



PUBLIC DISCLOSURE

July 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Auburn Savings Bank, FSB
Charter Number: 701305

256 Court Street
Auburn, ME 04210-5402

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on Auburn Savings Bank, FSB's ('Auburn' or 'the bank') record of performance in meeting the credit needs of the bank's Maine assessment area (AA) during the January 1, 2019 to December 31, 2022 evaluation period through its lending activities.
- Considering the institution's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio is more than reasonable.
- A majority of the bank's loans are inside its AA.
- The bank exhibits an excellent geographic distribution of loans in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- The bank was not subject to any CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable. The bank's quarterly LTD ratio averaged approximately 102.2 percent over the 16-quarter evaluation period. During this period, the LTD ratio ranged from a quarterly low of 90.5 percent to a high of 118.6 percent. The bank's quarterly average LTD ratio compares favorably to other institutions of similar size and/or geographic footprint. Peer bank groups of similar size are limited within the geographical area, consisting of only one institution which reported a quarterly average LTD ratio of 85.4 percent during the review period. Competition from significantly larger institutions is high within the AA; however, Auburn compares favorably to other institutions of similar geographic location, regardless of asset size. Other institutions within the AA had an average LTD ratio of 93.2 percent over the evaluation period, ranging from a quarterly low average of 73.9 percent to a quarterly high average of 112.9 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and/or purchased 54.0 percent of its total loans by number inside the bank's AA during the evaluation period of January 1, 2019 through December 31, 2022. This analysis is performed at a bank-wide level rather than the AA level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	223	54.0	190	46.0	413	36,519	47.2	40,791	52.8	77,309
Total	223	54.0	190	46.0	413	36,519	47.2	40,791	52.8	77,309

Description of Institution

Auburn Savings Bank, FSB is a federally chartered stock savings association established in 1887 and headquartered in Auburn, ME. The bank is wholly owned by Auburn Bancorp, Inc. (ABI), a mid-tier stock holding company with a 45 percent minority interest owned by public shareholders. The remaining 55 percent is owned by Auburn Bancorp, MHC (ABMHC), a related federal mutual holding company. The bank has two branches in Androscoggin County, ME, one in Auburn, ME and one in Lewiston, ME, and offers traditional loan and deposit products to both personal and business customers. Retail products include residential mortgages, auto loans, home equity loans, and personal loans. A full listing and description of all products and services is available at the bank's website, www.auburnsavings.com.

The bank's rating area consists of a single AA in the state of Maine comprised of Lewiston-Auburn, ME MSA geographies, namely the entirety of Androscoggin County, ME. Androscoggin County, the second smallest county in the state, is largely rural and located near the ME coastline in the southwest portion of the state, with county seat Auburn, ME approximately 35 miles west of Augusta, ME, the state's capital, and 40 miles north of Portland, ME, the state's most populous city. There are 24-hour automated teller machines at all bank locations, and each location operates reasonable lobby and drive-up hours. No branches were opened or closed during the evaluation period.

As of December 31, 2022, the bank reported total assets, total deposits, and tier 1 capital of approximately \$101.6 million, \$81.3 million, and \$8.1 million, respectively. The net loan portfolio totaled approximately \$77.9 million or 76.7 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2022:

Loan Portfolio Summary by Loan Product	
December 31, 2022	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgage – Closed End	67.8
Commercial Real Estate	9.0
Multifamily	7.3
Home Equity	6.0
Commercial & Industrial	4.4
Construction & Development	3.9
Agricultural/Farm Loans	<1
Consumer Loans	<1
Total	100.0

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2022. Due to rounding, totals may not equal 100.0 percent.

The bank has no financial or legal impediments in meeting the credit needs of the assessment area. The bank was rated 'Outstanding' during the previous CRA performance evaluation dated April 1, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Auburn was evaluated using Small Bank (SB) procedures, which assess the bank's performance according to the CRA under components of a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. Based on origination activity, the bank's performance was assessed using home mortgage loans originated and/or purchased during the evaluation period. The evaluation period spanned from January 1, 2019 to December 31, 2022. Home mortgage loans accounted for approximately 53.5 percent of all originations by number.

Due to updates made to demographic information during the evaluation period stemming from the 2020 U.S. Census, the bank's lending activity during January 1, 2019 to December 31, 2021 was assessed separate from lending activity during January 1, 2022 to December 31, 2022. Amongst the two periods, consideration was first assigned to the bank's lending activity during 2019-2021, as these three years contained the majority of bank lending activity when compared to 2022. For the geographic and borrower distribution analyses, loans originated during the 2019-2021 evaluation years were compared to the 2015 American Community Survey (ACS) Census while loans originated during the 2022 evaluation year were compared to the 2020 U.S. Census.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA) are combined and evaluated as a single AA. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

Ratings

The bank's overall rating is based on its lending performance in the state of Maine. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Maine

CRA rating for the State of Maine: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits an excellent geographic distribution of loans in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- The bank was not subject to any CRA related complaints during the evaluation period.

Description of Institution's Operations in Maine

The state of Maine represents Auburn's primary area of operations. As previously discussed, the bank's full-scope AA is comprised only of Lewiston-Auburn, ME MSA geographies, namely the entirety of Androscoggin County, ME and contains all branch locations. The AA consists of wholly contiguous political subdivisions in Maine and does not arbitrarily exclude any low- or moderate-income geographies nor does the AA delineation contain any unexplained or conspicuous gaps. The main office/branch is located in the county seat of Auburn, ME, while the second branch is located in the adjacent sister-city of Lewiston, ME. Both Auburn and Lewiston are located in the southern portion of Androscoggin County, ME; according to Moody's Analytics report dated September 2022, the Lewiston-Auburn ME MSA economy was underperforming when compared to both its ME and Northeast peers, as well as the greater nation. Unemployment during the COVID-19 pandemic peaked during May 2020 at 9.5 percent before declining to comparable pre-pandemic levels during December 2022 at 2.5 percent. Long-term, unfavorable demographics include an aging, undereducated, and lower-skilled workforce, limiting the MSA's growth to below the national average.

Due to census updates, Auburn experienced some changes to the classification of AA geographies, which we considered as part of our analysis of the bank's performance under the CRA. For the 2019-2021 evaluation period, the rating area contained 28 census tracts, including four low-, four moderate-, 16 middle-, and four upper-income census tracts as of the 2015 ACS Census. For the 2022 evaluation period, the rating area contained 32 census tracts, including four low-, seven moderate-, 16 middle-, and four upper-income census tracts, with one remaining tract not assigned an income classification based on the 2015 ACS Census.

Auburn's primary business focus is to originate loans. The bank faces significant competition for deposits and home mortgage lending in the AA. Federal Deposit Insurance Corporation (FDIC) deposit market share for June 30, 2022 shows Auburn ranking eighth among nine deposit-taking institutions located in the AA, with the top three accounting for approximately 68.8 percent of the market. Leading competitors for deposits in Androscoggin County include Northeast Bank, Androscoggin Savings Bank, TD Bank National Association, Main Community Bank, and The Camden National Bank. Additionally, 2022 Peer Mortgage Data for home mortgage lending within Androscoggin County shows the top five lenders account for approximately 27.7 percent of the market, with the remaining lenders maintaining less than four percent market share each. Top five lenders for home mortgage loans in Androscoggin

County, ME for 2022 include Guild Mortgage Company LLC, United Wholesale Mortgage, Bangor Savings Bank, Rocket Mortgage, and Dirigo Federal Credit Union.

A community contact was unable to be made during the evaluation. However, to supplement our assessment of the economic condition and demographic characteristics of the bank's AA, we referenced a 2021 community needs assessment for ME prepared by a statewide community action organization which included commentary specific to Androscoggin County, ME. This presentation supported information about needs of the AA from prior evaluations, mainly the significant need for affordable housing and community services for low- and moderate-income populations and geographies. Specific community programs noted within the assessment for Androscoggin County, ME include programming for homeownership, financial coaching and community services related to childcare and transportation.

Lewiston-Auburn ME MSA AA 2019-2021

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lewiston-Auburn ME MSA AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	14.3	14.3	57.1	14.3	0.0
Population by Geography	107,393	11.8	8.1	68.4	11.8	0.0
Housing Units by Geography	49,164	12.9	9.0	66.3	11.9	0.0
Owner-Occupied Units by Geography	28,372	2.5	5.7	76.3	15.5	0.0
Occupied Rental Units by Geography	16,264	30.4	13.4	50.1	6.2	0.0
Vacant Units by Geography	4,528	15.2	13.4	61.3	10.2	0.0
Businesses by Geography	6,311	16.1	7.6	64.1	12.2	0.0
Farms by Geography	233	2.6	3.9	77.3	16.3	0.0
Family Distribution by Income Level	27,791	22.4	15.7	23.0	39.0	0.0
Household Distribution by Income Level	44,636	25.5	15.4	17.3	41.8	0.0
Median Family Income MSA - 30340 Lewiston-Auburn, ME MSA		\$60,363	Median Housing Value			\$143,998
			Median Gross Rent			\$726
			Families Below Poverty Level			11.4%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

Lewiston-Auburn ME MSA AA 2022

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lewiston-Auburn ME MSA AA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	12.5	21.9	50.0	12.5	3.1
Population by Geography	111,139	7.5	17.2	58.3	14.9	2.0
Housing Units by Geography	50,053	7.8	17.4	59.4	14.2	1.2
Owner-Occupied Units by Geography	29,796	0.6	13.2	68.3	17.4	0.5
Occupied Rental Units by Geography	16,110	19.6	25.5	42.8	9.6	2.5
Vacant Units by Geography	4,147	13.7	16.1	60.3	9.2	0.7
Businesses by Geography	7,070	11.5	18.6	48.6	19.8	1.4
Farms by Geography	256	3.5	12.1	63.3	20.7	0.4
Family Distribution by Income Level	27,756	19.6	18.6	21.9	39.9	0.0
Household Distribution by Income Level	45,906	23.6	17.0	17.4	42.0	0.0
Median Family Income MSA - 30340 Lewiston-Auburn, ME MSA		\$70,817	Median Housing Value			\$157,177
			Median Gross Rent			\$764
			Families Below Poverty Level			7.0%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

Scope of Evaluation in Maine

The rating for the state of Maine is based on a full-scope review of the performance in the Lewiston-Auburn ME MSA AA. Refer to appendix A for additional information on the AA under review.

LENDING TEST

The bank's performance under the Lending Test in Maine is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Lewiston-Auburn ME MSA AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of home mortgage loans is excellent.

2019-2021

The geographic distribution of home mortgage loans is excellent.

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied (OO) units and aggregate lending in the AA. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO units and aggregate lending in the AA.

2022

The geographic distribution of home mortgage loans is excellent.

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of OO units and aggregate lending in the AA. The percentage of home mortgage loans in moderate-income geographies exceeded the percentage of OO units and was near to aggregate lending in the AA. The 2020 Census data increased the number of moderate-income census tracts from four to seven moderate-income census tracts, which represented more lending opportunities in these tracts given the higher number of OO homes and population.

Lending Gap Analysis

We reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans in the Lewiston-Auburn ME MSA AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is reasonable.

2019-2021

The borrower distribution of home mortgage loans is reasonable.

The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families and somewhat lower than aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was somewhat lower than both the percentage of moderate-income families and aggregate lending in the AA. Demographics show that 11.4 percent of families were below the poverty level in the AA during 2021. With median family income of \$60,363, low-income borrowers earn less than \$30,182 a year. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of approximately \$754 for low-income borrowers. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the \$143,998 median housing value would be approximately \$774, which would cause a shortfall for low-income borrowers. These costs are challenging and may limit lending opportunities for low-income families, which is also reflected by lower aggregate lending compared to demographics.

2022

The borrower distribution of home mortgage loans is excellent.

The percentage of home mortgage loans to low-income borrowers was somewhat lower than the percentage of low-income families and exceeded aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and aggregate lending in the AA. Demographics show that seven percent of families were below the poverty level in the AA during 2022.

Responses to Complaints

The bank was not subject to any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs that received comprehensive examination review, designated by the term “full-scope”.

Time Period Reviewed:	(01/01/2019 to 12/31/2022)	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Maine		
Lewiston-Auburn ME MSA AA	Full-scope	<ul style="list-style-type: none"> • Lewiston-Auburn ME MSA • Full Androscoggin County

Appendix B: Summary of State Ratings

RATINGS	AUBURN SAVINGS BANK, FSB
Overall Bank:	Lending Test Rating
Auburn Savings Bank, FSB	Satisfactory
State:	
Maine	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied (OO) Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Lewiston-Auburn ME MSA AA	211	34,854,089	100.0	5,367	2.5	6.6	4.6	5.7	7.6	5.4	76.3	69.7	74.3	15.5	16.1	15.7	0.0	0.0	0.0
Total	211	34,854,089	100.0	5,367	2.5	6.6	4.6	5.7	7.6	5.4	76.3	69.7	74.3	15.5	16.1	15.7	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Lewiston-Auburn ME MSA AA	20	3,164,578	100.0	3,307	0.6	5.0	2.4	13.2	15.0	17.4	68.3	60.0	63.5	17.4	20.0	15.9	0.5	0.0	0.8
Total	20	3,164,578	100.0	3,307	0.6	5.0	2.4	13.2	15.0	17.4	68.3	60.0	63.5	17.4	20.0	15.9	0.5	0.0	0.8

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Lewiston-Auburn ME MSA AA	211	34,854,089	100.0	5,367	22.4	3.3	4.9	15.7	10.0	19.7	23.0	18.5	24.8	39.0	42.2	27.9	0.0	26.1	22.7
Total	211	34,854,089	100.0	5,367	22.4	3.3	4.9	15.7	10.0	19.7	23.0	18.5	24.8	39.0	42.2	27.9	0.0	26.1	22.7

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Lewiston-Auburn ME MSA AA	20	3,164,578	100.0	3,307	19.6	15.0	6.7	18.6	35.0	22.6	21.9	25.0	26.7	39.9	25.0	27.8	0.0	0.0	16.2
Total	20	3,164,578	100.0	3,307	19.6	15.0	6.7	18.6	35.0	22.6	21.9	25.0	26.7	39.9	25.0	27.8	0.0	0.0	16.2

Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.