

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, 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.

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.

Patricia W. Weigel  
 Signature of Holding Company Director and Official

2/10/20  
 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. \_\_\_\_\_

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

December 31, 2019

Month / Day / Year

Not Applicable

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)

Person to whom questions about this report should be directed:

Charles E. Williams VP Finance & Treasury Mgr  
 Name Title

207-393-3644

Area Code / Phone Number / Extension

207-739-6190

Area Code / FAX Number

cwilliams@norwaysavingsbank.com

E-mail Address

www.norwaysavings.bank

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

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

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.

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 State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

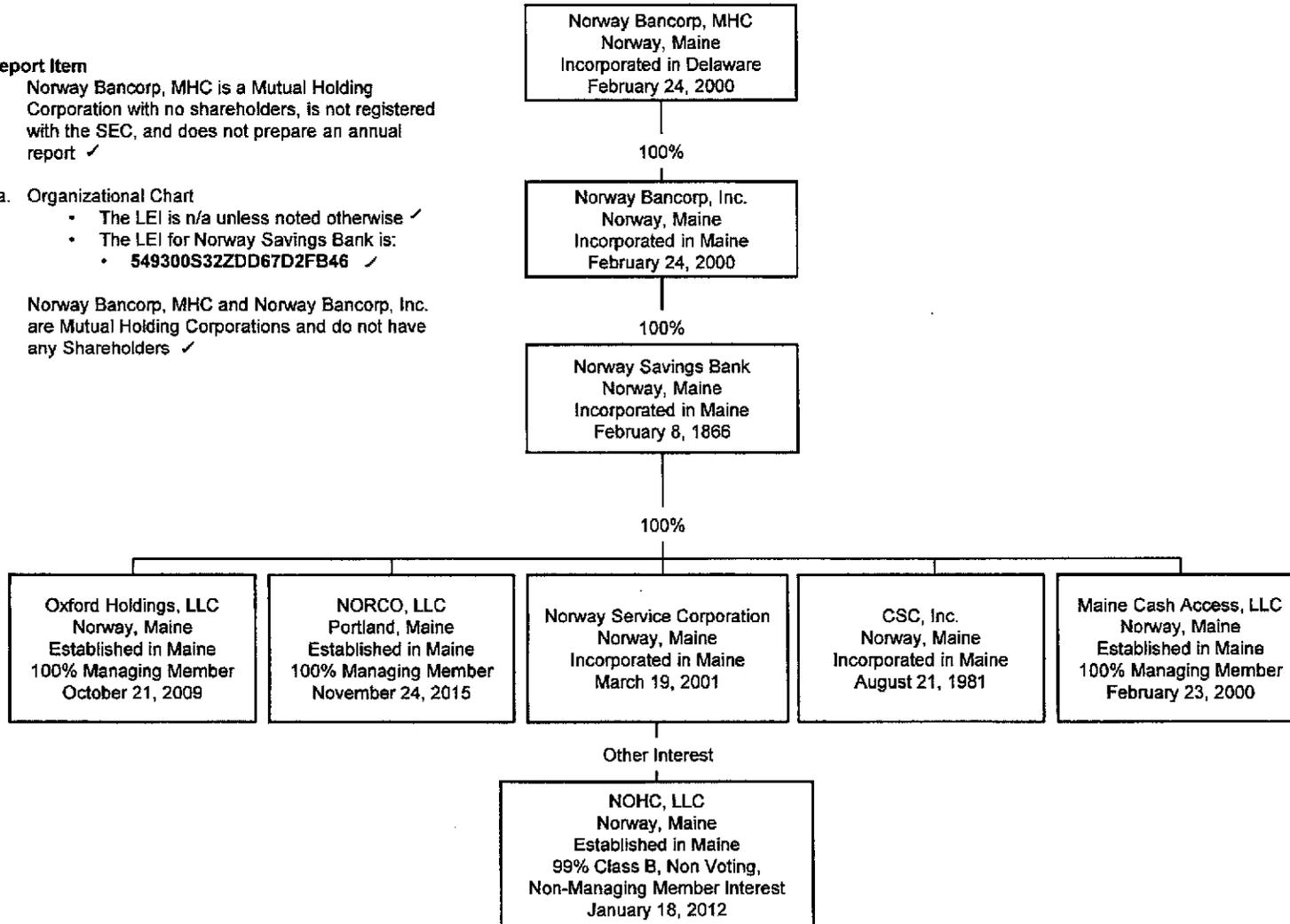
Physical Location (if different from mailing address)

**Form FR Y-6**

**Norway Bancorp, MHC  
Norway, Maine  
Fiscal Year Ending December 31, 2019**

**Report Item**

1. Norway Bancorp, MHC is a Mutual Holding Corporation with no shareholders, is not registered with the SEC, and does not prepare an annual report ✓
- 2a. Organizational Chart
  - The LEI is n/a unless noted otherwise ✓
  - The LEI for Norway Savings Bank is:
    - **549300S3ZZDD67D2FB46** ✓
3. Norway Bancorp, MHC and Norway Bancorp, Inc. are Mutual Holding Corporations and do not have any Shareholders ✓



**FR Y-6 Report**  
**December 31, 2019**  
**Norway Bancorp, MHC**  
**Norway, ME**

**Report Item 2.b.**

Results: A list of branches for your depository institution: NORWAY SAVINGS BANK (ID\_RSSD: 289702).  
 This depository institution is held by NORWAY BANCORP, MHC (2835475) of NORWAY, ME.  
 The data are as of 12/31/2019. Data reflects information that was received and processed through 01/07/2020.

**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, 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 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 UNIFORM, 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 UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	289702	NORWAY SAVINGS BANK	261 MAIN STREET	NORWAY	ME	04268	OXFORD	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	4528959	ALBURN BRANCH	31 COURT STREET	ALBURN	ME	04210	ANDROSCOGGIN	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	2616302	BETHEL BRANCH	1 PARRWAY ROAD	BETHEL	ME	04217	OXFORD	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	265300	BRIDGTON BRANCH	1 HARRISON ROAD	BRIDGTON	ME	04005	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	528906	BRUNSWICK MAINE ST BRANCH	83 MAINE STREET	BRUNSWICK	ME	04011	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	470201	COOKS CORNER BRANCH	14 GLORNET ROAD	BRUNSWICK	ME	04011	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	3700833	FALMOUTH BRANCH	266 US ROUTE 1	FALMOUTH	ME	04105	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	500609	FREEPORT BRANCH	8 MALLET DRIVE	FREEPORT	ME	04032	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	381503	FRYEBURG BRANCH	552 MAIN STREET, SUITE A	FRYEBURG	ME	04037	OXFORD	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	3700851	GORHAM BRANCH	65 MAIN STREET	GORHAM	ME	04038	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	4792107	GRAY BRANCH	1 LIBBY HILL ROAD	GRAY	ME	04039	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	4459576	KENNEBUNK BRANCH	88 PORTLAND ROAD	KENNEBUNK	ME	04043	YORK	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	381101	NAPLES BRANCH	621 ROOSEVELT TRAIL	NAPLES	ME	04055	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Electronic Banking	4982357	NORWAY E-BRANCH	256 MAIN STREET	NORWAY	ME	04268	OXFORD	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	4727704	FOREST AVENUE BRANCH	445 FOREST AVENUE	PORTLAND	ME	04102	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	352708	PORTLAND CONGRESS STREET BRANCH	1230 CONGRESS STREET	PORTLAND	ME	04102	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	2721804	PORTLAND EXCHANGE STREET BRANCH	120 EXCHANGE STREET	PORTLAND	ME	04101	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	561408	SACO BRANCH	569 MAIN STREET	SACO	ME	05072	YORK	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
Close	12/30/2019	Limited Service	5085785	PIPER SHORES BRANCH	15 PIPER ROAD	SCARBOROUGH	ME	05074	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	Branch Closed
OK		Full Service	3700888	SCARBOROUGH BRANCH	158 US ROUTE 1	SCARBOROUGH	ME	04074	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	357800	SOUTH PARIS BRANCH	7 HIGH STREET	SOUTH PARIS	ME	04281	OXFORD	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	3700897	SOUTH PORTLAND BRANCH	207 WATERMAN DRIVE	SOUTH PORTLAND	ME	04106	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	3700909	STANDISH BRANCH	88 OSSIPPE TRAIL EAST, ROUTE 25	STANDISH	ME	04084	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	301006	TOPSHAM BRANCH	47 TOPSHAM FAIR MALL ROAD	TOPSHAM	ME	04086	SAGadahOC	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	1222694	WINDHAM BRANCH	10 FRANKLIN DRIVE	WINDHAM	ME	04062	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	
OK		Full Service	3956180	YARMOUTH BRANCH	688 US ROUTE 1	YARMOUTH	ME	04096	CUMBERLAND	UNITED STATES	Not Required	Not Required	NORWAY SAVINGS BANK	289702	

**Form FR Y-6**  
**December 31, 2019**  
**Norway Bancorp, MHC & Norway Bancorp, Inc**

**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
Darci Y. Hamm Yarmouth, ME, USA	N/A	Executive Vice President Retail Banking Officer	Executive VP Retail Banking Officer Norway Bancorp, Inc.	N/A	N/A	N/A	N/A
Daniel P. Walsh Falmouth, ME, USA	N/A	Executive Vice President Senior Commercial Banking Officer	Executive VP Senior Commercial Banking Officer 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