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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Supervision, Regulation and  
Credit Department

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, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Island Bancorp, Inc.

Legal Title of Holding Company

PO Box 96

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

Edgartown MA 02539

City State Zip Code

2 South Water Street, Edgartown, MA 02539

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Judith Soules VP/Chief Financial Officer

Name Title

508-627-1100 4108

Area Code / Phone Number / Extension

508-627-1133

Area Code / FAX Number

jsoules@yourislandbank.com

E-mail Address

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

I, Fielding Moore

Name of the Holding Company Director and Official

President, CEO & Director

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.

Fielding Moore  
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 2905529

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.

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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

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City State Zip Code

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Physical Location (if different from mailing address)

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62  
2/23/10

RSSD Tiering for:  
ISLAND BANCORP, INC.  
Structure as of 20151231 and going downward

Seq Num	ID RSSD	Legal Name	Adtl City	State/Country	State/Country Inc	Dist FRS	ARDF	Ent Type	Acty Code	Basis of Relationship	PCT
0001	2905529	ISLAND BANCORP, INC.	EDGARTOWN	MASSACHUSETTS	MASSACHUSETTS	1	1	BHC	551111		
0002	767705	EDGARTOWN NATIONAL BANK, THE	EDGARTOWN	MASSACHUSETTS	MASSACHUSETTS	1	1	NAT	52211	Vig Eqty	100
0003	1219162	OAK BLUFFS BRANCH	OAK BLUFFS	MASSACHUSETTS	MASSACHUSETTS	1	0	DBR	0		
0004	183604	UPPER MAIN STREET BR	EDGARTOWN	MASSACHUSETTS	MASSACHUSETTS	1	0	DBR	0		
0005	3173905	VINEYARD HAVEN BRANCH	VINEYARD HAVEN	MASSACHUSETTS	MASSACHUSETTS	1	0	DBR	0		
0006	2989946	ENB SECURITIES, INC.	EDGARTOWN	MASSACHUSETTS	MASSACHUSETTS	1	0	DEO	52399	Vig Eqty	100

Total Number of Entities in the tree 6  
Total Number of Unique Entities in the tree 6

Tier Selection Criteria

RSSD Tiering for  
As of Date 2905529 ISLAND BANCORP, INC.  
20151231  
Direction Down  
Selection Rule All Entities  
Branches - Domestic Institutions All Branches  
Branches - Foreign Institutions All Branches

Explanatory Notes

Entity Type	Description
BHC	BANK HOLDING COMPANY
DBR	DOMESTIC BRANCH OF A DOMESTIC BANK
DEO	DOMESTIC ENTITY OTHER
NAT	NATIONAL BANK

Primary Activity Code

52211	COMMERCIAL BANKING
52399	ALL OTHER FINANCIAL INVESTMENT ACTIVITIES
551111	OFFICES OF BANK HOLDING COMPANIES

Two asterisks (\*\*) next to the Seq Num indicates that confidentially is pending or granted.  
An asterisk (\*) next to the Adtl Line Num denotes the Seq Num at which the offspring of this entity are listed.  
A dot dot notation (...) next to Legal Name denotes a circular relationship.  
Dist FRS is the district that denotes the physical location of the entity and ARDF is the regulating FRB.  
The ARDF is only applicable to BHCs, SLHCs, FBOs, Dis, and Edge/Agreement Corps.

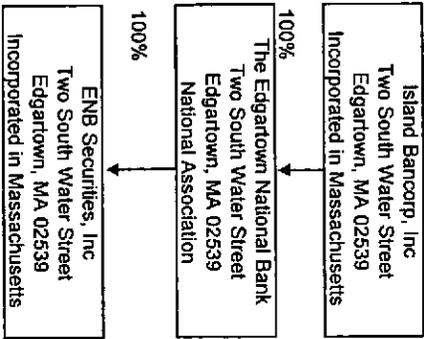
Form FR Y6  
 Island Bancorp, Inc  
 Two South Water Street  
 Edgartown, Massachusetts 02539

2015

Report Item

1. Island Bancorp, Inc prepares an annual report for its shareholders.  
 Included

2. A Organizational Chart



2. B Branch Listing

Branch Service Type	Branch ID RSSD*	Popular Name	Street Address	City	State	Zip	County	Country	FDIC	UNINUM	Office Number*	Head Office	Head Office
Full Service (Head Office)	767705	EDGARTOWN NATIONAL BANK, THE	2 SOUTH WATER STREET	EDGARTOWN	MA	02539	DUKES	UNITED STATES		1669	0	EDGARTOWN NATIONAL BANK, THE	767705
Full Service	183604	UPPER MAIN STREET BR	251 UPPER MAIN STREET	EDGARTOWN	MA	02539	DUKES	UNITED STATES		193442	1	EDGARTOWN NATIONAL BANK, THE	767705
Full Service	1219162	OAK BLUFFS BRANCH	57 CIRCUIT AVE	OAK BLUFFS	MA	02557	DUKES	UNITED STATES		193443	2	NATIONAL BANK, THE	767705
Full Service	3173905	VINEYARD HAVEN BRANCH	257 EDGARTOWN ROAD	VINEYARD HAVEN	MA	02568	DUKES	UNITED STATES		419629	4	EDGARTOWN NATIONAL BANK, THE	767705

LEI is Not Applicable

FORM FR Y-6

Island Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015

Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015

(1)(a) Names & Addresses (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & % of Each Class of Voting Securities	(2)(a) Name & Addresses (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & % of Each Class of Voting Securities
D. Warren Vose, Jr. Edgartown, MA	USA	12,107 – 24.98% Common Stock	N/A	N/A	N/A
Dianne V. Durawa Edgartown, MA	USA	5,312 – 10.96% Common Stock	N/A	N/A	N/A
Dennise V Croft Revocable Trust Edgartown, MA	USA	5,093 – 10.51% Common Stock			
McLaughlin Family Limited Partnership Vero Beach, FL	USA	4,840 – 9.99% Common Stock			
Donna W Vose Revocable Trust Edgartown, MA	USA	5,243 – 10.82% Common Stock			

**Report Item 4: Insiders**

(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than w/ Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (including names of subsidiaries)	(3)(c) Title & Position with Other Businesses (inc. names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (inc. names of Subs.)	(4c) List Names of Other Companies (including partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
D. Warren Vose, Jr. Edgartown, MA	Retired Pilot, Delta Airlines	Chairman of the Board Board of Directors	Chairman of the Board of Directors The Edgartown National Bank	None	24.98%	None	None
Fielding Moore Edgartown, MA	President & CEO The Edgartown National Bank	President & CEO and Director	President & CEO The Edgartown National Bank	None	4.82%	None	None
Stuart F. Fuller Edgartown, MA	Town of Edgartown Highway Superintendent	Director	Director, The Edgartown National Bank	None	0.84%	None	None
Everett H. Poole Chilmark, MA	Fisherman	Director	Director, The Edgartown National Bank	None	2.72%	None	None
Thomas A. Durawa Edgartown, MA	Retired Teacher, The Edgartown School	Vice Chairman of Board Of Directors	Vice Chairman of Board of Directors The Edgartown National Bank	None	10.96%	None	None
John G. Early West Tisbury, MA	Retired Contractor and Former Owner of John G. Early Contractor & Builder	Director	Director, The Edgartown National Bank	None	0.64%	None	None
Kathleen D. Solitto Chilmark, MA	Real Estate Broker	Director	Director, The Edgartown National Bank	None	0.21%	None	None