

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.

I, Mark T. Mickeriz

Name of the Holding Company Director and Official  
 Pres/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.

*Mark T. Mickeriz*  
 Signature of Holding Company Director and Official

3/3/16

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. \_\_\_\_\_

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

December 31, 2015

Month / Day / Year

N/A

4/7/16  
 @bankley  
 \*

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

Reporter's Name, Street, and Mailing Address

SIS Bancorp MHC

Legal Title of Holding Company

900 Main Street

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

Sanford	ME	04073
City	State	Zip Code

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

https://secure.banksis.net/homepage/

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:
  - 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.

SIS Bancorp Inc  
Legal Title of Subsidiary Holding Company

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

Sanford	ME	04073
City	State	Zip Code

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
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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
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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
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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
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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
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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
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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

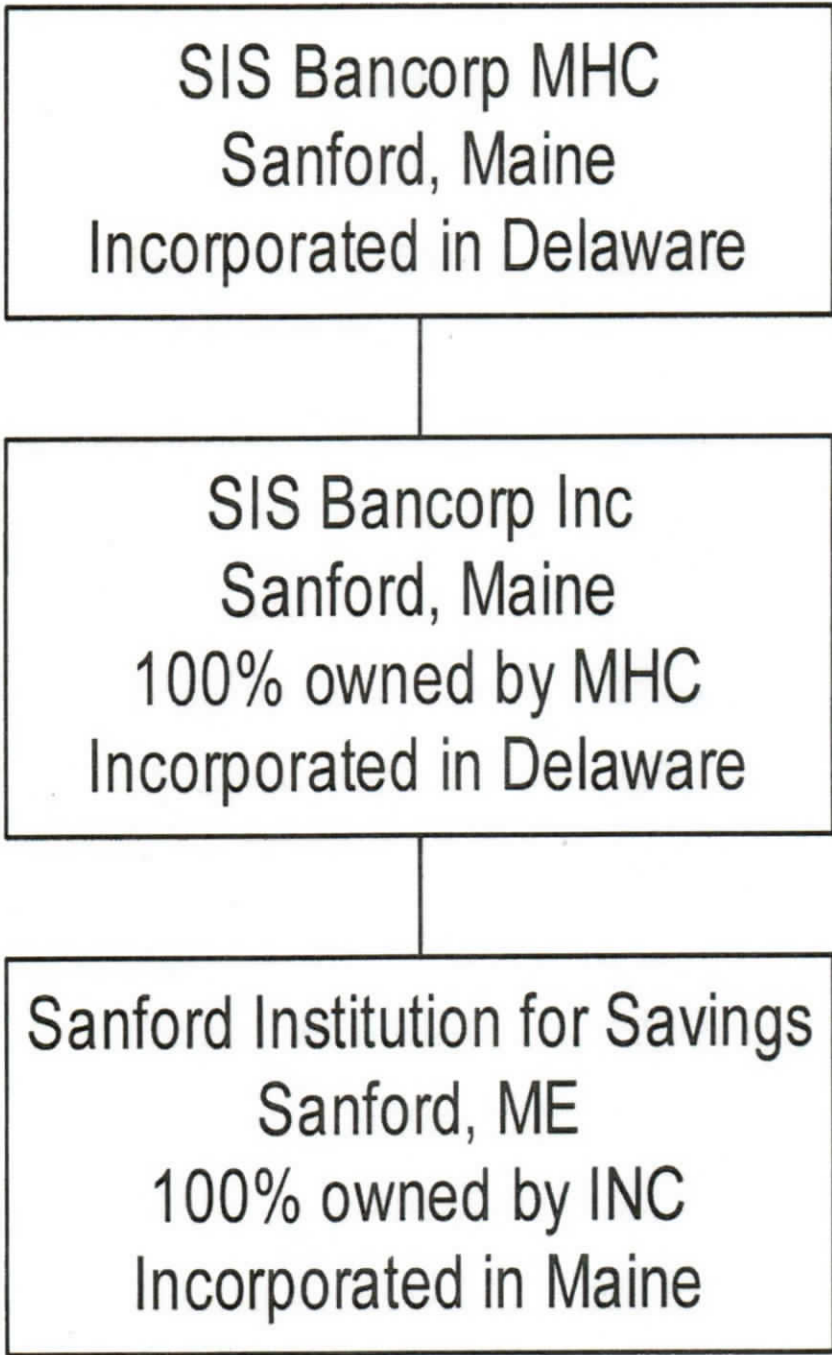
City	State	Zip Code
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Physical Location (if different from mailing address)

Form FR Y-6 – Report Item 2a

MHC Organization Chart (LEI is N/A)  
SIS Bancorp MHC  
December 31, 2015

\* 4/7/16  
account log



Results: A list of branches for your depository institution: **SANBORO INSTITUTION FOR SAVINGS (ID: 4650; 111205)**. This depository institution is held by **55 BANKCORP INC (1815900) of SANBORO, ME**. The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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.

**Action**

**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 emailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

Note: To attach the **FR Y-10 reporting requirements**, you must also submit **FR Y-10 Domestic Branch Schedule** 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://210online.federalreserve.gov>.

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

Data Action	Effective Date	Branch Service Type	Branch ID_BSD*	Regular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID_BSD*	Comments
OK		Full Service (Head Office)	111205	SANBORO INSTITUTION FOR SAVINGS	300 MAIN STREET 154 LONG PLAINS ROAD	SANBORO BUTON	ME	4073 YORK	YORK	UNITED STATES	11151		0 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	381804	BOYLE BRANCH	PROBING CENTER	EAST WATERBORO	ME	4093 YORK	YORK	UNITED STATES	24449		5 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	403992	WATERBORO BRANCH	31 CENTRAL AVENUE, BOX 128	LIMERIC	ME	4040 YORK	YORK	UNITED STATES	359867		7 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	429393	SOUTH SANBORO BRANCH	1489 MAIN STREET	SANBORO	ME	4073 YORK	YORK	UNITED STATES	24440		4 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	370404	SPRINGVALE BRANCH	1489 MAIN STREET	SPRINGVALE	ME	4083 YORK	YORK	UNITED STATES	240586		3 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	403985	WELLS BRANCH	1149 FOST ROAD	WELLS	ME	4090 YORK	YORK	UNITED STATES	433486		8 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	403997	YORK BRANCH	608 US ROUTE 1	YORK	ME	3909 YORK	YORK	UNITED STATES	358960		6 SANBORO INSTITUTION FOR SAVINGS	11205	
OK		Full Service	446510	ISLINGTON STREET BRANCH	501 ISLINGTON STREET	PORTSMOUTH	NH	3801 ROCKINGHAM	ROCKINGHAM	UNITED STATES	Not Required	Not Required	6 SANBORO INSTITUTION FOR SAVINGS	11205	

ES0 3/15/2016

March 3, 2016

Federal Reserve Bank of Boston  
Attn: Stephen Papazian  
SSI Unit, Floor H-3  
600 Atlantic Avenue  
Boston, MA 02210-2204

Report Item 1:

The audited consolidated financial statement completed by Baker, Newman and Noyes, LLC is included as an attachment with this letter.

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](mailto:BOS.Statistics@bos.frb.org) March 3, 2016):

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

Limerick Branch, 32 Central Avenue, Limerick, ME 04048  
Buxton Branch, 254 Long Plains Rd, Buxton, ME  
Waterboro Branch, Waterboro Crossing Shopping Center, 40 Sokokis Trail, E  
Waterboro, ME 04030  
York Branch, 408 US Route 1, York, ME 03909  
Wells Branch, 1149 Post Road, Wells, ME 04090  
Portsmouth Branch, 501 Islington Street, Portsmouth, NH 03801

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

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

Contact Name:

Arline Hartley  
ahartley@banksis.com  
207-608-4328