

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Blaine A. Boudreau

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

03/27/2019

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 3815054
 C.I. _____

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

December 31, 2018

Month / Day / Year

549300DK2AEMKCO4JZ92

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

<u>Sanford</u>	<u>ME</u>	<u>04073</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Blaine A. Boudreau Pres/CEO

Name Title

207-608-4366

Area Code / Phone Number / Extension

207-490-5222

Area Code / FAX Number

bboudreau@banksis.com

E-mail Address

https://www.banksis.com

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

Is confidential treatment requested for any portion of this report submission? 0=No
1=Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

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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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)

March 28, 2019

Federal Reserve Bank of Boston
Attn: Stephen Papadimos
Statistics Unit, Floor T-12
600 Atlantic Avenue
Boston, MA 02210-2264

Report Item 1:

The audited consolidated financial statement.

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 (Submitted early via emailed March 28, 2019 to BOS.Statistics@bos.frb.org. 1 spreadsheet for SIS Bancorp MHC and 1 spreadsheet for SISBancorp Inc.)

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

Form FR Y-6 – Report Item 2a

MHC Organization Chart (LEI: 549300DK2AEMKCO4JZ92)

SIS Bancorp MHC

December 31, 2018

SIS Bancorp MHC
Sanford, Maine
Incorporated in Delaware

SIS Bancorp Inc
Sanford, Maine
100% owned by MHC
Incorporated in Delaware

— LEI
N/A

Sanford Institution for Savings
Sanford, ME
100% owned by INC
Incorporated in Maine

— LEI
N/A

Results: A list of branches for your depository institution: SANFORD INSTITUTION FOR SAVINGS (ID: RSSD: 111205)
 This depository institution is held by 35 BANKCORP, INC (1385504) of SANFORD, ME.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019

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.

Actions

OK - If the branch information is correct, enter 'OK' in the **Data Action** column.
Change - If the branch information is incorrect or incomplete, 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 site of the branch 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 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)	111205	SANFORD INSTITUTION FOR SAVINGS	900 MAIN STREET	SANFORD	ME	04073	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	361804	BUXTON BRANCH	254 LONG PLAINS ROAD	BUXTON	ME	04093	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	4208952	WATERBORD BRANCH	40 SOKOKS TRAIL, WATERBORD CROSSING SHOPPING CENTER	EAST WATERBORD	ME	04048	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	297109	LIMERICK BRANCH	32 CENTRAL AVENUE, BOX 128	LIMERICK	ME	04073	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	4208934	SOUTH SANFORD BRANCH	1459 MAIN STREET	SANFORD	ME	04083	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	370404	SPRINGVALE BRANCH	484 MAIN STREET	SPRINGVALE	ME	04090	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	4208989	WELLS BRANCH	1149 POST ROAD	WELLS	ME	03909	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	4208970	YORK BRANCH	408 US ROUTE 1	YORK	ME	03909	YORK	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	
OK		Full Service	4466510	ISLINGTON STREET BRANCH	501 ISLINGTON STREET	PORTSMOUTH	NH	03801	ROCKINGHAM	UNITED STATES	Not Required	Not Required	SANFORD INSTITUTION FOR SAVINGS	111205	

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) Blaine A Boudreau
Sanford, ME
- (2) N/A
- (3)(a) President
- (3)(b) President (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) Anthony J. Cataldi
Sanford, ME
- (2) N/A
- (3)(a) Corporate Secretary
- (3)(b) EVP/COO (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