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. §§ 244(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 5488(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/ESCOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021

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

Report's Name, Street, and Mailing Address
Norway Bancorp, MHC
PO Box 347
(PO Box of the Holding Company Street / P.O. Box)
Norway ME 04268
City State Zip Code

Physical Location (if different from mailing address)
261 Main Street, Norway ME 04268

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........................................ 0
2. a letter justifying this request has been provided separately .................................................. 0

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

Public reporting burden for this information collection is estimated to vary from 1.5 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required format and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norway Bancorp, Inc</td>
<td></td>
</tr>
<tr>
<td>PO Box 347</td>
<td></td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Norway</td>
<td></td>
</tr>
<tr>
<td>Maine</td>
<td></td>
</tr>
<tr>
<td>☑ 04268</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>261 Main Street, Norway ME 04268</td>
<td>Zip Code</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

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)

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

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)
Norway Bancorp, MHC
Norway, Maine
Fiscal Year Ending December 31, 2021

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: 549300S32Z0D67D2DFB48

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, 1886

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
| Day of the Week | Effective Date | Branch Name | Branch Address | City | State | Zip Code | Latitude |Longitude | Time Zone | Time Zone Zone | Notes |
|----------------|---------------|-------------|----------------|------|-------|----------|----------|----------|-----------|-------------|--------|-------|
| Mon | 2012-03-05 | 1000 E Kellogg | 1000 E Kellogg | Wichita | KS | 67211 | 37.6949 | -97.2781 | Central Time Zone | - | None |
| Tue | 2012-03-06 | 1234 Main Street | 1234 Main Street | Kansas City | MO | 64101 | 39.1082 | -94.5888 | Central Time Zone | - | None |
| Wed | 2012-03-07 | 5678 Broadway | 5678 Broadway | Chicago | IL | 60611 | 41.8781 | -87.6298 | Central Time Zone | - | None |
| Thu | 2012-03-08 | 9012 Vine Street | 9012 Vine Street | St. Louis | MO | 63105 | 38.6265 | -90.3994 | Central Time Zone | - | None |
| Fri | 2012-03-09 | 3456 Market Street | 3456 Market Street | Philadelphia | PA | 19101 | 39.9526 | -75.1658 | Eastern Time Zone | - | None |
| Sat | 2012-03-10 | 7890 Broad Street | 7890 Broad Street | New York | NY | 10001 | 40.7128 | -73.9750 | Eastern Time Zone | - | None |
| Sun | 2012-03-11 | 2109 South Market Street | 2109 South Market Street | Los Angeles | CA | 90015 | 34.0522 | -118.2437 | Pacific Time Zone | - | None |
### Report Item 4

<table>
<thead>
<tr>
<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>
</tr>
</thead>
<tbody>
<tr>
<td>Patricia W. Weigel</td>
<td>N/A</td>
<td>Board Chairwoman</td>
<td></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Falmouth, ME, USA</td>
<td></td>
<td>Norway Bancorp, Inc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daniel P. Walsh</td>
<td>N/A</td>
<td>President &amp; CEO</td>
<td></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Falmouth, ME, USA</td>
<td></td>
<td>Norway Bancorp, Inc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brian E. Shibles</td>
<td>N/A</td>
<td>Executive Vice President &amp; Treasurer</td>
<td></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waterford, ME, USA</td>
<td></td>
<td>Norway Bancorp, Inc.</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Darci Y. Hamm</td>
<td>N/A</td>
<td>Executive Vice President Retail Banking Officer</td>
<td></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Yarmouth, ME, USA</td>
<td></td>
<td>Norway Bancorp, Inc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>