

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.

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, 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.

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. _____

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, 2020

Month / Day / Year

NA

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

PO Box 940

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

Damariscotta

Maine

04543

City

State

Zip Code

223 Main St Damariscotta, ME 04543

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Deborah Wallace

Senior Financial Analyst

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

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.

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 FRY-6

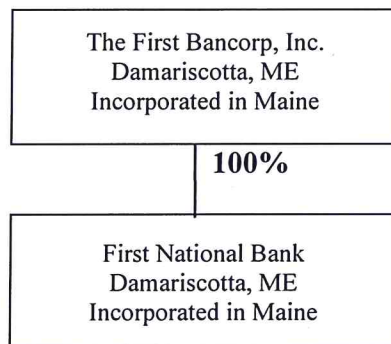
**The First Bancorp, Inc.
Damariscotta, Maine**

Fiscal Year Ending December 31, 2020

Report Item

- 1: a. See Form 10-K December 31, 2020 attached
- 1: b. Annual Report attached

- 2a: Organizational Chart – Holding Company LEI – NA
Bank LEI - 5493002J7RM1JLAXN553



- 2b: Branch Information - Submitted separately 3/9/2021 via email

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK (ID_RSSD: 439404).**
This depository institution is held by **FIRST BANCORP, INC., THE (1133932)** of **DAMARISCOTTA, ME.**
The data are as of **12/31/2020.** Data reflects information that was received and processed through **01/05/2021.**

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 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 BANK	223 MAIN STREET	DAMARISCOTTA	ME	04543	LINCOLN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	4496281	EXCHANGE STREET BRANCH	145 EXCHANGE STREET	BANGOR	ME	04401	PENOBSCOT	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	523808	BAR HARBOR BRANCH	102 MAIN STREET	BAR HARBOR	ME	04609	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	3149357	RENY'S BELFAST PLAZA BRANCH	18 BELMONT AVENUE	BELFAST	ME	04915	WALDO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	2883092	BLUE HILL BRANCH	1 SOUTH STREET	BLUE HILL	ME	04614	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	501703	BOOTHBAY HARBOR BRANCH	77 OAK STREET	BOOTHBAY HARBOR	ME	04538	LINCOLN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	432601	CALAIS OFFICE	319 NORTH STREET	CALAIS	ME	04619	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	2706285	CAMDEN BRANCH	44 ELM STREET	CAMDEN	ME	04843	KNOX	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	1464104	EASTPORT BRANCH	102 WASHINGTON STREET	EASTPORT	ME	04631	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	524702	ELLSWORTH OFFICE	194 BEECHLAND ROAD	ELLSWORTH	ME	04605	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	2702093	NORTHEAST HARBOR BRANCH	3 SUMMITT ROAD, NORTHEAST HARBOR	MOUNT DESERT	ME	04662	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	3060630	PARK STREET BRANCH	132 PARK STREET	ROCKLAND	ME	04841	KNOX	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	364403	ROCKLAND BRANCH	63 UNION STREET	ROCKLAND	ME	04841	KNOX	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	2622826	ROCKPORT BRANCH	114 COMMERCIAL STREET	ROCKPORT	ME	04856	KNOX	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Limited Service	431103	SOUTHWEST HARBOR BRANCH	11 SEAL COVE ROAD	SOUTHWEST HARBOR	ME	04679	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	1391992	SOUTHWEST HARBOR BRANCH	350 MAIN STREET	SOUTHWEST HARBOR	ME	04679	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	531205	WALDOBORO BRANCH	1471 ATLANTIC HIGHWAY	WALDOBORO	ME	04572	LINCOLN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	
OK		Full Service	1222676	WISCASSET BRANCH	39 GARDINER ROAD	WISCASSET	ME	04578	LINCOLN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	439404	

FRY-6 December 31, 2020 Report Item 3: Shareholders

- 1.a.** BlackRock Fund Advisors
400 Howard Street
San Francisco, CA
-
- b.** USA
c. 778,149 – 7.08% Common Stock
-

- 1.a.** The Midwest Trust Company
5901 College Blvd, STE 100
Overland Park, KS
- b.** USA
c. 899,694 – 8.19% Common Stock
-

- 2.** None.

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

Trustees – None

Partners – None

Directors – as follows:

-
1. Mark N. Rosborough
Ellsworth, ME 04605
 2. Co-Owner - J. T. Rosborough, Inc.
Co-Owner - Rosborough Family Limited Partnership
Co-Owner - Penrose
Co-Owner - TISA
 - 3.a. Director – Chairman of the Board – The First Bancorp, Inc.
b. Director – Chairman of the Board – First National Bank
c. None
 - 4.a. 1.57%
b. None
c. J.T. Rosborough 60%
Rosborough Family Limited Partnership 30%
Penrose 50%
TISA 33%

-
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 – First National Bank
c. None
 - 4.a. <1%
b. None
c. Robert B. Gregory Law Firm-Sole Proprietorship
Damariscotta Title Company 100%

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

1. Renee W. Kelly
Carmel, ME 04419

2. AVP Innovation and Economic Development - University of Maine

3.a. Director – The First Bancorp, Inc.

b. Director – First National Bank

c. None

4.a. <1%

b. None

c. None

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 – First National Bank

c. None

4.a. <1%

b. None

c. McKim Brothers LLC 60%

1. Cornelius J. Russell
Rockport, ME 04856

2. Regional General Manager - Samoset Resort

3.a. Director – The First Bancorp, Inc.

b. Director – First National Bank

c. None

4.a. <1%

b. None

c. None

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

1. Stuart G. Smith
 Camden, ME 04843
2. Co-Owner – 14-16 Central Street, LLC
 Co-Owner – 2 Bay View Street, LLC
 Co-Owner – 20 Central Street, LLC
 Co-Owner – 24 Central Street, LLC
 Co-Owner – Bay View Landing, LLC
 Co-Owner – Bay View Management, LLC
 Co-Owner – Bay View Street Inn, LLC
 Co-Owner – Bay View Street Loft, LLC
 Co-Owner – Breakwater Marketplace, LLC
 Co-Owner – Grand Harbor Inn, LLC
 Co-Owner – Hoboken School House, LLC
 Co-Owner – JIK Rockport, LLC
 Co-Owner – Liberty Two, LLC
 Co-Owner – Old Garage, LLC
 Co-Owner – Quantabacook Cottages, LLC
 Co-Owner – Rockland Harbor Investment Property, LLC
 Co-Owner – Rockland Harbor Park, LLC
 Co-Owner – Rockport Harbor Hotel, LLC
 Co-Owner – Shepherd Block Stuart, LLC
 Co-Owner – Virginia Ave Holdings, LLC
 Co-Owner – 135 Camden Street, LLC
 Co-Owner – Maine Sport Outfitters
 Co-Owner – Lord Camden Inn
- 3.a. Director – The First Bancorp, Inc.
- b. Director – First National Bank
- c. None
- 4.a. <1%
- b. None
- c. 14-16 Central Street, LLC 50%
 2 Bay View Street, LLC 50%
 20 Central Street, LLC 50%
 24 Central Street, LLC 50%
 Bay View Landing, LLC 50%
 Bay View Management, LLC 50%
 Bay View Street Inn, LLC 50%
 Bay View Street Loft, LLC 50%
 Breakwater Market Place, LLC 50%
 Grand Harbor Inn, LLC 50%
 Hoboken School House, LLC 50%
 JIK Rockport, LLC 100%
 Liberty Two, LLC 50%

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

Old Garage, LLC 50%
Quantabacook, LLC 50%
Rockland Harbor Investment Property, LLC 50%
Rockland Harbor Park, LLC 20%
Rockport Harbor Hotel, LLC 50%
Shepard Block, LLC 100%
Virginia Ave Holdings, LLC 50%
135 Camden Street, LLC 50%
Maine Sport Outfitters 50%
Lord Camden Inn 50%

1. Bruce B. Tindal
Boothbay, ME 04537
 2. Co-Owner – BBH Montgomery Road LLC
 - 3.a. Director – The First Bancorp, Inc.
b. Director – First National Bank
c. None
 - 4.a. <1%
b. None
c. Co-Owner – BBH Montgomery Road LLC 50%
-

1. F. Stephen Ward
Orlando, FL 32839
 2. Kiwi Hanger Club
 - 3.a. Director – The First Bancorp, Inc.
b. Director – First National Bank
c. None
 - 4.a. <1%
b. None
c. Kiwi Hanger Club 14%
-

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

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 - First National Bank
c. None

4.a. <1%
b. None
c. None

1. Richard M. Elder
Edgecomb, ME 04556

2. None

3.a. Treasurer – The First Bancorp, Inc.
b. Executive Vice President, Chief Financial Officer – First National Bank
c. None

4.a. <1%
b. None
c. None

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

1. Susan A. Norton
Southport, ME 04576

2. None

3.a.

b. Executive Vice President – Chief Administrative Officer - First National Bank

c. None

4.a. <1%

b. None

c. None

1. Steven N. Parady
Bar Harbor, ME 04609

2. Sound Investments, Inc.

3.a.

b. Executive Vice President – Chief Fiduciary Officer - First National Bank

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 - First National Bank

c. None

4.a. <1%

b. None

c. None

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

-
1. Sarah Tolman
Rockland, ME 04841
 2. None
 3.
 - a.
 - b. Executive Vice President – Chief Banking Officer - First National Bank
 - c. None
 - 4.a. <1%
 - b. None
 - c. None
-