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. §§ 246(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.

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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer and is also a director, the chairman of the board must sign the report.

i. Mark T. Mickeriz
   Name of the Holding Company Director and Official
   Pres/CEO
   Signature of the Holding Company Director and Official
   2/11/15
   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: 3815054
   C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
SIS Bancorp MHC
900 Main Street
Sanford ME 04073

City State Zip Code

same as above

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Mark T. Mickeriz
Pres/CEO
Name Title
207-608-4319
Area Code / Phone Number / Extension
207-490-5222
Area Code / FAX Number
mmickeriz@banksis.com
E-mail Address
www.banksis.net
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:
☐ No

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."

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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIS Bancorp Inc</td>
<td>900 Main Street</td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>Sanford ME 04073</td>
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<tr>
<td>City</td>
<td>State Zip Code</td>
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</tr>
</tbody>
</table>

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.
Form FR Y-6 – Report Item 2a

MHC Organization Chart
SIS Bancorp MHC
December 31, 2014

SIS Bancorp MHC
Sanford, Maine
Incorporated in Delaware

SIS Bancorp Inc
Sanford, Maine
100% owned by MHC
Incorporated in Delaware

Sanford Institution for Savings
Sanford, ME
100% owned by INC
Incorporated in Maine
Results: A list of branches for your depository institution: SANFORD INSTITUTION FOR SAVINGS (ID_RSSD: 111205). This depository institution is held by SIS BANCORP, MHC (3815054) of SANFORD, ME. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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-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://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>111205</td>
<td>SANFORD INSTITUTION FOR SAVINGS</td>
<td>900 MAIN STREET</td>
<td>SANFORD</td>
<td>ME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>361804</td>
<td>BUXTON BRANCH</td>
<td>254 LONG PLAINS ROAD</td>
<td>BUXTON</td>
<td>ME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4208952</td>
<td>WATERBORO BRANCH</td>
<td>40 SOKOKIS TRAIL, WATERBORO CROSSING SHOPPING CENTER</td>
<td>EAST WATERBORO</td>
<td>ME</td>
</tr>
</tbody>
</table>
February 11, 2015

Federal Reserve Bank of Boston
Attn: Stephen Papazian
SSI Unit, Floor H-3
600 Atlantic Avenue
Boston, MA 02210

Report Item 1:
An electronic audited consolidated financial statement completed by Baker, Newman and Noyes, LLC will be available by March 31, 2014. A copy will be submitted once the Bank receives the statement.

Report Item 2a (also see attachment "Form FR Y-6 – Report Item 2a):
SIS Bancorp MHC
900 Main Street
PO Box 472
Sanford, ME 04073

SIS Bancorp Inc
900 Main Street
PO Box 472
Sanford, ME 04073
100% owned by MHC

Sanford Institution for Savings
900 Main Street
PO Box 472
Sanford, ME 04073
100% by INC

Report Item 2b (emailed 2 excel spreadsheets to BOS.Statistics@bos.frb.org February 11, 2015):
→ Sanford Institution for Savings 900 Main Street, Sanford, ME 04073
✓ Springvale Branch, 484 Main Street, Springvale, ME 04083
✓ So. Sanford Branch, 1459 Main Street, Sanford, ME 04073
Report Item 3:
Not relative

Report Item 4:
List of Officers for SIS Bancorp MHC
(1)  Mark T. Mickeriz
     Sanford, ME
(2)  N/A
(3)(a)  President and Chief Executive Officer
(3)(b)  Director & President/CEO (Sanford Institution for Savings)
(3)(c)  N/A
(4)(a)  N/A
(4)(b)  N/A
(4)(c)  N/A
(1)  Roger Guerin
     Sanford, ME
(2)  N/A
(3)(a)  Treasurer and Chief Financial Officer
(3)(b)  SVP/CFO (Sanford Institution for Savings)
(3)(c)  N/A
(4)(a)  N/A
(4)(b)  N/A
(4)(c)  N/A
(1)  Blaine A. Boudreau
     Sanford, ME
(2)  N/A
(3)(a)  Corporate Secretary
(3)(b)  EVP/Lending & Business Development (Sanford Inst for Savings)
(3)(c)  N/A
(4)(a)  N/A
SIS Bancorp MHC
12/31/2014 FR Y-6 Report Items

(4)(b) N/A
(4)(c) N/A

Contact Name:
Arlene Hartley
ahartley@banksis.com
207-608-4328