

INSTITUTION: 0000002311 - 1 CAMDEN NATIONAL BANK

INSTITUTION'S NATIONWIDE TOTALS

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 380 | 3 | 349 | 13 | 68 | 26 | 219 |
| FHA | 7 | | | | | | |
| VA | 8 | | | | | | |
| FSA/RHS | 36 | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 324 | 3 | 254 | 8 | 51 | 19 | 143 |
| FHA | 5 | | | | | | |
| VA | 6 | | | | | | |
| FSA/RHS | 25 | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | 12 | | 12 | | 1 | | 1 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | 12 | | 61 | 5 | 11 | 5 | 74 |
| FHA | 2 | | | | | | |
| VA | | | | | | | |
| FSA/RHS | 7 | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | 30 | | 19 | | 5 | 2 | 1 |
| FHA | | | | | | | |
| VA | 2 | | | | | | |
| FSA/RHS | 4 | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | 2 | | 3 | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| PREAPPROVALS DENIED | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/ | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

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|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| PREAPPROVALS RESULTING IN ORIGINATIONS | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | 3 | | 1 | | 1 | | |
| FHA | | | | | | | |
| VA | 2 | | | | | | |
| FSA/RHS | 18 | | | | | | |

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|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 19 | | 14 | 2 | 9 | | |
| FHA | 1 | | | | | | |
| VA | 1 | | | | | | |
| FSA/RHS | 2 | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 16 | | 11 | 2 | 5 | | |
| FHA | 1 | | | | | | |
| VA | 1 | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | 2 | | 3 | | 4 | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | 1 | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | 1 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | 1 | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| PREAPPROVALS DENIED | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/ | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

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|-----------|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

| | | | | | | | |
|--------------|--|--|----|----|----|----|----|
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

LOANS SOLD

| | | | | | | | |
|--------------|---|--|--|--|--|--|--|
| CONVENTIONAL | 5 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

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|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 9 | 1 | 14 | 1 | | 1 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 9 | 1 | 11 | 1 | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | 1 | | | 1 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | 2 | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

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INSTITUTION'S NATIONWIDE TOTALS

| PRICING INFORMATION | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|----------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | 186 3 | 2 | 194 1 | 4 | 28 | 17 | NA NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.91 | | 1.65 | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.96 | | 1.65 | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | 189 | 2 | 195 | 4 | 28 | 17 | NA NA |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | 6 7 | | 2 7 | 1 | 4 | | NA NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.67 | | 1.67 | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.65 | | 1.61 | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | 13 | | 9 | 1 | 4 | | NA NA |