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Handwritten initials: GTO, 1/27/16

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.

I, Tony C. McKim

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.

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.

Handwritten signature of Tony C. McKim

Signature of Holding Company Director and Official

3/22/16

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 1133932  
C.I. \_\_\_\_\_

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

The First Bancorp, Inc.

Legal Title of Holding Company

223 Main St, PO Box 940

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

Damariscotta ME 04572  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Deborah Wallace Financial Report Manager

Name Title

207-563-3195 2015

Area Code / Phone Number / Extension

207-563-6853

Area Code / FAX Number

debbie.wallace@thefirst.com

E-mail Address

www.thefirstbancorp.com

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

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.

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I, Tony C. McKim

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

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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.*

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. \_\_\_\_\_

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

The First Bancorp, Inc.

Legal Title of Holding Company

223 Main St, PO Box 940

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

Damariscotta

ME

04572

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Deborah Wallace

Financial Report Manager

Name

Title

207-563-3195 2015

Area Code / Phone Number / Extension

207-563-6853

Area Code / FAX Number

debbie.wallace@thefirst.com

E-mail Address

www.thefirstbancorp.com

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

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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



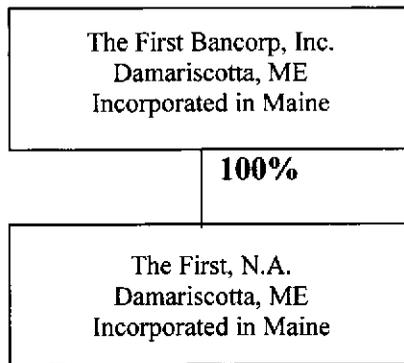
**Form FRY-6**

**The First Bancorp, Inc.  
Damariscotta, Maine  
Fiscal Year Ending December 31, 2015**

Report Item

- 1: a. See Form 10-K December 31, 2015 attached
- 1: b. Annual Report attached

2a: Organizational Chart – LEI is N/A



2b: Branch Information - Submitted 3/15/2016 via email

**FRY-6 December 31, 2015 Report Item 3: Shareholders**

- 1.a. BlackRock Fund Advisors  
400 Howard Street  
San Francisco, CA
  - b. USA
  - c. 609,006 – 5.66% Common Stock
2. None.

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

**Trustees – None**

**Partners – None**

**Directors – as follows:**

- 
1. David B. Soule, Jr.  
Wiscasset, ME 04578
  2. Partner – Soule, Soule & Logan Law Office
  - 3.a. Director – Chairman of the Board – The First Bancorp, Inc.  
b. Director – Chairman of the Board – The First, N.A.  
c. None
  - 4.a. <1%  
b. None  
c. Soule, Soule & Logan 50%

- 
1. Katherine M. Boyd  
Boothbay Harbor, ME 04538
  2. Co-Owner – Boothbay Region Greenhouses
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  - 4.a. <1%  
b. None  
c. Boothbay Region Greenhouses 50%.
-

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. Robert B. Gregory  
Damariscotta, ME 04543
  
  2. Owner – Robert B. Gregory Law Firm  
Owner – Damariscotta Title Company
  
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  
  - 4.a. <1%  
b. None  
c. Robert B. Gregory Law Firm-Sole Proprietorship  
Damariscotta Title Company 100%
- 

1. Tony C. McKim  
Trenton, ME 04605
  
  2. Co-Owner McKim Brothers LLC
  
  - 3.a. Director – President & CEO – The First Bancorp, Inc.  
b. Director – President & CEO – The First, N.A.  
c. None
  
  - 4.a. <1%  
b. None  
c. McKim Brothers LLC 60%
-

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. Mark N. Rosborough  
Ellsworth, ME 04605
  
  2. Co Owner J. T. Rosborough, Inc.  
Co Owner Rosborough Rental  
Co Owner Penrose  
Co Owner TISA
  
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  
  - 4.a. 1.45%  
b. None  
c. J.T. Rosborough 100%  
Rosborough Family Limited Partnership 30%  
Penrose 50%  
TISA 33%
- 

1. Cornelius J. Russell  
Rockport, ME 04856
  
  2. None
  
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  
  - 4.a. <1%  
b. None  
c. None
-

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. Stuart G. Smith  
Camden, ME 04843
  
  2. Co-Owner – Maine Sport Outfitters  
Co-Owner – Lord Camden Inn  
Co-Owner – Bay View Landing, LLC  
Co-Owner – Rockland Harbor Investment Property, LLC  
Co-Owner – Breakwater Market Place, LLC  
Co-Owner – Bay View Management, LLC  
Co-Owner – Old Garage, LLC  
Co-Owner - Quantabeycook, LLC  
Co-Owner -135 Camden Street, LLC  
Co-Owner - Grand Harbor Inn, LLC  
Co-Owner – One Bay View Landing Restaurant, LLC
  
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  
  - 4.a. <1%  
b. None  
c. Maine Sport Outfitters 50%  
Lord Camden Inn 50%  
Bay View Landing 50%  
Rockland Harbor Investment Property LLC 10%  
Breakwater Market Place, LLC 50%  
Bay View Management, LLC 50%  
Old Garage, LLC 50%  
Quantabeycook, LLC 50%  
135 Camden Street, LLC 50%  
Grand Harbor Inn, LLC 50%  
Bay View Street Inn, LLC 50%
-

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. Bruce B. Tindal  
Boothbay, ME 04537
  2. Owner – Tindal & Callahan Real Estate
  - 3.a. Director – The First Bancorp, Inc.  
b. Director – The First, N.A.  
c. None
  - 4.a. <1%  
b. None  
c. Tindal & Callahan Real Estate 100%
- 

**Officers – as follows:**

---

1. Tony C. McKim, President & Chief Executive Officer  
(see above list of Directors)
- 
1. Charles A. Wootton  
West Rockport ME 04865
  2. None.
  - 3.a. Clerk – The First Bancorp, Inc.  
b. Executive Vice President & Senior Loan Officer - The First, N.A.  
c. None
  - 4.a. 1%  
b. None  
c. None
-

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. F. Stephen Ward  
Edgecomb, ME 04556
  2. Kiwi Hanger Club
  - 3.a. Treasurer – The First Bancorp, Inc.  
b. Executive Vice President, Chief Financial Officer – The First, N.A.  
c. None
  - 4.a. <1%  
b. None  
c. Kiwi Hanger Club 10%
- 

1. Richard M. Elder  
Boothbay, ME 04537
  2. None
  - 3.a.  
b. Executive Vice President – Retail Services of the Bank - The First, N.A.  
c. None
  - 4.a. <1%  
b. None  
c. None
- 

1. Susan A. Norton  
Boothbay, ME 04537
2. None
- 3.a.  
b. Executive Vice President – HR and Compliance - The First, N.A.  
c. None
- 4.a. <1%  
b. None  
c. None

**FRY-6 December 31, 2015**

**Report Item 4: Directors and Officers- The First Bancorp, Inc.**

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1. Steven N. Parady  
Bar Harbor, ME 04609
  2. Sound Investments, Inc.
  - 3.a.
    - b. Executive Vice President – Chief Fiduciary Officer - The First, N.A.
    - c. None
  - 4.a. <1%
  - b. None
  - c. Sound Investments, Inc. 100%
- 

1. Tammy L. Plummer  
South Bristol, ME 04568
  2. None
  - 3.a.
    - b. Executive Vice President – Chief Information Officer - The First, N.A.
    - c. None
  - 4.a. <1%
  - b. None
  - c. None
- 

1. Sarah Tolman  
Rockland, ME 04841
  2. None
  - 3.a.
    - b. Executive Vice President – Branch Administration - The First, N.A.
    - c. None
  - 4.a. <1%
  - b. None
  - c. None
-

Results: A list of branches for your depository institution: **FIRST NATIONAL ASSOCIATION, THE (ID: RSSD: 439404)**. This depository institution is held by **FIRST HANCOCK, INC. (THE) (1139393) / DANABRISCOLTA, ME**. The data are as of **12/29/2015**. Data reflects information that was received and processed through **01/07/2016**.

ESD 3/16/2016

**Reconciliation and Verification Sheet**

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.

**Open**: If a branch listed was never opened by this depository institution, enter "Open" 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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	439404	FIRST NATIONAL ASSOCIATION, THE	223 MAIN STREET	DANABRISCOLTA	ME	04543	LINCOLN	UNITED STATES	2791	Not Required	0 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	439628	EXCHANGE STREET BRANCH	145 EXCHANGE STREET	BANGOR	ME	04401	PENOBSCOT	UNITED STATES	Not Required	Not Required	8 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	523808	BAH HARBOR BRANCH	102 MAIN STREET	BAH HARBOR	ME	04610	HANCOCK	UNITED STATES	2788	Not Required	14 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	288809	BLUE HILL BRANCH	1 SOUTH STREET	BLUE HILL	ME	04614	HANCOCK	UNITED STATES	358182	Not Required	2 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	301703	BOOTHBAY HARBOR BRANCH	77 OAK STREET	BOOTHBAY HARBOR	ME	04518	LINCOLN	UNITED STATES	202482	Not Required	10 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	432601	CALAIS OFFICE	319 NORTH STREET	CALAIS	ME	04819	WASHINGTON	UNITED STATES	202486	Not Required	6 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	270628	CAMDEN BRANCH	19 ELM STREET	CAMDEN	ME	04813	KNOX	UNITED STATES	202440	Not Required	12 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	146404	EASTPORT BRANCH	102 WASHINGTON STREET	EASTPORT	ME	04843	WASHINGTON	UNITED STATES	202439	Not Required	11 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	524701	EASTWORTH OFFICE	293 HIGH STREET	EASTWORTH	ME	04652	HANCOCK	UNITED STATES	202442	Not Required	7 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	270099	NORTHEAST HARBOR BRANCH	3 SUMMIT ROAD, NORTHEAST HARBOR	MOUNT DESERT	ME	04805	HANCOCK	UNITED STATES	202442	Not Required	13 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	300658	PARK STREET BRANCH	132 PARK STREET	ROCKLAND	ME	04841	KNOX	UNITED STATES	344469	Not Required	5 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	364403	ROCKLAND BRANCH	61 UNION STREET	ROCKLAND	ME	04841	KNOX	UNITED STATES	534248	Not Required	15 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	262282	ROCKPORT BRANCH	114 COMMERCIAL STREET	ROCKPORT	ME	04856	KNOX	UNITED STATES	344469	Not Required	5 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Limited Service	431101	SOUTHWEST HARBOR BRANCH	11 SEAL COVE ROAD	SOUTHWEST HARBOR	ME	04679	HANCOCK	UNITED STATES	202437	Not Required	9 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	139199	SOUTHWEST HARBOR BRANCH	350 MAIN STREET	SOUTHWEST HARBOR	ME	04679	HANCOCK	UNITED STATES	202451	Not Required	1 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	531206	WALDOBORO BRANCH	1421 ATLANTIC HIGHWAY	WALDOBORO	ME	04572	LINCOLN	UNITED STATES	202451	Not Required	3 FIRST NATIONAL ASSOCIATION, THE	439404	
OK		Full Service	122267	WISCASSET BRANCH	139 GARDNER ROAD	WISCASSET	ME	04578	LINCOLN	UNITED STATES	202451	Not Required	3 FIRST NATIONAL ASSOCIATION, THE	439404	