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.

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 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.

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

RISFD ID:

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, 2015

Month / Day / Year

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

Reporter’s Name, Street, and Mailing Address

SIS Bancorp MHC

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

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.

12/2015
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)

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code
Physical Location (if different from mailing address)

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

12/2012
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 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