PUBLIC DISCLOSURE

January 26, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number: 446

223 Main Street
Damariscotta, ME 04543

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 following table indicates the performance level of First National Bank (FNB or the bank) with respect to the Lending, Investment, and Service Tests:

	First National Bank Performance Tests		
Performance Levels	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

**The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on the High Satisfactory rating in the state of Maine (ME). Lending levels reflect excellent responsiveness to assessment area (AA) needs, an adequate geographic distribution of loans, and a good distribution of loans among individuals of different income levels and businesses and farms of different sizes. The bank made a low level of Community Development (CD) loans.
- The Investment Test rating is based on the High Satisfactory rating in the state of ME. The bank has a significant level of qualified CD investments and donations. The bank exhibits good responsiveness to credit and community economic development needs.
- The Service Test rating is based on the Low Satisfactory rating in the state of ME. Delivery systems are reasonably accessible to essentially all portions of the bank's AAs. The bank provides a relatively high level of CD services consistent with its capacity and ability.

Lending in Assessment Area

A substantial majority of the bank's loans were in its AA.

The bank originated and purchased approximately 87.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	2,372	89.01	293	10.99	2,665	503,067	81.76	112,213	18.24	615,279
Small Business	2,036	84.66	369	15.34	2,405	337,972	80.89	79,841	19.11	417,813
Small Farm	411	93.62	28	6.38	439	29,393	93.72	1,969	6.28	31,362
Total	**4,819**	**87.48**	**690**	**12.52**	**5,509**	**870,432**	**81.77**	**194,023**	**18.23**	**1,064,454**
Source: 1/1/2022 - 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

First National Bank is a single state institution headquartered in Damariscotta, ME with $3.1 billion in total assets as of December 31, 2024. FNB is a wholly owned subsidiary of The First Bancorp, a financial services holding company publicly traded on Nasdaq under the symbol, FNLC. Originally incorporated in 1852 with the formation of The People's Bank, the bank was re-chartered by the U.S. Treasury in 1864 to become The First National Bank of Damariscotta. During a rebranding effort beginning in 2015 and finalized during the first quarter of 2016, The First NA officially changed its name to become First National Bank. The bank is a full-service institution operating in the Coastal Maine region and offers traditional loan and deposit products, as well as a full suite of digital banking products. Additionally, wealth and financial planning services are offered through First National Wealth Management and First National Investment Services. However, these activities were not included in the scope of this evaluation.

The bank's state rating area consists of two full scope AAs within the state of ME. This includes the ME Non-MSA AA and the Bangor ME MSA AA. The bank operates a total of 18 branches. Two branches are located in the Bangor ME MSA AA, while the 16 remaining branches are located in the ME Non-MSA AA. The branches are located along Maine's coast, ranging from Wiscasset to Calais and two branches are in the greater Bangor area. The main office is located at 223 Main Street, Damariscotta, ME, in a middle-income tract. The Brewer, ME branch was opened to the public on January 31, 2022, and is located in an upper-income census tract. No branches were closed during the review period. In total, there are 12 branches located in middle-income census tracts, while six were located in an upper-income census tract. All of the branches offer ATM, night deposit, and deposit services.

As of December 31, 2024, the bank reported total assets, total deposits, and tier 1 capital of $3.1 billion, $2.7 billion, and $262.6 million, respectively. The net loan portfolio totaled approximately $2.3 billion, or 74.2 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2024:

Loan Portfolio Summary by Loan Product December 31, 2024	
Loan Category	**% of Gross Loans and Leases**
Non-farm Non-Residential Real Estate	32.57
1-4 Family Residential Mortgages – Closed End	31.87
Commercial and Industrial	15.55
Construction and Development	6.02
Multi Family	4.64
1-4 Family Residential Mortgages – Open End	3.75
Obligations of States and Policial Subdivision	2.64
Agricultural	1.98
Other Consumer	<1.00
Revolving Credit	<1.00
Automobile	<1.00
All Other Loans	<1.00
Total	100.00

The bank has no financial or legal impediments in meeting the credit needs of the AAs. The bank was rated Satisfactory using Large Bank (LB) procedures at the last CRA performance evaluation dated November 14, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated using LB evaluation procedures, which assess the bank's CRA performance according to three different testing criteria. This includes a Lending Test, Investment Test, and a Service Test. The bank's performance was assessed using Home Mortgage Disclosure Act (HMDA)-reportable home mortgage loans and CRA-reportable small business and small farm loans originated and/or purchased during the evaluation period, which spanned from January 1, 2022, through December 31, 2024. Consumer loan data was not submitted for consideration as part of this evaluation's scope. Performance also included an assessment of CD activities occurring during the same time-period. CD activities included CD loans, qualified investments, grants and donations, and CD services.

Management provided home mortgage, small business, and small farm loan information for 2022, 2023, and 2024 as required by HMDA and CRA, respectively. The Office of the Comptroller of the Currency (OCC) determined data submitted as required by HMDA and CRA was reliable and accurate. The OCC also verified CD activities submitted by management.

Lending performance was assessed based on the bank's primary loan products. Primary loan products include those in which the bank originated at least 20 loans within an AA during the evaluation period. FNB had a sufficient volume of home mortgage and small business loans in all AAs to conduct a meaningful analysis; however, the bank only had a sufficient volume of small farm loans in the ME Non-MSA AA. HMDA and CRA small business and small farm aggregate lending and market share percentages consider only lenders that submit HMDA and CRA data. Lenders that collect but do not submit data are not considered in the percentages. As indicated in Table 1: Lending Inside and Outside of the Assessment Area, the primary lending products originated and/or purchased during the evaluation period were home mortgage, small business, and small farm loans. Bank-wide home mortgage, small business, and small farm loans accounted for 49.2 percent, 42.3 percent, and 8.5 percent, respectively, of all primary product lending occurring during the evaluation period. Given the significance of home mortgage and small business lending, these two products carried greater weight than small farm lending in the conclusions.

For the geographic and borrower distribution analyses, loan data was compared to 2020 and 2024 U.S. Census data, 2022-2024 HMDA and CRA aggregate data, 2024 Peer Mortgage data, 2023 Peer Small Business/Small Farm data, and 2024 Dunn & Bradstreet Demographics data. Peer Deposit market share data is as of June 30, 2024, based on information from the Federal Deposit Insurance Corporation (FDIC).

Additionally, performance context considered housing affordability needs, leveraging the AA's reported median family income (MFI) and assumed maximum monthly principal and interest mortgage payments of no more than 30 percent of an applicant's income. This was compared to the monthly payment for a 30-year mortgage with a 6 percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, using the AA's reported median housing value (MHV) to assess the affordability for low- and moderate-income (LMI) borrowers. To supplement this analysis, a review of recent real estate listing data as reported by Zillow and Realtor.com was completed to further understand homeownership challenges in the area.

Selection of Areas for Full-Scope Review

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

The CRA requires an institution to define the AA in which it will be evaluated. As stated previously, FNB has delineated two full-scope AAs, the ME Non-MSA AA and the Bangor ME MSA AA, that meet the requirements of the regulation by consisting of wholly contiguous political subdivisions (cities/towns), containing the entirety of the customer deposit base, and by not arbitrarily excluding any LMI geographies. Geographically, the bank's AAs remain largely unchanged from the previous evaluation. The AAs are comprised of full counties of Hancock, Knox, Lincoln, Waldo, and Washington within the ME Non-MSA AA, and Penobscot County within the Bangor ME MSA AA.

Ratings

The bank's overall rating is a blend of the state ratings.

The state rating in rating areas with a single AA is based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the combination of conclusions in those AAs. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

When drawing overall conclusions regarding the bank's lending performance, more consideration was given to the bank's performance within the ME Non-MSA AA as the majority of primary product lending over the course of the evaluation period occurred within this AA. Specifically, for the full evaluation period of January 1, 2022, through December 31, 2024, approximately 84.8 percent, 79.8 percent, and 98.1 percent, of home mortgages, small loans to businesses, and small loans to farms, respectively, originated within the ME Non-MSA AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 assessment area 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: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The bank exhibited an adequate geographic distribution of loans in its ME-based AA.
- The bank exhibited a good distribution of loans among individuals of different income levels and businesses and farms of different sizes in its ME-based AA, given the products lines offered by the institution.
- The institution made a low level of CD loans.
- The institution had a significant level of qualified investments, including grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA.
- The institution provided a relatively high level of CD services.

Description of Institution's Operations in Maine

The state of ME represents FNB's primary area of operations. The bank's ME-based rating area is comprised of two different AAs, the full-scope ME Non-MSA AA and the full-scope Bangor ME MSA AA. These adjacent AAs consist of full and contiguous ME counties located within the central and mid-coast ME regions, containing the entirety of the customer deposit base and bank branch network, and do not arbitrarily exclude any LMI geographies. Home mortgage and small loans to businesses were identified as FNB's primary lending products in ME during the evaluation period, accounting for approximately 49.2 percent and 42.2 percent, respectively, of all loan originations occurring within the state.

The bank's business focus within ME is to originate loans funded by core deposits, and the bank faces significant competition within the state. According to FDIC deposit market share data for June 30, 2024, FNB ranked fifth amongst 29 deposit-taking institutions located in the state of ME with 5.8 percent market share, with the top five institutions accounting for approximately 48.4 percent of the market. Leading competitors for deposits in the ME-based AAs include TD Bank, National Association (NA), Bangor Savings Bank, The Camden National Bank, KeyBank NA, and First National Bank.

Community Contacts

As part of this evaluation, to better assess the bank's performance with AA context, the OCC leveraged recent community assessments made within the bank's ME-based AAs, conducted during the evaluation period. The assessments indicated that statewide, ME has significant affordable housing needs for LMI populations and geographies due to rising housing costs. Additionally, community service needs specific to each AA are significant, including the need for access to social services, transportation, and affordable child-care for LMI groups. The assessment also indicated that the state works with 10 Community Action Agencies which provide essential community services for LMI groups, including childcare & youth development, financial literacy, affordable housing, nutrition and food programs, and transportation.

ME Non-MSA AA

The full-scope ME Non-MSA AA is composed of the five ME counties of Hancock, Knox, Lincoln, Waldo, and Washington, and borders the Bangor ME MSA AA to the north. For this evaluation, the AA contained 63 census tracts, including three moderate-, 45 middle-, and 11 upper-income census tracts, while the remaining four tracts were not assigned an income classification as of the most recent census. During this time, the AA contained no low-income geographies. FNB operated 16 of 18 branch locations within the ME Non-MSA AA, consisting of 11 branches in middle-income geographies and five branches in upper-income geographies. No branches were in LMI geographies. During the evaluation period, 49.8 percent, 40.2 percent, and 10 percent, of all primary product lending in the ME Non-MSA AA were home mortgage, small loans to businesses, and small loans to farms, respectively.

Economic Data

According to Moody's Analytics September 2024 report, ME's economy is in a mid-expansion phase of the business cycle as the state's downward trending jobless rate is offset by an expanding labor force. Overall, despite job losses in the manufacturing and tourism sectors, ME's labor force has at last rebounded to pre-pandemic levels spurred largely by growth in healthcare. During 2024, ME reported the highest proportion of residents aged 55 or older in the nation which will continue to drive strong demand for healthcare services in the state. Although ME's coastline and scenic beauty is appealing to second-home buyers and tourists, tourism has normalized in recent years since the surge following the end of the pandemic. Long-term subpar population growth, high taxes, and high business costs will cause the state's economy to lag both the region and nation

Top employers in the state include Maine Health, Hannaford Bros. Co., Walmart Inc., Bath Iron Works Corp., and Eastern Maine Medical Center with total employees per employer greater than 3,500. Other top employers include TD Bank NA, Maine General Medical Center, Unum Provident, Central Maine Healthcare Corp., L.L. Bean Inc., and Shaw's Supermarkets with total employees per employer less than 3,500 but greater than 2,000.

Assessment Area(s) - ME Non-MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	63	0.00	4.76	71.43	17.46	6.35
Population by Geography	202,024	0.00	4.33	78.09	17.57	0.00
Housing Units by Geography	135,953	0.00	5.15	74.62	20.23	0.00
Owner-Occupied Housing by Geography	69,330	0.00	4.58	78.12	17.30	0.00
Occupied Rental Units by Geography	19,205	0.00	3.93	79.41	16.66	0.00
Vacant Units by Geography	47,418	0.00	6.48	67.55	25.97	0.00
Businesses by Geography	7,795	0.00	2.73	74.07	23.19	0.00
Farms by Geography	542	0.00	4.98	76.20	18.82	0.00
Family Distribution by Income Level	54,981	16.82	17.77	22.11	43.30	0.00
Household Distribution by Income Level	88,535	21.85	14.60	18.63	44.91	0.00
Unemployment rate (%)	4.32	0.00	5.88	4.39	3.68	0.00
Households Below Poverty Level (%)	12.56	0.00	18.64	12.76	10.12	0.00
Median Family Income (Non-MSAs - ME)		$66,193			Median Housing Value	$172,800
Median Family Income (Non-MSAs - ME) for 2024		$82,400			Median Gross Rent	$819
					Families Below Poverty Level	7.58

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Bangor ME MSA AA

The full-scope Bangor ME MSA AA is composed of only Penobscot County, ME and borders the ME Non-MSA AA to the south. For this evaluation, the AA contained 46 census tracts, including 15 moderate-, 21 middle-, and 10 upper-income census tracts. During this time, the AA contained no low-income geographies. FNB operated two of 18 branch locations in the Bangor ME MSA AA, consisting of one branch in a middle-income geography and the other branch in an upper-income geography. During the evaluation period, 46.2 percent, 52.8 percent, and 1 percent, of all primary product lending in the Bangor ME MSA AA were home mortgage, small loans to businesses, and small loans to farms, respectively.

Economic Data

According to Moody's Analytics September 2024 report, the Bangor, ME MSA economy is currently considered 'at risk' due to the region's high businesses costs, an aging and declining population, and a shrinking labor force. Despite strong demand for healthcare services given the region's older age profile, the labor force remains well-below pre-pandemic levels due to the lack of high-wage employment opportunities and weak demographics. Additionally, despite the concentration of colleges and universities in Penobscot County, few dynamic growth factors and significant business costs have caused most skilled workers entering the job market to search for better opportunities outside of the

Bangor, ME MSA. Long-term a scarcity of well paying jobs and a declining population will cause the Bangor, ME MSA economy to underperform when compared to the nation.

Top employers in Penobscot County, ME include Eastern Maine Medical Center and St. Joseph Hospital with total employees per employer greater than 1,000. Other top employers include Penobscot Community Health Care, Northern Light Acadia Hospital, Husson University, and Eastern Maine Healthcare Systems with total employees per employer less than 1,000 but greater than 500.

Assessment Area(s) - Bangor ME MSA AA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	46	0.00	32.61	45.65	21.74	0.00
Population by Geography	152,199	0.00	27.97	47.39	24.63	0.00
Housing Units by Geography	76,088	0.00	31.76	47.54	20.70	0.00
Owner-Occupied Housing by Geography	44,198	0.00	26.37	49.13	24.50	0.00
Occupied Rental Units by Geography	18,875	0.00	32.57	48.03	19.41	0.00
Vacant Units by Geography	13,015	0.00	48.87	41.44	9.70	0.00
Businesses by Geography	4,836	0.00	22.73	53.68	23.59	0.00
Farms by Geography	230	0.00	16.96	56.96	26.09	0.00
Family Distribution by Income Level	38,100	19.01	19.50	21.14	40.36	0.00
Household Distribution by Income Level	63,073	24.20	16.96	17.46	41.39	0.00
Unemployment rate (%)	4.62	0.00	7.06	4.09	3.15	0.00
Households Below Poverty Level (%)	13.72	0.00	20.86	11.81	9.01	0.00
Median Family Income (12620 - Bangor, ME MSA)		$67,988			**Median Housing Value**	$138,050
Median Family Income (12620 - Bangor, ME MSA) for 2024		$87,900			**Median Gross Rent**	$809
					Families Below Poverty Level	7.82

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
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 OCC conducted full-scope reviews of the ME Non-MSA AA and the Bangor ME MSA AA which were the drivers for the state of ME rating. The ME Non-MSA AA received the higher weighting of the two full-scope AAs as the ME Non-MSA AA accounted for approximately 94.8 percent of deposits, 83.8 percent of lending, and 94.1 percent of branches in the state as of the end of the evaluation period. Home mortgage and small loans to businesses accounted for 91.5 percent of all lending made within the state during the evaluation period; therefore, the performance for home mortgage and small business lending was weighed more heavily when drawing conclusions compared to the bank's small business lending. Refer to appendix A for additional information on the AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MAINE

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the ME Non-MSA AA and the Bangor ME MSA AA was good.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Table 3: Lending Activity								2022 - 2024
Number of Loans								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
ME Non-MSA AA	2,011	1,624	403	5	0	4,043	83.79	94.75
Bangor ME MSA AA	361	412	8	1	0	782	16.21	5.25
Total	**2,372**	**2,036**	**411**	**6**	**0**	**4,825**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
ME Non-MSA AA	414,882	261,246	28,167	1,445	0	705,740	80.90	94.75
Bangor ME MSA AA	88,185	76,726	1,226	452	0	166,589	19.10	5.25
Total	**503,067**	**337,972**	**29,393**	**1,897**	**0**	**872,329**	**100.00**	**100.00**
Source: 1/1/2022 - 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*								

<u>*ME Non- MSA AA*</u>

Lending levels reflect excellent responsiveness to AA credit needs.

According to June 30, 2024, FDIC deposit market share data, FNB reported approximately $2.4 billion in deposits in the ME Non-MSA AA. The bank ranked as the top depository institution out of 12 institutions, or in the 92nd percentile, with approximately 30 percent market share in the AA.

Based on peer HMDA market share data for 2024, FNB ranked the first amongst 247 lending institutions for home mortgage loan originations and purchases, or the 97th percentile, with a market share of 11.1 percent, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders, FNB, Bangor Savings Bank, The Camden National Bank, Machias Savings Bank, and Rocket Mortgage, had a combined market share of 41.7 percent. Market share for the top five lenders ranged from 4.7 percent to 11.1 percent.

Based on peer CRA small business data for 2023, FNB ranked fourth among 71 small business lenders, or the 94th percentile, with a market share of 9.1 percent, demonstrating excellent responsiveness to credit needs. The top five small business lenders, American Express National Bank, JPMorgan Chase

Bank, NA, US Bank NA, FNB, and The Camden National Bank, had a combined market share of 53.2 percent. Market share for the top five lenders ranged from 8.8 percent to 15.6 percent.

Based on peer CRA small farm data for 2023, FNB ranked second among 18 small farm lenders, or the 89th percentile, with a market share of 21.1 percent, demonstrating good responsiveness to credit needs. The top five small farm lenders, Machias Savings Bank, FNB, The Camden National Bank, US Bank NA, and JPMorgan Chase Bank, NA, had a combined market share of 82 percent. Market share for the top five lenders ranged from 8 percent to 29.1 percent.

<u>*Bangor ME MSA AA*</u>

Lending levels reflect good responsiveness to AA credit needs.

According to June 30, 2024, FDIC deposit market share data, FNB reported approximately $135.3 million in deposits in the Bangor ME MSA AA. The bank ranked eighth amongst nine depository institutions, or in the 11th percentile, with approximately 3.1 percent market share in the AA.

Based on peer HMDA market share data for 2024, FNB ranked 16th amongst 178 lending institutions for home mortgage loan originations and purchases, or the 91st percentile, with a market share of 1.8 percent, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders, Bangor Savings Bank, Main Savings Federal Credit Union, Rocket Mortgage, United Wholesale Mortgage, and The Camden National Bank, had a combined market share of 37.6 percent. Market share for the top five lenders ranged from 3.9 percent to 16.3 percent.

Based on peer CRA small business data for 2023, FNB ranked 10th among 62 small business lenders, or the 84th percentile, with a market share of 4.6 percent, demonstrating good responsiveness to credit needs. The top five small business lenders, American Express National Bank, JPMorgan Chase Bank, NA, Synchrony Bank, Capital One, NA, and Bangor Savings Bank, had a combined market share of 47.7 percent. Market share for the top five lenders ranged from 6.4 percent to 17.2 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table 7 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 geographic distribution of home mortgage loans in its AAs was adequate.

<u>*ME Non-MSA AA*</u>

The geographic distribution of home mortgage loans was adequate, given performance context.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies was significantly below the percentage of owner-occupied (OO) housing units in those geographies and was well below the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of OO housing units in those geographies, as well as overall AA competition for home mortgage lending. Within the AA, approximately 4.6 percent of housing units were located in moderate-income geographies. The bank faced competition from other large community banks and national mortgage lenders. In 2024, FNB ranked fifth among 58 other competing lenders for home mortgage loans originated in moderate-income geographies in the AA, with 4.1 percent market share. The top five home mortgage lenders in moderate-income geographies, Bangor Savings Bank (11.2 percent), The Camden National Bank (10.7 percent), Machias Savings Bank (8.3 percent), Rocket Mortgage (7.1 percent), and FNB (4.1 percent), had a combined market share of approximately 41.4 percent. All remaining lenders outside of the top five individually maintained less than 5 percent market share.

Bangor ME MSA AA

The geographic distribution of home mortgage loans was excellent.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 9 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses in its AAs was good.

ME Non-MSA AA

The geographic distribution of small loans to businesses was good, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to businesses in moderate-income geographies was near to both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of businesses in those geographies, as well as overall AA competition for small business lending. Within the AA, approximately 2.7 percent of businesses were located in moderate-income geographies. The bank faced competition from other large community and national banks. In 2023, FNB ranked fifth among 71 other competing lenders for small business lending in moderate-income geographies in the AA, with 7.6 percent market share. The top five small business lenders in moderate-income geographies, American Express National Bank (12 percent), The Camden National Bank (10.7 percent), Synchrony Bank (10.1 percent), JPMorgan Chase Bank, NA (8.8 percent), and FNB (7.6 percent), had a combined market share of approximately 49.1 percent. All remaining lenders outside of the top five individually maintained less than 7 percent market share.

Bangor ME MSA AA

The geographic distribution of small loans to businesses was adequate, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to businesses in moderate-income geographies was well below the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of businesses in those geographies, as well as overall AA competition for small business lending. Within the AA, approximately 22.7 percent of businesses were located in moderate-income geographies. The bank faced competition from large credit card and national banks. In 2023, FNB ranked 11th among 62 other competing lenders for small business lending in moderate-income geographies in the AA, with 3.3 percent market share. The top five small business lenders in moderate-income geographies, American Express National Bank (17.8 percent), Synchrony Bank (9.6 percent), Citibank, NA (7.3 percent), Capital One, NA (7.1 percent), and JPMorgan Chase Bank, NA (7.1 percent), had a combined market share of approximately 48.8 percent. All remaining lenders outside of the top five individually maintained less than 7 percent market share.

Small Loans to Farms

Refer to Table 11 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of small loans to farms in its AAs was poor.

<u>*ME Non-MSA AA*</u>

The geographic distribution of small loans to farms was poor, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to farms in moderate-income geographies was significantly below both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of farms in those geographies, as well as overall AA competition for small farm lending. Within the AA, approximately 5 percent of farms were located in moderate-income geographies. The bank faced competition from other large community and national banks. In 2023, FNB ranked second among 18 other competing lenders for small farm lending in moderate-income geographies in the AA, with 21.1 percent market share. The top five small farm lenders in moderate-income geographies, Machias Savings Bank (29.1 percent), FNB (21.1 percent), The Camden National Bank (15.3 percent), US Bank NA (8.5 percent), and JPMorgan Chase Bank, NA (8 percent), had a combined market share of approximately 82 percent. All remaining lenders outside of the top five individually maintained less than 8 percent market share.

Lending Gap Analysis

The OCC reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans and small loans to businesses and farms in the state of ME rating area during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 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 borrower distribution of home mortgage loans in the AA was good.

<u>*ME Non-MSA AA*</u>

The borrower distribution of home mortgage loans was good, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families but approximated to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded the aggregate percentage of all reporting lenders.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA compared to the reported MHV. Based on the 2024 adjusted MFI for ME Non-MSA geographies, low-income families in the AA with a maximum annual income of $41,200, would find it challenging to qualify for a mortgage given the $172,800 MHV. Additionally, 7.6 percent of families were below the poverty level, and 7 percent of the bank's home mortgage loans were originated without a reported borrower's income.

As previously discussed, to further understand homeownership challenges in the market for LMI borrowers, the analysis also considered timelier housing values as reported by online real estate listing sites, namely Realtor.com and Zillow. The review of real estate listing data collected during December 2025 consistently identified housing values exceeding the 2024 Census reported MHV of $172,800 by approximately $16,700. Specifically, real estate listing data for geographies within the bank's ME Non-MSA AA ranged from a low of $189,547, to a high of $426,879, illustrating the challenges that LMI families in the AA experience when applying for home mortgage loans.

<u>*Bangor ME MSA AA*</u>

The borrower distribution of home mortgage loans was poor, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and was well below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was significantly below both the percentage of moderate-income families and the aggregate percentage of all reporting lenders.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA compared to the reported MHV. Based on the 2024 adjusted MFI for the Bangor ME MSA, low-income families in the AA with a maximum annual income of $43,950, may experience affordability challenges in qualifying for a mortgage given the $138,050 MHV. Additionally, 7.8

percent of families were below the poverty level, and 51.5 percent of the bank's home mortgage loans were originated without a reported borrower's income.

As previously discussed, to further understand homeownership challenges in the market for LMI borrowers, the analysis also considered timelier housing values as reported by online real estate listing sites, namely Realtor.com and Zillow. The review of real estate listing data collected during December 2025 consistently identified housing values exceeding the 2024 Census reported MHV of $138,050 by approximately $125,900. Specifically, real estate listing data for geographies within the bank's Bangor ME MSA AA ranged from a low of $263,991, to a high of $289,500, illustrating the challenges that LMI families in the AA experience when applying for home mortgage loans.

Small Loans to Businesses

Refer to Table 10 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the AA was excellent.

ME Non-MSA AA

The borrower distribution of small loans to businesses was excellent.

The percentage of small loans to businesses with gross annual revenues of $1 million or less was near to the percentage of those businesses and exceeded the aggregate percentage of all reporting lenders. During this period, 11.2 percent of businesses within the AA did not have reportable revenues.

Bangor ME MSA AA

The borrower distribution of small loans to businesses was excellent.

The percentage of small loans to businesses with gross annual revenues of $1 million or less was near to the percentage of those businesses and exceeded the aggregate percentage of all reporting lenders. During this period, 14.4 percent of businesses within the AA did not have reportable revenues.

Small Loans to Farms

Refer to Table 12 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to farms in the AA was excellent.

ME Non-MSA AA

The borrower distribution of small loans to farms is excellent

The percentage of small loans to farms with gross annual revenues of $1 million or less was near to the percentage of those farms and exceeded the aggregate lending in the AA.

Community Development Lending

The institution made a low level of CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Overall CD lending within the bank's AAs is considered poor and is reflected by the low level of CD lending within the ME Non-MSA AA and adequate CD lending within the Bangor ME MSA AA. During the evaluation period, FNB originated a total of five qualified CD loans to five different community organizations in the ME Non-MSA AA, totaling approximately $1.4 million or less than one percent of allocated tier 1 capital as of December 31, 2024, meeting the standard for poor performance. For the Bangor ME MSA AA, the bank originated one qualified CD loan to a community organization operating in the AA totaling approximately $452,200 or 3.3 percent of allocated tier 1 capital as of December 31, 2024, meeting the standard for adequate performance. CD loans originated by the bank largely served as financing for qualified CD organizations based inside the bank's ME rating area that provided either affordable housing or community services for LMI populations or provided for economic development needs for small businesses.

The highlights of the bank's CD loans are as follows:

- During the evaluation period the bank made a $1 million revitalize/stabilize CD loan to a hospital operating within a middle-income, distressed and underserved, census tract in the ME Non-MSA AA that provides community health services to LMI groups in the AA.
- During the evaluation period the bank made a $452,000 economic development CD loan to an organization operating in the Bangor ME MSA AA that provides community services to LMI populations in the AA.
- During the evaluation period the bank made a $150,000 economic development CD loan to an organization operating in the ME Non-MSA AA that provides eldercare community services for LMI populations in the AA.

Product Innovation and Flexibility

The institution made limited use of innovative and flexible lending practices in order to serve credit needs in the ME Non-MSA AA and Bangor ME MSA AA. The bank offers a standard array of loan products and services for customers in ME, with varied delivery channels available depending on personal customer and business needs. Specifically, FNB continues to participate in the Maine State Housing Authority and Small Business Administration lending programs, which include products and services for both first time homebuyers and small businesses.

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the ME Non-MSA AA was good and the bank's performance in the Bangor ME MSA AA was excellent.

The institution had a significant level of qualified investments, including grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments										2022-2024
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
ME Non-MSA AA	19	9,441	197	2,885	216	81.5	12,326	77.3	--	--
Bangor ME MSA AA	4	749	26	2,811	30	11.3	3,560	22.3	--	--
Broader Statewide or Regional Area	--	--	19	69	19	7.2	69	0.4	--	--
Total	23	10,190	242	5,765	265	100.0	15,955	100.0	--	--

** The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.*

During the evaluation period, FNB's investments were largely made to qualified CD-eligible funds, which targeted CD purpose needs, including affordable housing, economic development, and community services in either the ME Non-MSA AA, the Bangor ME MSA AA, or the greater state region. Total qualified investments and donations within the AAs were good and demonstrated good responsiveness to credit and community development needs. Specifically, qualified investments made within the ME Non-MSA AA totaled approximately $12.3 million or 5 percent of allocated tier 1 capital as of December 31, 2024. Within the Bangor ME MSA AA the bank made approximately $3.6 million or 25.8 percent of allocated tier 1 capital in qualified investments as of December 31, 2024. Additionally, FNB also made 19 qualified investments totaling $69,000, that were designated as benefiting the broader, statewide region.

The highlights of the bank's CD investments are as follows:

- A 2024 $750,000, current period direct investment to a fund that provided below market financing for affordable housing and community groups in the ME Non-MSA AA.
- A $100,000 in 2024, current period equity investment in a fund that fosters economic development in the ME Non-MSA AA supporting new businesses and job creation for LMI populations.
- A 2023 $743,129 current period investment to a local business in the Bangor ME MSA AA for economic development projects in LMI geographies.
- A 2022 $1.7 million investment in a Federal Home Loan Mortgage Corporation (FHLMC/Freddie Mac) pool of mortgage-backed securities in the ME Non-MSA AA that benefit LMI populations.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in both the ME Non-MSA AA and the Bangor ME MSA AA was adequate.

Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AAs.

Table 5: Distribution of Branch Delivery Systems														2022 - 2024
Assessment Area	Deposits	Branches							Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography					
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
ME Non-MSA AA	94.75	16	88.89	0.00	0.00	68.75	31.25	0.00	0.00	4.33	78.09	17.57	0.00
Bangor ME MSA AA	5.25	2	11.11	0.00	0.00	50.00	50.00	0.00	0.00	27.97	47.39	24.63	0.00
Total	100.00	18	100.00	0.00	0.00	66.67	33.33	0.00	0.00	14.49	64.90	20.61	0.00

Source: FFIEC File - 2020, 2024 Census
1/1/2022 - 12/31/2024 Bank Data
Due to rounding, totals may not equal 100.0%
** The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.*

There were no low-income geographies in either of the bank's Maine-based AAs during the evaluation period, and the bank does not maintain any branches in moderate-income geographies. As of the end of the evaluation period, examiners determined the bank maintained two branches within the ME Non-MSA AA and two branches within the Bangor ME MSA AA located in middle- or upper-income geographies that serviced, and were determined to be in proximity to, moderate-income geographies.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
ME Non-MSA AA	--	--	--	--	--	--	--
Bangor ME MSA AA	1	--	--	--	--	+1	--
Total	1	--	--	--	--	+1	--

1/1/2022 - 12/31/2024 Bank Data.
** The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.*

To the extent changes have been made, the institution's opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Since the last evaluation, FNB opened a single new branch in the ME Non-MSA AA in an upper-income census tract located at 5 Parkway South Brewer, ME 04412. The branch was opened to the public on January 31, 2022.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced the AAs, particularly LMI geographies and/or individuals. Lobby hours and drive up hours are largely uniform between all branches in the ME Non-MSA AA and Bangor ME MSA AA, with ATM, night deposit, and safe deposit services offered at most branches. Branches typically are open Monday through Friday, by 9:00am, or earlier, and close between 3:30 to 4:30pm, depending on the weekday. Extended hours are offered on Fridays. Saturday drive-up hours, where available, are from 8:00am to 12:00pm.

Community Development Services

The institution provided a relatively high level of CD services.

During the evaluation period, bank personnel provided 1,377 service hours across 20 different qualified CD organizations that benefit the ME Non-MSA AA and Bangor ME MSA AA. All service hours were provided to organizations that either promote economic development or that provide for community services and/or affordable housing needs for LMI geographies or groups. Per AA, the bank reported approximately 1,255 service hours allocated to the ME Non-MSA AA and 122 hours allocated to the Bangor ME MSA AA. Additionally, the bank also provided approximately 554 service hours to qualified community groups who operate on a statewide basis that also benefit the two full-scope AAs.

The highlights of the bank's CD services are as follows:

- From 2022 to 2024, a bank employee spent 146 hours as the founding member of a business development corporation focused on job creation and economic revitalization in the ME Non-MSA AA.
- From 2022 to 2024, a bank employee provided 120 service hours as a board member of a community foundation that focused on revitalizing Maine communities, including both bank AAs.
- From 2022 to 2024, a bank employee provided 110 service hours as a board member of a non-profit that focused on alleviating food insecurity serving the ME Non-MSA AA.
- From 2022 to 2023, a bank employee provided 88 service hours as the Vice President and Fundraising Committee Chair of local food pantry.

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 and Non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	HMDA-reportable home mortgage loans CRA-reportable small business and small farm loans Community Development-eligible loans, investments, services	
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 (ME)		
ME Non-MSA AA	Full-scope	Single State: ME (23) • ME Non-MSA (99999) ○ Full Hancock (009), Knox (013), Lincoln (015), Waldo (027), & Washington (029) Counties, ME AA comprised of full counties.
Bangor ME MSA AA	Full-scope	Single State: ME (#23) • Bangor, ME MSA (12620) ○ Full Penobscot (019) County, ME AA comprised of full counties.

Appendix B: Summary of State Ratings

RATINGS FIRST NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
First National Bank	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
Maine	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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 low- and moderate-income 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.

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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**.**

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 loans are treated the same 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/AA. 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 7. **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 8. **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/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 11. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	$	% of Total Number	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	
ME Non-MSA AA	2,011	414,882	84.78	15,908	0.00	--	--	4.58	2.09	3.83	78.12	73.15	76.94	17.30	24.76	19.22	0.00	--	--	
Bangor ME MSA AA	361	88,185	15.22	11,204	0.00	--	--	26.37	27.15	22.63	49.13	48.75	48.74	24.50	24.10	28.61	0.00	--	--	
Total	**2,372**	**503,067**	**100.00**	**27,112**	**0.00**	**--**	**--**	**13.07**	**5.90**	**11.60**	**66.83**	**69.44**	**65.29**	**20.10**	**24.66**	**23.10**	**0.00**	**--**	**--**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
ME Non-MSA AA	2,011	414,882	84.78	15,908	16.82	5.17	5.63	17.77	16.86	15.51	22.11	21.28	21.12	43.30	49.73	47.25	--	6.96	10.49	
Bangor ME MSA AA	361	88,185	15.22	11,204	19.01	4.43	8.08	19.50	7.48	19.73	21.14	10.53	22.76	40.36	26.04	32.72	--	51.52	16.72	
Total	**2,372**	**503,067**	**100.00**	**27,112**	**17.72**	**5.06**	**6.64**	**18.48**	**15.43**	**17.25**	**21.71**	**19.65**	**21.80**	**42.10**	**46.12**	**41.25**	**--**	**13.74**	**13.06**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
ME Non-MSA AA	1,624	261,246	79.76	17,281	0.00	--	--	2.73	2.46	2.79	74.07	68.84	73.65	23.19	28.69	23.56	0.00	--	--
Bangor ME MSA AA	412	76,726	20.24	9,671	0.00	--	--	22.73	12.14	18.43	53.68	46.84	50.26	23.59	41.02	31.31	0.00	--	--
Total	**2,036**	**337,972**	**100.00**	**26,952**	**0.00**	**--**	**--**	**10.39**	**4.42**	**8.40**	**66.27**	**64.39**	**65.26**	**23.35**	**31.19**	**26.34**	**0.00**	**--**	**--**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
ME Non-MSA AA	1,624	261,246	79.76	17,281	84.41	77.34	61.53	4.39	22.66	11.20	--
Bangor ME MSA AA	412	76,726	20.24	9,671	79.36	73.06	55.14	6.27	26.94	14.37	--
Total	**2,036**	**337,972**	**100.00**	**26,952**	**82.48**	**76.47**	**59.24**	**5.11**	**23.53**	**12.41**	**--**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
ME Non-MSA AA	403	28,167	98.05	1,766	0.00	--	--	4.98	0.25	2.38	76.20	79.16	83.47	18.82	20.60	14.16	0.00	--	--
Bangor ME MSA AA	8	1,226	1.95	193	0.00	--	--	16.96	12.50	18.13	56.96	75.00	59.59	26.09	12.50	22.28	0.00	--	--
Total	**411**	**29,393**	**100.00**	**1,959**	**0.00**	**--**	**--**	**8.55**	**0.49**	**3.93**	**70.47**	**79.08**	**81.11**	**20.98**	**20.44**	**14.96**	**0.00**	**--**	**--**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue												2022 - 2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
ME Non-MSA AA	403	28,167	98.05	1,766	97.97	94.29	91.22	1.29	5.71	0.74	--	
Bangor ME MSA AA	8	1,226	1.95	193	94.35	87.50	56.99	4.35	12.50	1.30	--	
Total	**411**	**29,393**	**100.00**	**1,959**	**96.89**	**94.16**	**87.85**	**2.20**	**5.84**	**0.91**	**--**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%