**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 614a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5469(b)(1)). 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 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.

Signature of Holding Company Director and Official

Date of Signature

<table>
<thead>
<tr>
<th>For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:</th>
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<td>☐ is included with the FR Y-6 report</td>
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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.

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

December 31, 2019

**Month / Day / Year**

**Not Applicable**

**Report's Legal Entity Identifier (LEI) [20-Character LEI Code]**

**Report'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
Name
VP Finance & Treasury Mgr
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? [ ] Yes [ ] No

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.”

[12/2019]
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
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
Physical Location (if different from mailing address)
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.

2. Organizational Chart
   - The LEI is n/a unless noted otherwise.
   - The LEI for Norway Savings Bank is: 549300S32ZDD67D2FB46.

3. Norway Bancorp, MHC and Norway Bancorp, Inc. are Mutual Holding Corporations and do not have any shareholders.

Norway Bancorp, MHC
Norway, Maine
Incorporated in Delaware
February 24, 2000

100%

Norway Bancorp, Inc.
Norway, Maine
Incorporated in Maine
February 24, 2000

100%

Norway Savings Bank
Norway, Maine
Incorporated in Maine
February 8, 1866

100%

Oxford Holdings, LLC
Norway, Maine
Established in Maine
100% Managing Member
October 21, 2009

NORCO, LLC
Portland, Maine
Established in Maine
100% Managing Member
November 24, 2015

Norway Service Corporation
Norway, Maine
Incorporated in Maine
March 19, 2001

CSC, Inc.
Norway, Maine
Incorporated in Maine
August 21, 1981

Maine Cash Access, LLC
Norway, Maine
Established in Maine
100% Managing Member
February 23, 2000

Other Interest

NOHC, LLC
Norway, Maine
Established in Maine
99% Class B, Non-Voting, Non-Managing Member Interest
January 18, 2012
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* The IFP Y-60 report may be submitted to a federal basin or to the IFP Y-60 Online application: https://ifp.y60online.com.

** Note:** This list must be updated to IFP Y-60 report, and all IFP Y-60 report is required to be submitted to the IFP Y-60 Online application: https://ifp.y60online.com.

The IFP Y-60 report may be submitted to a federal basin or to the IFP Y-60 Online application: https://ifp.y60online.com.
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<th>Name &amp; Address</th>
<th>2 Principal Occupation if other than with Bank Holding Company</th>
<th>3.a. Title &amp; Position with Bank Holding Company</th>
<th>3.b. Title &amp; Position with Subsidiaries</th>
<th>3.c Title &amp; Position with Other Businesses</th>
<th>4.a Percentage of Voting Shares in Bank Holding Company</th>
<th>4.b Percentage of Voting Shares in Subsidiary</th>
<th>4.c List of Names of Other companies if 25% or more of voting securities are held</th>
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| Patricia W. Weigel  
Falmouth, ME, USA | N/A | 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  
Norway Bancorp, Inc. | N/A | N/A | N/A | N/A |  |
| Darcy Y. Hamm  
Yarmouth, ME, USA | N/A | Executive Vice President 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  
Norway Bancorp, Inc. | N/A | N/A | N/A | N/A |  |
| Robert A. Harmon  
Raymond, ME, USA | N/A | Chairman, Board of Directors  
Norway Bancorp, Inc. | N/A | N/A | N/A | N/A |  |