

Board of Governors of the Federal Reserve System

5/16/16



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, 2015

Month / Day / Year

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.

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)

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.

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

Patricia W. Weigel  
 5/15/16

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 2835475  
 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

Board of Governors of the Federal Reserve System



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, 2015

Month / Day / Year

N/A

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

I, Patricia W. Weigel

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

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)

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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.

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

*Patricia W. Weigel*  
 12/3/16

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. \_\_\_\_\_

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

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Zip Code

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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)

Results: A list of branches for your holding company, NORWAY BANKCORP, INC (283475) of NORWAY, ME. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**Reconciliation and Verification Status**

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**

Change: If the branch information is incorrect or incomplete, review 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 opened 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://yt1online.federalreserve.gov>.

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

Data Action	Effective Date	Branch Service Type	Branch ID, RSDO	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNLINK*	Office Number*	Head Office	Head Office ID, RSDO*	Comments
OK		Full Service (Head Office)	289702	NORWAY SAVINGS BANK	251 MAIN STREET	NORWAY	ME	04258	OXFORD	UNITED STATES	11673		0	NORWAY SAVINGS BANK	289702
OK		Full Service	452952	AUBURN BRANCH	31 COURT STREET	AUBURN	ME	04210	KAUPOKCOGSH	UNITED STATES	54039		25	NORWAY SAVINGS BANK	289702
OK		Full Service	761632	BETHEL BRANCH	1 PARKWAY ROAD	BETHEL	ME	04217	OXFORD	UNITED STATES	24247		6	NORWAY SAVINGS BANK	289702
OK		Full Service	285528	BOSTON MAINE ST BRANCH	93 MAINE STREET	BOSTON	ME	04009	CUMBERLAND	UNITED STATES	20242		1	NORWAY SAVINGS BANK	289702
OK		Full Service	359506	BOSTON MAINE ST BRANCH	14 GUNNE ROAD	BOSTON	ME	04011	CUMBERLAND	UNITED STATES	13100		12	NORWAY SAVINGS BANK	289702
OK		Full Service	470201	COCKSCOMB BRANCH	266 US ROUTE 1	FAIRBOLT	ME	04015	CUMBERLAND	UNITED STATES	23993		13	NORWAY SAVINGS BANK	289702
OK		Full Service	370823	FALMOUTH BRANCH	8 MARKET DRIVE	FRETBURG	ME	04937	OXFORD	UNITED STATES	35992		17	NORWAY SAVINGS BANK	289702
OK		Full Service	500809	FRETBURG BRANCH	557 MAIN STREET, SUITE A	FRETBURG	ME	04932	CUMBERLAND	UNITED STATES	23934		14	NORWAY SAVINGS BANK	289702
OK		Full Service	381503	FRETBURG BRANCH	11 LIBBY HILL ROAD	GRAY	ME	04939	CUMBERLAND	UNITED STATES	40885		2	NORWAY SAVINGS BANK	289702
OK		Full Service	479207	GRAY BRANCH	62 ROCKVELL TRL	KENNEBUNK	ME	04038	YORK	UNITED STATES	53520		20	NORWAY SAVINGS BANK	289702
OK		Full Service	445976	KENNEBUNK BRANCH	356 MAIN STREET	NAPLES	ME	04055	CUMBERLAND	UNITED STATES	24254		3	NORWAY SAVINGS BANK	289702
OK		Full Service	381101	NAPLES BRANCH	446 FOREST AVENUE	NORWAY	ME	04268	OXFORD	UNITED STATES	Not Required	Not Required			
OK		Electronic Banking	498297	NORWAY E BRANCH	120 CONGRESS STREET	PORTLAND	ME	04101	CUMBERLAND	UNITED STATES	16390		10	NORWAY SAVINGS BANK	289702
OK		Full Service	472704	FOREST AVENUE BRANCH	569 MAIN STREET	PORTLAND	ME	04102	CUMBERLAND	UNITED STATES	26239		16	NORWAY SAVINGS BANK	289702
OK		Full Service	367188	PORTLAND CONGRESS STREET BRANCH	158 US ROUTE 1	SCARBOROUGH	ME	04074	YORK	UNITED STATES	24258		11	NORWAY SAVINGS BANK	289702
OK		Full Service	272184	PORTLAND EXCHANGE STREET BRANCH	207 WATERMAN DRIVE	SOUTH PORTLAND	ME	04072	CUMBERLAND	UNITED STATES	47218		19	NORWAY SAVINGS BANK	289702
OK		Full Service	501408	SACO BRANCH	88 CASSPPE TRAIL EAST, ROUTE 35	STANOSH	ME	04084	CUMBERLAND	UNITED STATES	24255		4	NORWAY SAVINGS BANK	289702
OK		Full Service	370802	SCARBOROUGH BRANCH	47 FOSHALL FARM MAIL ROAD	TOPSHAM	ME	04086	SCARBOROUGH	UNITED STATES	46758		22	NORWAY SAVINGS BANK	289702
OK		Full Service	370801	SOUTH PARIS BRANCH	107 PARKLIN DRIVE	WINNHAM	ME	04082	CUMBERLAND	UNITED STATES	26292		15	NORWAY SAVINGS BANK	289702
OK		Full Service	370803	STANOSH BRANCH	688 US ROUTE 1	YANBOOTH	ME	04095	CUMBERLAND	UNITED STATES	24256		5	NORWAY SAVINGS BANK	289702
OK		Full Service	370804	WINNHAM BRANCH							49182		23	NORWAY SAVINGS BANK	289702

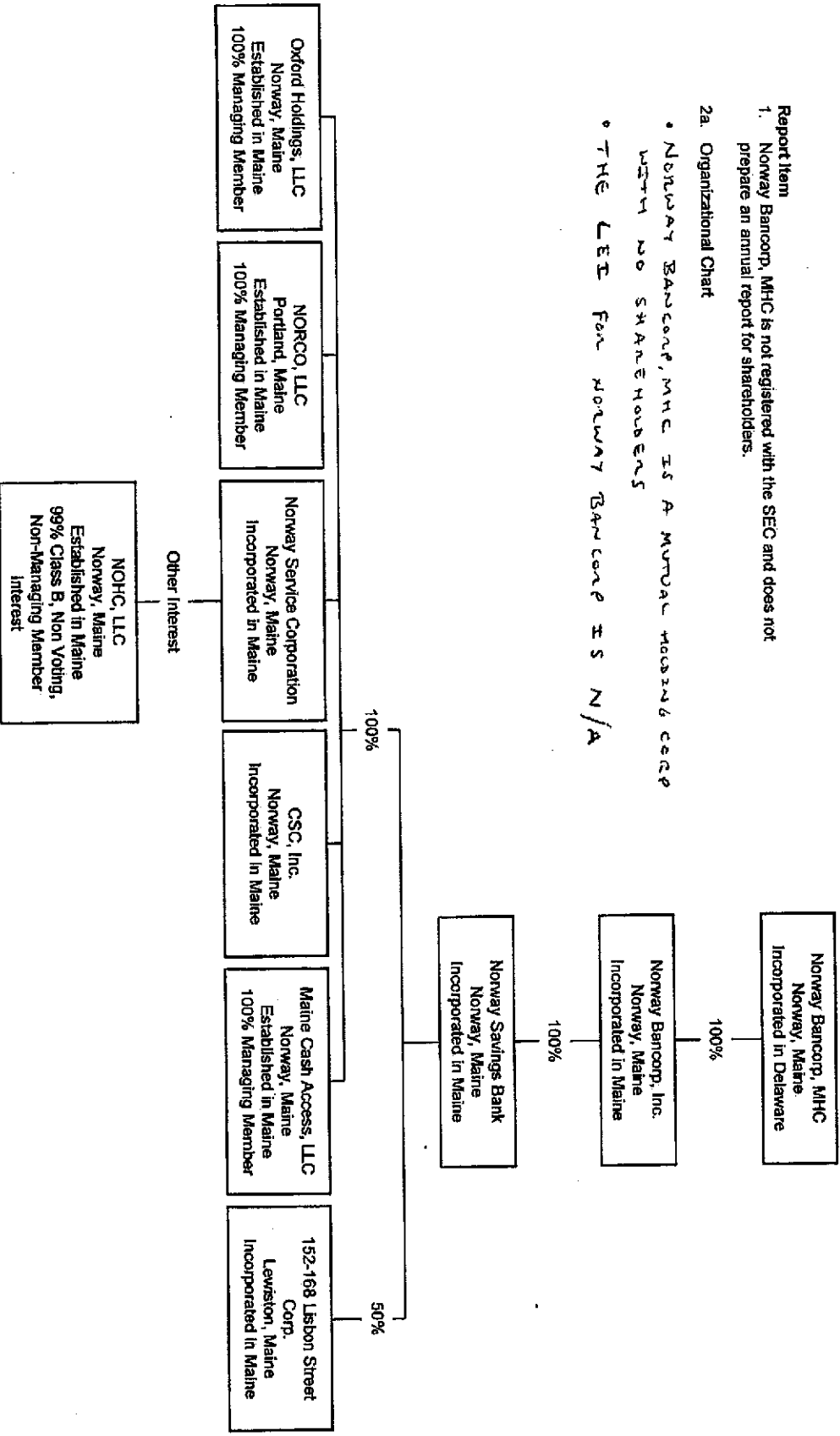
Norway Bancorp, MHC  
 Norway, Maine  
 Fiscal Year Ending December 31, 2015

Report Item

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

2a. Organizational Chart

- NORWAY BANCORP, MHC IS A MUTUAL HOLDING CORP WITH NO SHAREHOLDERS
- THE LEE FOR NORWAY BANCORP IS N/A



**Form FR Y-6  
December 31, 2015  
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, ME, USA	N/A	President & CEO	President & CEO Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Brian E. Shibles Waterford, ME, USA	N/A	Executive Vice President & Treasurer	Executive VP & Treasurer Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Steven M. Whitney Bethel, ME, USA	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, ME, USA	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, ME, USA	N/A	Chairman, Board of Directors	Chairman, Board of Directors	N/A	N/A	N/A	N/A