank Passive Investment Company	Trustee, McLean Affiliates, Inc.			
Gary R. Kevorkian West Simsbury, CT USA	Attorney	Director & Secretary	Secretary The Simsbury Bank & Trust Co., Inc.	Attorney at Law, owner, Kevorkian & Associates, LLC	3.03%	0.00%	Kevorkian & Associates, LLC Newington Sovereign Bank Plaza, LLC Tariffville Properties GRC, LLC Contingency remainder beneficiary of two family-related trusts
Jerry Long Bloomfield, CT USA	Executive, Technology	Director	Director The Simsbury Bank &	Founder & CEO, PCC Technology Group	0.39%	0.00%	PCC Technology Group, LLC

SBT BANCORP, INC.
Fiscal Year ending December 31, 2014
Insiders

Names & Address	Principal Occupation if Other Than w/ Bank Hold. Co	Title & Position w/ Bank Hold. Co.	Title & Position w/ Subsidiaries	Title & Position w/ Other Businesses*	% Voting Shares in Bank Holding Co	% of Voting Shares in Subsids.	None	Other Companies if 25% or More of Voting Securities Are Held
Nicholas B. Mason Simsbury, CT USA			Director The Simsbury Bank & Trust Co., Inc.	Board President, Farmington Valley Visiting Nurse Association	0.41%	0.00%	None	
			Treasurer, Simsbury Community Television, Inc.					
			Treasurer, Old Drake Hill Flower Bridge					
			Member, Town of Simsbury Pension Committee and Insurance Committee					
			Director and Treasurer, Powder Forest Homeowners Association, Inc.					
			Member, Simsbury Chamber of Commerce Government					
			Trust Co., Inc.	Chairman, Bloomfield Economic Development Commission				
				Board member, Hartford Youth Scholars Fndtn.				
				Board member, Rideshare				
				Board member, Bloomfield (CT) Chamber of Commerce				
				Board member, Hebrew Home Corporation				

SBT BANCORP, INC.
Fiscal Year ending December 31, 2014
Insiders

Names & Address	Principal Occupation if Other Than w/ Bank Hold. Co	Title & Position w/ Bank Hold. Co.	Title & Position w/ Subsidiaries	Title & Position w/ Other Businesses*	% Voting		Other Companies if 25% or More of Voting Securities Are Held
					Shares in Bank Holding Co	% of Voting Shares in Subsid.	
			Affairs Committee				
			Board Member, Simsbury Board of Finance				
Jocelyn Mitchell Canton, CT USA	n/a	None	SVP, Chief Retail Banking Officer The Simsbury Bank & Trust Co., Inc.	Board member, Farmington Valley YMCA	0.00%	0.00%	None
Michael D. Nicastro Bristol, CT USA	SVP & Marketing, Service Provider to Banks	Director	Director The Simsbury Bank & Trust Co., Inc.	SVP & Chief Mktg. Officer Conn. Online Computer Center	0.17%	0.00%	None.
			President, Chambers Benefit Centers Leadership Cabinet				
			Board member, Continuity Control				
			Board member, Connecticut Rivers Council of the Boy Scouts of America				
			Board member, American Clock and Watch Museum				
George B. Odium, Jr., DI Retired West Simsbury, CT USA		Director	Director The Simsbury Bank & Trust Co., Inc.	Board Member, Farmington Valley Visiting Nurse Association	1.57%	0.00%	None

SBT BANCORP, INC.
Fiscal Year ending December 31, 2014
Insiders

Names & Address	Principal Occupation if Other Than w/ Bank Hold. Co	Title & Position w/ Bank Hold. Co.	Title & Position w/ Subsidiaries	Title & Position w/ Other Businesses*	% Voting Shares in Bank Holding Co	% of Voting Shares in Subsid.	Other Companies if 25% or More of Voting Securities Are Held
Joseph F. Pagliarini North Providence, RI USA	n/a	None	SVP, Chief Mortgage & Cons. Lending Sales Officer The Simsbury Bank & Trust Co., Inc.	None	0.00%	0.00%	None
Richard J. Sudol New Britain, CT USA	n/a	SVP, CFO & Treasurer	SVP & CFO & Treasurer The Simsbury Bank & Trust Co., Inc.	None	0.33%	0.00%	n/a
Ann G. Taylor Simsbury, CT USA	SVP, Sr. Exec. Hospital	Director	Treasurer, Simsbury Bank Passive Investment Company Director The Simsbury Bank & Trust Co., Inc.	Executive Vice President & Chief Administrative Officer, Connecticut Children's Medical Center	0.09%	0.00%	
David W. Sessions New Hartford, CT USA	Executive, Construction	Vice Chairman	Vice Chairman The Simsbury Bank & Trust Co., Inc.	President & Treas., CASLE Corp.	1.94%	0.00%	CASLE Corp. Sessions Family Associates 2 Northwestern Drive Associates LLC Canton Commerce Center Associates LLC Bloomfield Medical Unit Owners Assn Inc. Day Hill Unit Owners Assn Inc. 406 Medical Associates LLC
			Vice Chairman, NERE Holdings, Inc.	Chairman, Architectural Review Board, Town of New Hartford			Member, New Hartford Democratic Town Committee

SBT BANCORP, INC.
Fiscal Year ending December 31, 2014
Insiders

Names & Address	Principal Occupation if Other Than w/ Bank Hold. Co	Title & Position w/ Bank Hold. Co.	Title & Position w/ Subsidiaries	Title & Position w/ Other Businesses*	% Voting Shares in Bank Holding Co	% of Voting Shares in Subsids.	Other Companies if 25% or More of Voting Securities Are Held
Penny R. Woodford Avon, CT USA	Real Estate Agent	Director	Director The Simsbury Bank & Trust Co., Inc.	Real Estate Agent Coldwell Banker Residential Brokerage	0.36%	0.00%	None
			Vice Chairman, Simsbury Bank Passive Investment Company	Founder/Director, Nights at the Beekley Concert Series to benefit of Beekley Memorial Library			
				Chair, Nominating Committee, Avon Republican Town Committee			

We are aware of no 10% and greater shareholders.

*This column also includes officer positions in not-for-profit organizations