



PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Camden National Bank
Charter Number: 2311

2 Elm Street
Camden, ME 04843

Office of the Comptroller of the Currency

99 Summer Street, Suite 1400
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 **Outstanding**.

The following table indicates the performance level of **Camden National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Camden National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
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 bank’s lending activity is excellent;
- A substantial majority of the bank’s primary products are originated within the bank’s assessment areas (AAs);
- The geographic distribution of loans reflects excellent dispersion among geographies of different income levels, considering competitive and demographic factors within the bank’s full-scope AAs;
- The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different sizes;
- The bank’s record of community development lending has a positive impact on the overall Lending Test;
- The bank has a high level of community development investments and is responsive to the community’s credit needs;
- The bank has a strong record of providing community development services in their AAs.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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): A 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 investments, and branch distribution).

Low-Income: Individual income that is 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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

The Camden National Bank (CNB) is an intrastate community bank headquartered in Camden, Maine. Originally founded in 1875, CNB became a direct, wholly owned subsidiary of Camden National Corporation (CNC) as a result of a corporate reorganization in 1984. CNC is a publicly held bank holding company, incorporated under the laws of the State of Maine. As of December 31, 2017, CNB had total assets of \$4 billion, tier one capital of \$345 million, net loans of \$2.8 billion, and domestic deposits of \$3 billion. Net loans comprised 68 percent of bank assets.

CNB's loan portfolio is comprised of 55 percent commercial loans and 44 percent residential real estate products. The balance sheet composition has shifted since the prior CRA evaluation, as commercial loans now make up the majority of the portfolio. At the prior CRA evaluation, using data as of March 31, 2015, the loan portfolio was comprised of 53 percent residential real estate mortgages and 44 percent commercial loans.

CNB has 60 full-service branches. The bank's market area includes Somerset, Piscataquis, Washington, Hancock, Waldo, Knox, Lincoln, York, Cumberland, Kennebec, Androscoggin, and Sagadahoc counties. The market area also includes portions of Penobscot county. During the evaluation period, CNB merged with The Bank of Maine, which led to the acquisition of 24 banking centers throughout the region the bank serves. The bank closed four bank locations in 2015: Augusta Bangor, Augusta Civic Center, Gardiner, and Kennebunk. The bank closed three branches in 2016: Portland, Bangor Mall, and Orono. One branch, Bar Harbor, was closed in 2017. As of December 31, 2017, the bank also has two Loan Production Offices located in Manchester, NH and Braintree, MA.

The bank offers a wide array of loan and deposit products at each of its branch locations. CNB's website, www.camdenational.com, provides a detailed listing and description of the bank's deposit and loan services. In addition to traditional bank offerings, the bank offers on-line, telephone, and mobile banking services to both consumer and business banking customers.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its assessment areas (AAs). During the last CRA performance evaluation, dated April 6, 2015, CNB received an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The bank's CRA performance was evaluated using Large Bank CRA evaluation procedures. Large Bank procedures include a lending test and a community development (CD) test. The lending test evaluates the bank's record of performance in meeting the credit needs of its assessment area during the evaluation period. The CD test evaluates the bank's responsiveness to the community development needs of its AA through a review of qualified CD loans, investments, and services.

The evaluation period for the lending test included lending activity from January 1, 2015 through December 31, 2017. Due to updates made to the demographic information during the evaluation period, the bank's 2015 and 2016 performance was evaluated independently of the 2017 performance metrics. The bank's lending performance between January 1, 2015 and December 31, 2016 was compared to the 2010 U.S. Census Data. The bank's 2017 lending performance was compared to the 2015 American Community Survey (ACS).

When evaluating the bank's overall lending performance, emphasis was placed on the loans originated during the 2015-2016 timeframe. The bank originated a majority of their primary products during that timeframe, with home loans and small loans to businesses representing 66 percent and 70 percent of overall originations, respectively.

The bank's primary loan products, based on number of loan originations and/or purchases during the evaluation period, include Home Mortgage Disclosure Act (HMDA) reportable residential mortgage loans – including home purchase, home improvement, and home mortgage refinance – and small loans to businesses as reported under the requirements of CRA data collection for large banks. Home mortgage loans accounted for 48 percent of total originations by loan count, or 60 percent by dollar volume, from 2015 through 2017. During the same time, small loans to businesses accounted for 47 percent of total originations by loan count, or 38 percent by dollar volume. Small loans to farms accounted for an additional five percent of originations over the evaluation period. Given this data, we emphasized the bank's record of lending among these loan products when determining our lending test conclusions. We did not evaluate multi-family or consumer loans as the lending volume was low; therefore, an analysis would not be meaningful.

The evaluation period for the CD test covers the bank's performance from the prior evaluation dated April 6, 2015 through December 31, 2017. Community development loans, investments, and services were considered when assessing the bank's performance.

Data Integrity

Prior to the start of this evaluation, we reviewed the accuracy of data collected and reported under HMDA, as well as small loans to businesses and farms. Based on a statistical sample of each loan type made during our evaluation period, we found the data to be accurate and reliable for this evaluation. Additionally, we validated community development loans, investments, and services submitted by bank management to ensure they met the regulatory definition for community development under CRA.

Selection of Areas for Full-Scope Review

The CRA requires a bank to define its AA in which it will be evaluated. CNB has four AAs, which meet the technical and regulatory requirements of the CRA. To determine which of the AAs would receive a full-scope review, we considered the number and percentages by dollar amount and volume of loans, as well as the deposit share percentages. Based on these factors, we selected two full-scope. The first-full scope AA is the bank's non-MSA, which includes the counties of Hancock, Kennebec, Knox, Lincoln, Piscataquis, Somerset, Waldo, and Washington. This designated full-scope AA, herein referred to as AA1, contains 39 branches, 71 percent of the bank's deposits, and 61 percent of the bank's loans. The second

full-scope AA is the Portland-South Portland, ME MSA, referred to as AA2 going forward. AA2 includes Cumberland, Sagadahoc, and York Counties. This AA contains 11 of the bank's branches, 17 percent of the bank's deposits, and 22 percent of the bank's loans.

The other two AAs, referred to as AA3 and AA4, received limited scope reviews. AA3 is comprised of Penobscot County, which is part of the Bangor, ME MSA. This MSA contains eight branches, eight percent of the bank's deposits and 11 percent of the bank's loans. AA4 includes Androscoggin County, which is part of the Lewiston-Auburn, ME MSA. This AA includes five percent of both the bank's loans and deposits, and two branches. Refer to Appendix A for more information.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. This includes the non-MSA and the Portland-South Portland MSA.

The Lending Test rating receives more weight than the Investment and Service test ratings. When arriving at Lending Test conclusions, emphasis was placed on home mortgage lending and small loans to businesses. Home mortgage lending accounted for 48 percent of total loans originated and/or purchased from 2015 through 2017, while small loans to businesses accounted for 47 percent of total loans.

Other

To understand the credit needs of the community, we contacted a local community organization within the bank's market area. The community contact identified affordable housing as a primary credit need of the community. The contact noted that Maine housing costs, particularly in the mid-coast region, are among the least affordable in the country. When considering the growing retiree population and the volume of residents who are minimum wage earners, it is evident that housing costs are out of reach for many people in the local community, specifically low- and moderate-income borrowers. There are opportunities in the local area for participation related to affordable housing. This includes banks working with local community development organizations, who in turn work with low- and moderate-income borrowers. The contact noted that local institutions do an excellent job at meeting the needs of the community, as well as working with the organizations that focus on community development.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, 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 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 [or any affiliate whose loans have been considered as part of the institution's lending performance] 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.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated Outstanding. Based on full-scope reviews, the bank's performance in the non-MSA AA and Portland-South Portland MSA AA is excellent.

Lending Activity

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

Lending activity in the non MSA AA and in the Portland-South Portland MSA is excellent. The bank's lending patterns are reflective of the credit needs of the community. During the 2015-2016 evaluation period, 90 percent of the bank's loans were made inside its AA. The 2017 evaluation period showed consistent results, with 89 percent of the bank's loans made inside the AA. Since the prior CRA evaluation, the bank's quarterly average loan-to-deposit ratio was 91 percent, slightly below the peer group average of 102 percent.

Small business lending remains a strategic focus of the bank, and continues to be identified as a need in the community. Small loans to businesses comprise 48 percent by count, or 41 percent by dollar amount total for the 2015-2016 evaluation period. Results are slightly lower for the 2017 evaluation period, with small loans to businesses accounting for 43 percent by count and 32 percent by dollar amount. Based on 2016 peer small business data, CNB ranked fourth out of 104 lenders in their total lending area (including all four AAs), with 9 percent of the market share for small business loans. Small loans to farms represents four percent of total reportable loans during the 2015-2016 evaluation period, or six percent during the 2017 evaluation period. CNB ranks third in the market based on 2016 peer small farm data, with 18 percent of the market share among 24 lenders.

HMDA reportable home mortgage loans comprised 47 percent by count, or 57 percent by dollar amount, of total reportable loans during the 2015-2016 evaluation period. The same loan type during the 2017 evaluation period accounted for 51 percent by count, or 66 percent by dollar amount, of total reportable loans. Based on 2017 peer mortgage data, CNB ranks fourth among 404 lenders in the total lending area (including all four AAs), holding 5 percent of the total market share. Competition for home lending is strong in the market area, with the top lender holding only six percent of the market share, and the top 20 lenders holding 53 percent of the total market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects excellent dispersion among geographies of different income levels, considering competitive and demographic factors within the bank's full-scope AAs.

AA1 – Non-MSA

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans (2015-2016)

Analysis of AA1 focuses on the lending in moderate-income tracts, as there are no low-income tracts in this AA. The geographic distribution of home loans reflects reasonable dispersion within the moderate-income geographies in AA1. The percentage of home purchase loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units in the AA. CNB's market share to moderate-income geographies is lower than the bank's overall market share of home purchase loans. The bank ranks third among 71 lenders competing for home purchase loans within moderate-income tracts in AA1.

The percentage of home improvement loans made in moderate-income geographies exceeds the percentage of moderate-income owner-occupied units. CNB's market share to moderate-income geographies also exceeds the bank's overall market share of home improvement loans.

The percentage of home mortgage refinance loans made in the moderate-income geographies is lower than the percentage of owner-occupied units. The bank's market share to moderate-income geographies is near to the bank's overall market share of home mortgage refinance loans. The bank ranks fourth among 67 lenders competing for home mortgage refinance loans within moderate-income geographies in AA1.

Home Mortgage Loans (2017)

Analysis of AA1 focuses on the lending in moderate-income tracts, as there are no low-income tracts in this AA. The geographic distribution of home loans reflects reasonable dispersion within the moderate-income geographies in AA1. The percentage of home purchase loans made in the moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. CNB's market share to moderate-income geographies is near to the bank's overall market share of home purchase loans. The bank ranks third among 65 lenders competing for home purchase loans within moderate-income tracts in AA1. CNB's market share is eight percent, while the first and second ranked institutions have market shares of 11 and 10 percent, respectively.

The percentage of home improvement loans made in the moderate-income geographies exceeds the percentage of moderate-income owner-occupied units. The bank's market share to moderate-income geographies also exceeds the bank's overall market share of home improvement loans.

The percentage of home mortgage refinance loans made in the moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. CNB's market share to moderate-income geographies is lower than the bank's overall market share of home mortgage refinance loans. The bank ranks fifth among 54 lenders competing for home

mortgage refinance loans within moderate-income tracts in AA1. Market share for this product within moderate-income geographies is spread fairly thin, with the top ranked institution holding 14 percent of the market share. CNB's market share is four percent.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Businesses (2015-2016)

Analysis of AA1 focuses on the lending in moderate-income tracts, as there are no low-income tracts in this AA. The geographic distribution of small loans to businesses reflects reasonable dispersion within the moderate-income geographies in AA1. The percentage of small loans to businesses made in the moderate-income geographies is lower than the percentage of businesses. CNB's market share to moderate-income geographies exceeds the bank's overall market share of small loans to businesses. The bank is ranked first out of 80 institutions in AA1.

Small Loans to Businesses (2017)

Analysis of AA1 focuses on the lending in moderate-income tracts, as there are no low-income tracts in this AA. The geographic distribution of small loans to businesses reflects excellent dispersion within the moderate-income geographies in AA1. The percentage of small loans to businesses made in the moderate-income geographies is exceeds the percentage of businesses. The bank's market share to moderate-income geographies exceeds the bank's overall market share of small loans to businesses.

Small Loans to Farms

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Small Loans to Farms (2015-2016)

The geographic distribution of small loans to farms reflects excellent dispersion within moderate-income tracts in AA1. There are no low-income tracts in AA1. The percentage of small loans to farms in moderate-income geographies exceeds the percentage of farms.

Small Loans to Farms (2017)

The geographic distribution of small loans to farms reflects reasonable dispersion within moderate-income tracts in AA1. There are no low-income tracts in AA1. The percentage of small loans to farms in moderate-income geographies is lower than the percentage of farms. However, the bank ranks third among the 16 lenders in the AA competing for small loans to farms.

AA2 – Portland-South Portland MSA

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans (2015-2016)

The geographic distribution of home loans reflects excellent dispersion within the low- and moderate-income geographies in AA2. The percentage of home purchase loans made in low-income geographies exceeds the percentage of low-income owner-occupied units. The percentage of home purchase loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. The bank's market share is lower than the overall market share. However, competition for home purchase loans in AA2 is relatively high; the bank ranks 25th among 145 lenders competing for home purchase loans to moderate-income borrowers.

The bank did not make any home improvement loans to low-income borrowers. However, the percentage of low-income owner-occupied units in AA2 is very low. The bank ranks 10th among 11 banks in the AA competing for home improvement loans to low-income borrowers. Although the bank's ranking is low, they hold one of only 13 home improvement loans to low-income borrowers in the AA. The top two lenders hold only two loans each. The percentage of home improvement loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. The bank ranks 19th out of 47 lenders in AA2 competing for home improvement loans to moderate-income borrowers.

The percentage of home mortgage refinance loans made in low-income geographies exceeds the percentage of low-income owner-occupied units. CNB's market share to low-income geographies also exceeds the bank's overall market share of home mortgage refinance loans. The percentage of home mortgage refinance loans made in moderate-income geographies is significantly lower than the percentage of moderate-income owner-occupied units. The bank's market share to moderate-income geographies is near to the overall market share of home mortgage refinance loans. The bank ranks 23rd among 118 lenders by loan count in AA2 competing for home mortgage refinance loans to moderate-income borrowers. When sorted by dollar amount, the bank ranks first, holding eight percent of the market share, with the next bank holding 6 percent.

Home Mortgage Loans (2017)

The geographic distribution of home loans reflects excellent dispersion within the low- and moderate-income geographies in within AA2. The percentage of home purchase loans made in low-income geographies exceeds the percentage of low-income owner-occupied units. Additionally, the bank's market share to low-income geographies exceeds the bank's overall market share of home purchase loans. The percentage of home purchase loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. However, CNB's market share to moderate-income borrowers is near to the bank's overall market share of home purchase loans. The bank ranks 16th out of 167 lenders in AA2 competing for home purchase loans to moderate-income borrowers.

The percentage of home improvement loans made in low-income geographies exceeds the percentage of low-income owner-occupied units. CNB's market share to low-income borrowers also exceeds the bank's overall market share of home improvement loans. The percentage of home improvement loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units. However, the bank's market share to moderate-income borrowers is near to the bank's overall market share of home improvement loans. CNB ranks 13th among 64 lenders in the AA competing for home improvement loans to moderate-income borrowers.

The percentage of home mortgage refinance loans made in low-income geographies exceeds the percentage of low-income owner-occupied units. Additionally, the bank's market share to low-income borrowers exceeds the bank's overall market share of home mortgage refinance loans. The percentage of home mortgage refinance loans made in moderate-income geographies is lower than the percentage of moderate-income owner-occupied units, but the market share is near to the bank's overall market share of home mortgage refinance loans. CNB ranks 20th out of 149 lenders in AA2 competing for home mortgage refinance loans to moderate-income borrowers. Competition is strong, with the top 20 lenders holding 58 percent of the total market share.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Businesses (2015-2016)

The geographic distribution of small loans to businesses reflects excellent dispersion within the low- and moderate-income geographies in AA2. The percentage of small loans to businesses made in low-income geographies exceeds the percentage of businesses. The bank's market share also exceeds the overall market share. The percentage of small loans to businesses made in moderate-income geographies is near to the percentage of businesses. The bank's market share is near to the overall market share of small loans to businesses.

Small Loans to Businesses (2017)

The geographic distribution of small loans to businesses reflects reasonable dispersion within the low- and moderate-income geographies in AA2. The percentage of small loans to businesses made in low-income geographies is lower than the percentage of businesses. However, the bank's market share exceeds the overall market share of small loans to businesses. The percentage of small loans to businesses made in moderate-income geographies is lower than the percentage of businesses. CNB's market share is near to the overall market share of small loans to businesses.

Small Loans to Farms

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The bank made no loans in low- or moderate-income geographies in either evaluation period. However, the volume of lending for this product was low, with only 11 loans for the 2015-2016 evaluation period and 11 loans for the 2017 evaluation period in AA2.

Lending Gap Analysis

We reviewed assessment area maps and analyzed CNB's lending patterns for their activity over the evaluation period. We did not identify any conspicuous gaps through our review. The bank's AAs meet the requirements of the CRA, consisting of whole geographies and do not arbitrarily excluding any low- or moderate-income census tracts.

Inside/Outside Ratio

The inside/outside lending analysis was done at the bank level, which includes all four of the bank's AAs, as opposed to individual AAs.

A substantial majority of CNB's primary loan products were made inside its AA during the evaluation period. CNB originated and/or purchased 90 percent by count, or 81 percent by dollar amount inside the AA. Specifically, CNB originated 83 percent of home loans by count, or 74 percent by dollar amount, within the AA. Small business loans fell 98 percent inside the AA by count, or 95 percent by dollar amount. CNB originated 99 percent of farm loans inside the AA by count, or 98 percent by dollar amount.

Distribution of Loans by Income Level of the Borrower

The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different sizes, given the product lines offered by the institution.

AA1 – Non-MSA

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans (2015-2016)

The distribution of home loans reflects reasonable penetration among borrowers of different income levels in AA1. The percentage of home purchase loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, CNB's market share to low-income borrowers is near to the bank's overall market share of home purchase loans. The percentage of home purchase loans made to moderate-income borrowers exceeds the percentage of moderate-income families. CNB's market share to moderate-income borrowers also exceeds the bank's overall market share.

The high housing costs in the region may make purchasing a home difficult for low- and moderate-income homebuyers. This limits CNB's lending opportunities, as there are less qualified borrowers in the area. According to the 2010 US Census data, the median housing value was \$163,664. The FFIEC Adjusted Median Family Income (MFI) for 2016 was \$55,300.

This means that a low-income borrower would earn less than \$27,650, and a moderate-income borrower would earn between \$27,651 and \$44,240. Low- and moderate-income borrowers at this income level may have difficulty qualifying for a mortgage given the median housing value. This disproportion is magnified when comparing the 2016 MFI to updated home values. We obtained updated median home values for the state of Maine using Zillow Research data, which resulted in an average housing value of \$189,788 for 2015 through 2016. Comparing this median home value to the 2016 MFI, the disparity is further highlighted.

The percentage of home improvement loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, CNB's market share to low-income borrowers exceeds the bank's overall market share for home improvement loans. The percentage of home improvement loans made to moderate-income borrowers exceeds the percentage of moderate-income families. CNB's market share to moderate-income borrowers exceeds the bank's overall market share for home improvement loans.

The percentage of home mortgage refinance loans is significantly lower than the percentage of low-income families. The bank's market share to low-income borrowers is lower than the overall market share. CNB ranks 13th among 48 lenders in the AA competing for home mortgage refinance loans to low-income borrowers. The percentage of home mortgage refinance loans made to moderate-income borrowers is near to the percentage of moderate-income families. Additionally, the bank's market share to moderate-income borrowers exceeds the overall market share of home mortgage refinance loans.

Home Mortgage Loans (2017)

The distribution of home loans reflects excellent penetration among borrowers of different income levels in AA1. The percentage of home purchase loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share for low-income borrowers is near to the overall market share for home purchase loans. The percentage of home purchase loans made to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share for moderate-income borrowers also exceeds the bank's overall market share.

The high housing costs in the region may limit CNB's lending opportunities as there may be less qualified borrowers in the area. According to the 2015 ACS US Census data, the median housing value was \$163,887. The FFIEC Adjusted Median Family Income (MFI) for 2017 was \$55,900. This means that a low-income borrower would earn less than \$27,950, and a moderate-income borrower would earn between \$27,951 and \$44,720. Low- and moderate-income borrowers at this income level may have difficulty qualifying for a mortgage given the median housing value. This disproportion is magnified when comparing the 2017 MFI to updated home values. We obtained updated median home values for the state of Maine using Zillow Research data, which produced an average housing value of \$211,150 for 2017. Comparing this median home value to the 2017 MFI, the disparity is further highlighted.

The percentage of home improvement loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share to low-income borrowers exceeds the overall market share of home improvement loans. The percentage of home improvement loans made to moderate-income borrowers exceeds the

percentage of moderate-income families. CNB's market share to moderate-income borrowers also exceeds the bank's overall market share of home improvement loans.

The percentage of home mortgage refinance loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share to low-income borrowers exceeds the overall market share of home mortgage refinance loans. The percentage of home mortgage refinance loans made to moderate-income borrowers exceeds the percentage of moderate-income families. CNB's market share to moderate-income borrowers also exceeds the bank's overall market share of home mortgage refinance loans.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Businesses (2015-2016)

The distribution of small loans to businesses reflects reasonable penetration. The bank's lending to small businesses is lower than the percentage of small businesses in AA1. Small loans to small businesses (businesses with revenues of \$1 million or less) represent 73 percent of all small loans to businesses. The bank's market share of small loans to small businesses is 16 percent, which exceeds the overall market share of 12 percent. CNB is ranked first out of 80 lenders by count and dollar amount for originating small loans to small businesses in AA1.

Small Loans to Businesses (2017)

The distribution of small loans to businesses reflects reasonable penetration. The bank's lending to small businesses is lower than the percentage of small businesses in AA1. Small loans to small businesses (businesses with revenues of \$1 million or less) represent 70 percent of all small loans to businesses. The bank's market share of small loans to small businesses is 16 percent, which exceeds the overall market share of 12 percent. CNB is ranked first out of 80 lenders by count and dollar amount for originating small loans to businesses in AA1.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms (2015-2016)

The distribution of small loans to farms is excellent. The bank's lending to small farms exceeds the percentage of small farms in AA1. Small loans to small farms (farms with revenues of \$1 million or less) represent 99 percent of small loans to farms, compared to 97 percent of farms in AA1. CNB's market share of small loans to small farms is 19 percent, which exceeds the overall market share of 17 percent. The bank ranked third out of the 16 lenders in the non-MSA AA who originated small loans to small farms.

Small Loans to Farms (2017)

The distribution of small loans to farms is reasonable. The bank's lending to small farms is near to the percentage of small farms in AA1. Small loans to small farms (farms with revenues of \$1 million or less) represent 96 percent of small loans to farms, compared to 97 percent of farms in AA1. CNB's market share of small loans to small farms is 19 percent, which exceeds the overall market share of 17 percent. The bank ranked third out of the 16 lenders in the non-MSA AA who originated small loans to small farms.

AA2 – Portland-South Portland

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans (2015-2016)

The distribution of home loans reflects reasonable penetration among borrowers of different income levels in AA2. The percentage of home purchase loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share to low-income borrowers exceeds the overall market share of home purchase loans. The bank ranks ninth out of 85 lenders in AA2 competing for home purchase loans to low-income borrowers. The percentage of home purchase loans made to moderate-income borrowers is lower than the percentage of moderate-income families. The bank's market share to moderate-income borrowers is lower than the bank's overall market share. The bank ranks 16th among 137 lenders in the AA competing for home purchase loans to moderate-income borrowers.

The bank's lending opportunities for home purchase lending are limited given the high cost of homes in the area. High home values in the region may make purchasing a home difficult for low- and moderate-income homebuyers. According to the 2010 US Census data, the median housing value was \$254,924. The FFIEC Adjusted Median Family Income (MFI) for 2016 was \$73,600. This means that a low-income borrower would earn less than \$36,800, and a moderate-income borrower would earn between \$36,801 and \$58,880. Low- and moderate-income borrowers at this income level may have difficulty qualifying for a mortgage given the median housing value.

The percentage of home improvement loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, CNB's market share to low-income borrowers is near to the overall market share of home improvement loans. The bank ranks 13th out of 42 lenders in AA2 competing for home improvement loans to low-income borrowers. The percentage of home improvement loans made to moderate-income borrowers is significantly lower than the percentage of moderate-income families. The bank's market share to moderate-income borrowers is near to the overall market share of home improvement loans. CNB ranks 14th out of 59 lenders competing for home improvement loans to moderate-income borrowers in AA2.

The percentage of home mortgage refinance loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share to low-income borrowers exceeds the overall market share of home mortgage refinance loans. CNB ranks 7th among 95 lenders in the AA competing for home mortgage refinance loans to low-income borrowers. The percentage of home mortgage refinance loans made to moderate-income borrowers is lower than the percentage of moderate-income families. The bank ranks 30th out of 139 lenders in this AA competing for home mortgage refinance loans to moderate-income borrowers. Competition for this product is high in this AA and market share is spread thin, with the top 20 lenders holding only 55 percent of the market share.

Home Mortgage Loans (2017)

The distribution of home loans reflects reasonable penetration among borrowers of different income levels in AA2. The percentage of home purchase loans made to low-income borrowers is significantly lower than the percentage of low-income families. CNB ranks 14th out of 94 lenders in AA2 competing for home purchase loans to low-income borrowers. The percentage of home purchase loans made to moderate-income borrowers is lower than the percentage of moderate-income families. CNB's market share to moderate-income borrowers is near to the bank's overall market share of home purchase loans. The bank ranks 13th out of 137 lenders competing for home purchase loans to moderate-income borrowers in AA2.

The bank's lending opportunities for home purchase lending are limited given the high cost of homes in the area. High home values in the region make purchasing a home difficult for low- and moderate-income homebuyers. According to the 2015 ACS US Census data, the median housing value was \$248,747. The FFIEC Adjusted Median Family Income (MFI) for 2017 was \$77,800. This means that a low-income borrower would earn less than \$38,900. Low-income borrowers at this income level would have difficulty qualifying for a mortgage given the median housing value.

The percentage of home improvement loans made to low-income borrowers is significantly lower than the percentage of low-income families. However, the bank's market share to low-income borrowers exceeds the bank's overall market share of home improvement loans. CNB ranks 11th out of 40 lenders in the AA competing for home improvement loans to moderate-income borrowers. The percentage of home improvement loans made to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share to moderate-income borrowers is near to the overall market share.

The percentage of home mortgage refinance loans made to low-income borrowers is significantly lower than the percentage of low-income families. Competition in this AA is strong for home mortgage refinance loans among low-income borrowers; the bank ranks 89th out of 98 lenders in the AA. However, the lowest 35 lenders in this category each hold only one loan and 22 lenders hold only two loans. The percentage of home mortgage refinance loans made to moderate-income borrowers is lower than the percentage of moderate-income families. The bank's market share to moderate-income borrowers is near to the bank's overall market share of home mortgage refinance loans. The bank ranks 21st out of 145 lenders in AA2 competing for home mortgage refinance loans to moderate-income borrowers.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Businesses (2015-2016)

The distribution of small loans to businesses reflects reasonable penetration. The bank's lending to small businesses is lower than the percentage of small businesses in AA2. Small loans to small businesses (businesses with revenues of \$1 million or less) represent 54 percent of all small loans to businesses. The bank's market share of small loans to small businesses is three percent, which exceeds the overall market share of two percent.

Small Loans to Businesses (2017)

The distribution of small loans to businesses reflects reasonable penetration. The bank's lending to small businesses is lower than the percentage of small businesses in AA2. Small loans to small businesses (businesses with revenues of \$1 million or less) represent 59 percent of all small loans to businesses. The bank's market share of small loans to small businesses is three percent, which exceeds the overall market share of two percent.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms (2015-2016)

The distribution of small loans to farms is excellent. The bank's lending to small farms exceeds the percentage of small farms in AA2. Small loans to small farms (farms with revenues of \$1 million or less) represent 100 percent of small loans to farms, compared to 95 percent of farms in AA2. CNB's market share of small loans to small farms is 13 percent, which exceeds the overall market share of 8 percent.

Small Loans to Farms (2017)

The distribution of small loans to farms is excellent. The bank's lending to small farms exceeds the percentage of small farms in AA2. Small loans to small farms (farms with revenues of \$1 million or less) represent 100 percent of small loans to farms, compared to 96 percent of farms in AA2. CNB's market share of small loans to small farms is 13 percent, which exceeds the overall market share of 8 percent.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Given that the community development lending data is collected directly from the bank and conclusions do not rely on US Census Data comparators, we assessed CD loans using the full evaluation period (2015 to 2017).

The bank's record of community development lending has a positive impact on the overall Lending Test. CNB has made a relatively high level of community development loans. During the evaluation period, the Bank originated 25 loans totaling \$32.7 million that qualified as CD loans and that benefitted the full-scope assessment areas. This represented 9.5 percent of tier 1 capital. CNB funded CD loans to finance affordable housing projects and to stabilize underserved or distressed areas. Affordable housing is an identified need of the community. Some examples of CD loans include:

- \$1.0 million to renovate a former parish house into a 6-unit affordable housing apartment in Bar Harbor, ME. The Federal Home Loan Bank provided an Affordable Housing Program grant and the project will be utilized as low- to moderate-income housing.
- \$2.6 million to refinance two 20-unit affordable housing buildings targeted towards low-income elderly and disabled individuals. Both projects have 20-year Housing Assistance Payments (HAP) contracts, which provides a guaranteed inflow of subsidized funds to support rents.
- \$4.5 million for construction/renovation of a 60-unit elderly residential facility in a moderate-income tract. Housing will be targeted towards low- and moderate-income individuals.
- \$1.8 million to stabilize a municipality by supporting its operating costs for the fiscal year until taxes are collected. The municipality is located in a geography that is underserved and distressed.

Product Innovation and Flexibility

The bank's flexible products have a positive impact on lending performance. CNB offers a variety of innovative and/or flexible loan products to help meet the credit needs of the community. The bank participates in the Federal Home Loan Bank's Equity Builder Program. This program offers grants to member banks, allowing them to provide down payment, closing costs, homebuyer counseling, and rehabilitation assistance to households with incomes below 80 percent of the area median income. CNB has also began participating in a Zero Equivalent Mortgage (ZEM) program with Habitat for Humanity. For these loans, the borrower must be an approved partner family with Mid Coast Habitat for Humanity and the purchase must be for a primary residence. CNB holds the first lien position on these products.

In addition to these product offerings, the bank participates in other various government loan programs including with the Federal Housing Authority, Maine State Housing Authority, United States Department of Agriculture, and Veterans Administration.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Bangor MSA and Lewiston-Auburn MSA is not inconsistent with the bank's overall Outstanding performance under the lending test. In the limited-scope MSAs, the bank's performance is comparable to the performance in the full-scope AAs. Refer to Tables 1 through 13 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the non-MSA (AA1) is excellent and in the Portland-South Portland MSA (AA2) is good.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

CNB is receiving positive consideration for qualified investments located in its AAs as well as in the broader statewide or regional area. Qualifying CD investments include 10 broader statewide or regional investments totaling \$4.4 million. This consists of \$1.4 million in current period investments and \$3 million in funds that were previously invested and still outstanding, or prior period investments. The majority of the investments are pools of funds providing for the funding of affordable housing projects. Other investments are targeted towards the economic development of underserved markets in the area.

In addition to larger regional and statewide investments, we also considered investment donations targeted within specific AAs. Investment donations within both full-scope AAs – the non-MSA and the Portland-South Portland MSA – were appropriately targeted towards the needs and opportunities of the community including affordable housing and various community services. Donations considered include organizations with focuses on low- or moderate-income individuals or geographies, or distressed and/or underserved geographies. Investment donations in the full-scope AAs totaled \$304 thousand over the CD evaluation period. Total CD investments and donations, including donations within AA1 and AA2 as well as broader statewide investments, totaled \$4.7 million, or 1.4 percent of tier 1 capital.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Bangor MSA and Lewiston-Auburn MSA is not inconsistent with the bank's overall High Satisfactory performance under the investment test. In the Lewiston-Auburn MSA, the bank's performance is weaker than the bank's overall performance. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the non-MSA AA and Portland-South Portland MSA AA is excellent.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Accessibility to CNB's delivery systems is good. Branches and delivery services are accessible to the bank's AAs, including geographies and individuals of all income levels. In October 2015, CNB acquired The Bank of Maine. Through this merger, CNB acquired 24 Bank of Maine branches. From 2015 through 2017, CNB closed eight branches. In 2015-2016, CNB reported 41 branches in the full-scope non-MSA AA1. Fifteen percent of these branches were located in moderate-income census tracts.

In 2017, CNB had 40 branches in AA1 with five percent of the branches located in moderate-income tracts. There are no low-income census tracts in AA1. In 2015-2016, CNB had 10 branches in the full-scope Portland-South Portland MSA AA2. In AA2, 10 percent of the branches were in low-income census tracts and 10 percent of the branches were in moderate-income tracts. In 2017, CNB has 11 branches in AA2, with 45 percent of the branches in moderate-income tracts. There were no branches located in low-income census tracts, in AA2 as reported in 2017.

Bank hours and services offered are comparable across all of the bank's geographies. Monday through Friday hours are offered at all branches, with extended and/or weekend hours offered at some branches. Alternative delivery systems are effective and available within low- and moderate-income geographies and to low- and moderate-income borrowers. Most branches have drive-up facilities, and many have ATMs. There are no material differences in the services, offerings, or cost of services at each branch location. In addition to in-branch services, CNB offers eBanking, online bill payment, direct deposit, Person to Person Payments, and mobile banking services. While there is no data on the impact of these services to low- and moderate-income individuals specifically, alternative services help the bank serve borrowers who may not be geographically close to a branch.

Community Development Services

The bank has a strong record of providing community development services in their AAs. CNB is aware of the needs of its community and is responsive to these needs. Management and bank employees contributed a substantial amount of time volunteering with local community groups. Employees provide volunteer hours performing relevant work using their financial expertise to benefit organizations, with a focus on organizations located within the AAs. Some examples of community development services provided include:

- A senior bank officer is a Board member of a local organization whose mission is to lead the creation of jobs for Maine residents and promote economic development. The organization works closely with the local lending community to improve access to capital, and provides various business assistance programs.
- Management and employees held and/or participated in several financial literacy panels and information sessions in several local towns. Topics of the sessions include first-time homebuyer, VA mortgages, wealth management, repairing bad credit, and general money management to reach financial goals.
- A member of management is a Board member and provides financial expertise to an organization focused on affordable housing including financing assistance as well as guidance and counseling.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bangor MSA AA and the Lewiston-Auburn MSA AA is not inconsistent with the bank's overall High Satisfactory performance under the Service Test. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD Loans): 1/1/2015 to 12/31/2017 Investment and Service Tests and CD Loans: (4/6/2015 to 12/31/2017)	
Financial Institution	Products Reviewed	
Camden National Bank Camden, ME	HMDA (residential loans including home purchase, home refinance, and home improvement) CRA Small business and farm loans	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
AA1: Non-MSA 99999	Full Scope	<ul style="list-style-type: none"> • Non-MSA: <ul style="list-style-type: none"> ○ Hancock County ○ Kennebec County ○ Knox County ○ Lincoln County ○ Piscataquis County ○ Somerset County ○ Waldo County ○ Washington County • Portland-South Portland, ME MSA: <ul style="list-style-type: none"> ○ Cumberland County ○ Sagadahoc County ○ York County • Bangor, ME MSA: <ul style="list-style-type: none"> ○ Penobscot County • Lewiston-Auburn, ME MSA: <ul style="list-style-type: none"> ○ Androscoggin County
AA2: MSA 38860	Full Scope	
AA3: MSA 12620	Limited Scope	
AA4: MSA 30340	Limited Scope	

Appendix B: Community Profiles for Full-Scope Areas

Non-MSA 99999

Due to changes to demographic characteristics of census tract data as a result of the update provided by the 2015 American Community Survey (ACS) when compared to the data collected during the 2010 US Census, our analysis of the bank's lending performance was divided into two time periods: 2015-2016 and 2017. Our review of the bank's 2015-2016 Home Mortgage Disclosure Act (HMDA) data was compared to the demographic data collected during the 2010 US Census. Our review of 2017 HMDA data was compared to the demographic data collected during the 2015 ACS.

Competition in the local market is strong, with presence from other local institutions as well as larger commercial institutions in this AA. The bank's market share performance is consistent in both evaluation periods. The Federal Deposit Insurance Corporation's Deposit Market Share report for June 30, 2016 indicates that within the non-MSA AA, CNB operated among a market of 18 financial institutions and was ranked first, with 26 percent deposit market share. CNB remained the top ranked institution in terms of deposit market share as of June 30, 2017 within the same geography, with a market share of 25 percent among 18 institutions. For both evaluation periods, the three next three institutions with the highest percentage of market share are First National Bank, Bar Harbor Bank & Trust, and Bangor Savings Bank. The large institution with the highest market share is TD Bank, NA, which ranks fourth in this AA.

Economic indicators show a continued slow recovery, with employment and business indicators lagging the national data. Healthcare is expected to power job and income gains during Maine's next period of expansion, as the industry employs one in six workers. The healthcare industry will continue to play a key role, as Maine has a large and growing elder population. Maine continues to have a strong tourism industry, with most visitors coming from New England and Canada. As the state approaches full employment, tourism-dependent areas will face difficulty adding workers. However, the industry will continue to be supported as a healthy U.S. economy encourages domestic travel. The state's demographics will remain a challenge to stronger growth. With the country's largest concentration of baby boomers, the workforce will struggle from early retirements.

Top employers in Maine include Maine Health, L.L. Bean Inc., Bath Iron Works, Eastern Maine Medical Center, Wal-Mart Stores Inc., and Hannaford Bros. Co. The medical and manufacturing sectors remain the top economic drivers. Other leading sectors include retail trade, government, and leisure and hospitality services.

The following descriptions break out the demographic information for the non-MSA AA specific to the 2015-2016 evaluation period and the 2017 evaluation period.

Non MSA (2015-2016)

Demographic Information for Full-Scope Area: Non-MSA 99999						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	113	0.00	15.93	66.37	17.70	0.00
Population by Geography	392,167	0.00	10.95	71.14	17.92	0.00
Owner-Occupied Housing by Geography	127,603	0.00	10.37	72.14	17.49	0.00
Businesses by Geography	23,692	0.00	11.32	68.83	19.85	0.00
Farms by Geography	1,165	0.00	7.81	76.22	15.97	0.00
Family Distribution by Income Level	107,484	18.95	17.85	22.10	41.10	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	39,554	0.00	16.00	72.22	11.78	0.00
Median Family Income	= \$51,782					
HUD Adjusted Median Family Income for 2016	= \$55,300					
Households Below the Poverty Level	=14%					
				Median Housing Value	= \$163,664	
				Unemployment Rate	= 3.59%	

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 U.S. Census, and 2016 HUD updated MFI.

During the 2015-2016 evaluation period, the non-MSA AA (AA1) included Hancock County, Kennebec County, Knox County, Lincoln County, Piscataquis County, Somerset County, Waldo County, and Washington County, containing 113 census tracts. This AA holds 63 percent market share of the bank’s loans, and 71 percent of the bank’s deposits. There are no low-income census tracts in the non-MSA AA. There are 18 moderate-income census tracts, accounting for 15.9 percent of all census tracts in AA1. According to 2010 US Census Data, the population of AA1 is 392,167, which includes 166,721 households. The median housing value is \$163,664. The FFIEC Adjusted MFI is \$55,300. Within AA1, 19 percent of families are low-income and 18 percent are moderate-income. Among the households in the AA, 23,050, or 14 percent, are below the poverty level.

Non-MSA (2017)

Demographic Information for Full-Scope Area: Non-MSA 99999						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	117	0.00	8.55	68.38	18.80	4.27
Population by Geography	389,549	0.00	6.15	72.76	20.59	0.50
Owner-Occupied Housing by Geography	124,814	0.00	6.22	70.88	22.47	0.44
Businesses by Geography	23,227	0.00	5.21	71.46	22.77	0.56
Farms by Geography	1,171	0.00	4.70	73.87	21.26	0.17
Family Distribution by Income Level	105,440	19.32	17.77	20.78	42.13	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	39,107	0.00	8.92	74.74	15.61	0.72
Median Family Income	= \$54,862					
HUD Adjusted Median Family Income for 2017	= \$55,900					
Households Below the Poverty Level	=15%					
				Median Housing Value	= \$163,887	
				Unemployment Rate	= 3.83%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS U.S. Census, and 2017 HUD updated MFI.

During the 2017 evaluation period, the non-MSA AA (AA1) included Hancock County, Kennebec County, Knox County, Lincoln County, Piscataquis County, Somerset County, Waldo County, and Washington County, containing 117 census tracts. This AA holds 61 percent market share of the bank's loans, and 71 percent of the bank's deposits. There are no low-income census tracts in the non-MSA AA. There are 10 moderate-income census tracts, accounting for 8.5 percent of all census tracts in AA1. According to 2015 ACS US Census Data, the population of AA1 is 389,549, which includes 240,127 households. The median housing value is \$163,887. The FFIEC Adjusted MFI is \$55,900. Within AA1, 19 percent of families are low-income and 18 percent are moderate-income. Among the households in the AA, 24,892, or 15 percent, are below the poverty level.

Portland-South Portland MSA 38860

Due to changes to demographic characteristics of census tract data as a result of the update provided by the 2015 American Community Survey (ACS) when compared to the data collected during the 2010 US Census, our analysis of the bank's lending performance was divided into two time periods: 2015-2016 and 2017. Our review of the bank's 2015-2016 Home Mortgage Disclosure Act (HMDA) data was compared to the demographic data collected during the 2010 US Census. Our review of 2017 HMDA data was compared to the demographic data collected during the 2015 ACS.

Competition in the local market is strong, with presence from other local institutions as well as larger commercial institutions in this AA. The bank's market share performance is consistent in both evaluation periods. The Federal Deposit Insurance Corporation's Deposit Market Share

report for June 30, 2016 indicates that within the Portland-South Portland MSA AA, CNB operated among a market of 21 financial institutions and was ranked 11th, with four percent deposit market share. CNB remained the 11th ranked institution in terms of deposit market share as of June 30, 2017 within the same geography, still with a market share of four percent among 21 institutions. For both evaluation periods, local institutions that ranked higher than CNB in terms of deposit market share include Kennebunk Savings Bank, Gorham Savings Bank, Bath Savings Institution, and Bangor Savings Bank. Large institutions with a greater market share than CNB include TD Bank, NA and Bank of America NA.

The Portland-South Portland area is in a late expansion cycle, and generally performance is stronger than the state as a whole. Hospitals and nursing homes in the Portland area continue to expand as the baby boomer population ages. However, as the number of older residents and retirees' rises, medical centers are looking to foreign and out-of-state workers to fill positions vacated by retirees. Defense is one of the area's key economic drivers, with new Navy contracts helping renew hiring at Bath Iron Works. The tourism industry remains a key driver for Portland and the state as a whole. Cruise ship ports in Portland noted record visitor arrivals for 2017. Increased cruise ship activity and travel in general are supported by a strong U.S. consumer. As Portland's economy approaches full employment, growth in the labor force will be needed to sustain the area's expansion.

Top employers in Maine include Maine Health, L.L. Bean Inc., Bath Iron Works, Unum Provident, and Hannaford Bros. Co. The medical, defense, and tourism sectors remain the top economic drivers. Other leading sectors include retail trade, government, and professional and business services.

The following descriptions break out the demographic information for the Portland-South Portland AA specific to the 2015-2016 evaluation period and the 2017 evaluation period.

Portland-South Portland MSA (2015-2016)

Demographic Information for Full-Scope Area: Portland-South Portland MSA 38860						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	115	2.61	15.65	60.00	20.87	0.87
Population by Geography	514,098	1.64	12.85	61.95	23.56	0.00
Owner-Occupied Housing by Geography	151,579	0.34	10.36	63.15	26.15	0.00
Businesses by Geography	33,436	8.27	10.38	56.91	24.44	0.00
Farms by Geography	1,112	2.70	7.46	64.03	25.81	0.00
Family Distribution by Income Level	135,937	18.96	18.25	23.60	39.19	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	50,583	1.81	18.57	63.89	15.72	0.00
Median Family Income HUD Adjusted Median Family Income for 2016 Households Below the Poverty Level	= \$67,971 = \$73,600 =10%		Median Housing Value Unemployment Rate	= \$254,924 = 3.11%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

During the 2015-2016 evaluation period, the Portland-South Portland MSA AA (AA2) included Cumberland County, Sagadahoc County, and York County, containing 115 census tracts. This AA holds 21 percent market share of the bank's loans, and 17 percent of the bank's deposits. There are three low-income census tracts and 18 moderate-income tracts, accounting for 2.6 percent and 16 percent of all census tracts in AA2, respectively. According to 2010 US Census Data, the population of AA2 is 514,098, which includes 211,636 households. The median housing value is \$254,924. The FFIEC Adjusted MFI for 2016 is \$73,600. Within AA2, 19 percent of families are low-income and 18 percent are moderate-income. Among the households in the AA, 21,438, or 10 percent, are below the poverty level.

Portland-South Portland MSA (2017)

Demographic Information for Full-Scope Area: Portland-South Portland MSA 38860						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	117	3.42	22.22	52.99	18.80	2.56
Population by Geography	520,893	2.70	21.01	56.32	19.97	0.00
Owner-Occupied Housing by Geography	150,789	0.91	16.35	60.46	22.28	0.00
Businesses by Geography	34,235	2.43	26.25	50.62	20.70	0.00
Farms by Geography	1,185	1.10	14.51	62.11	22.28	0.00
Family Distribution by Income Level	134,957	20.67	17.84	21.77	39.72	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	51,980	3.70	28.56	54.90	12.84	0.00
Median Family Income HUD Adjusted Median Family Income for 2017 Households Below the Poverty Level	= \$74,701 = \$77,800 =11%		Median Housing Value Unemployment Rate	= \$248,747 = 3.10%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS U.S. Census, and 2017 HUD updated MFI.

During the 2017 evaluation period, the Portland-South Portland MSA AA (AA2) included Cumberland County, Sagadahoc County, and York County, containing 117 census tracts. This AA holds 22 percent market share of the bank’s loans, and 17 percent of the bank’s deposits. There are four low-income census tracts and 26 moderate-income census tracts, accounting for 3.4 percent and 22.2 percent of tracts in the AA2 respectively. According to 2015 ACS US Census Data, the population of AA2 is 520,893, which includes 214,667 households. The median housing value is \$248,747. The FFIEC Adjusted MFI for 2017 was \$77,800. Within AA2, 21 percent of families are low-income and 18 percent are moderate-income. Among all households in the AA, 23,594, or 11 percent, are below the poverty level.

Appendix C: Tables of Performance Data

Content of Standardized 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 as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - 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. The table also presents market share information based on the most recent aggregate market data available. Because 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 assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: CNB												
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
2015-16 AA1 non-MSA 99999	63.04	1,895	248,849	2,270	232,899	298	19,789	12	15,972	4,475	517,509	70.70
2015-16 AA2 Portland-S Portland MSA 38860	20.58	970	275,287	476	105,791	11	1,308	1	4,540	1,458	386,926	16.53
2017 AA1 non-MSA 99999	61.11	935	120,565	930	98,403	181	9,034	11	10,256	2,057	238,258	70.60
2017 AA2 Portland-S. Portland MSA 38860	22.49	533	241,337	209	48,440	11	1,445	1	1,900	754	293,122	16.69
Limited Review:												
2015-16 AA3 Bangor MSA 12620	10.89	302	32,937	464	49,598	5	180	0	0	771	82,715	8.00
2015-16 AA4 Lewiston-Auburn MSA 30340	5.49	182	21,865	205	33,481	2	30	0	0	389	55,376	4.76
2017 AA3 Bangor MSA 12620	10.93	145	16,185	218	26,098	3	282	0	0	366	42,565	8.04
2017 AA4 Lewiston-Auburn MSA 30340	5.47	83	10,315	99	18,874	1	15	0	0	183	29,204	4.67

* Loan Data as of December 31, 2016 and December 31, 2017 for the two respective evaluation periods. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is April 6, 2015 to December 31, 2017.

*** Deposit Data as of June 30, 2016 and June 30, 2017 for the two respective evaluation periods. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CNB					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
2015-16 AA1 non-MSA 99999	875	52.55	0.00	0.00	10.37	7.66	72.14	74.97	17.49	17.37	8.72	0.00	7.43	9.11	7.87	
2015-16 AA2 Portland-S Portland MSA 38860	583	35.02	0.34	0.86	10.36	7.72	63.15	58.32	26.15	33.10	2.36	1.96	1.15	2.27	3.13	
2017 AA1 non-MSA 99999	442	48.84	0.00	0.00	6.25	4.98	71.19	72.40	22.57	22.62	8.37	0.00	7.64	8.49	8.16	
2017 AA2 Portland-S. Portland MSA 38860	363	40.11	0.91	3.31	16.35	12.95	60.46	52.89	22.28	30.85	2.94	4.86	1.93	2.68	4.48	
Limited Review:																
2015-16 AA3 Bangor MSA 12620	135	8.11	0.21	0.00	17.84	10.37	56.52	62.96	25.43	26.67	3.38	0.00	1.87	3.76	3.30	
2015-16 AA4 Lewiston-Auburn MSA 30340	72	4.32	0.78	2.78	7.38	19.44	67.18	65.28	24.66	12.50	2.72	20.00	9.32	2.39	1.51	
2017 AA3 Bangor MSA 12620	64	7.07	0.00	0.00	13.41	6.25	61.17	56.25	25.42	37.50	2.75	0.00	1.64	2.64	3.36	
2017 AA4 Lewiston-Auburn MSA 30340	36	3.98	2.46	19.44	5.71	8.33	76.33	66.67	15.50	5.56	1.96	10.00	2.94	1.74	0.70	

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: CNB					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
2015-16 AA1 non-MSA 99999	450	72.35	0.00	0.00	10.37	11.78	72.14	73.78	17.49	14.44	23.84	0.00	25.84	24.29	20.75									
2015-16 AA2 Portland-S Portland MSA 38860	69	11.09	0.34	0.00	10.36	7.25	63.15	60.87	26.15	31.88	2.34	0.00	1.22	2.32	2.87									
2017 AA1 non-MSA 99999	287	73.59	0.00	0.00	6.25	7.32	71.19	77.00	22.57	15.68	29.99	0.00	33.87	31.75	22.61									
2017 AA2 Portland-S. Portland MSA 38860	51	13.08	0.91	1.96	16.35	13.73	60.46	60.78	22.28	23.53	2.91	5.26	2.18	2.96	3.31									
Limited Review:																								
2015-16 AA3 Bangor MSA 12620	76	12.22	0.21	0.00	17.84	6.58	56.52	64.47	25.43	28.95	10.86	0.00	4.44	13.53	8.41									
2015-16 AA4 Lewiston-Auburn MSA 30340	27	4.34	0.78	7.41	7.38	7.41	67.18	66.67	24.66	18.52	4.83	100.0	11.11	3.83	4.48									
2017 AA3 Bangor MSA 12620	40	10.26	0.00	0.00	13.41	7.50	61.17	60.00	25.42	32.50	9.78	0.00	8.82	10.00	9.63									
2017 AA4 Lewiston-Auburn MSA 30340	12	3.08	2.46	0.00	5.71	8.33	76.33	66.67	15.50	25.00	3.73	0.00	7.14	3.31	5.17									

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE											Geography: CNB Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
2015-16 AA1 non-MSA 99999	543	54.08	0.00	0.00	10.37	7.18	72.14	74.77	17.49	18.05	6.65	0.00	5.75	6.80	6.53
2015-16 AA2 Portland-S Portland MSA 38860	305	30.38	0.34	0.98	10.36	5.25	63.15	56.39	26.15	37.38	1.75	3.57	1.27	1.72	1.92
2017 AA1 non-MSA 99999	174	50.58	0.00	0.00	6.25	3.45	71.19	62.64	22.57	33.91	7.04	0.00	4.41	6.42	9.28
2017 AA2 Portland-S. Portland MSA 38860	109	31.69	0.91	3.67	16.35	12.84	60.46	50.46	22.28	33.03	1.74	4.35	1.32	1.49	2.53
Limited Review:															
2015-16 AA3 Bangor MSA 12620	85	8.47	0.21	0.00	17.84	9.41	56.52	51.76	25.43	38.82	2.58	0.00	0.81	2.54	3.18
2015-16 AA4 Lewiston-Auburn MSA 30340	71	7.07	0.78	4.23	7.38	5.63	67.18	67.61	24.66	22.54	2.07	14.29	4.08	1.99	1.55
2017 AA3 Bangor MSA 12620	39	11.34	0.00	0.00	13.41	7.69	61.17	56.41	25.42	35.90	4.15	0.00	3.95	3.69	5.24
2017 AA4 Lewiston-Auburn MSA 30340	22	6.40	2.46	13.64	5.71	9.09	76.33	50.00	15.50	27.27	2.65	15.00	6.06	1.71	4.44

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CNB				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
2015-16 AA1 non-MSA 99999	27	46.55	0.00	0.00	18.42	11.11	67.11	74.07	14.47	14.81	41.67	0.00	40.00	50.00	0.00	
2015-16 AA2 Portland-S Portland MSA 38860	13	22.41	10.73	23.08	27.98	30.77	47.97	38.46	13.33	7.69	5.11	13.04	4.08	4.00	0.00	
2017 AA1 non-MSA 99999	16	39.02	0.00	0.00	4.07	0.00	81.95	87.50	13.98	12.50	35.56	0.00	0.00	36.84	40.00	
2017 AA2 Portland-S. Portland MSA 38860	10	24.39	8.96	10.00	40.62	50.00	39.73	40.00	10.69	0.00	6.85	4.00	8.93	7.02	0.00	
Limited Review:																
2015-16 AA3 Bangor MSA 12620	6	10.34	0.83	0.00	28.31	50.00	57.60	50.00	13.26	0.00	15.79	0.00	66.67	9.09	0.00	
2015-16 AA4 Lewiston-Auburn MSA 30340	12	20.69	18.71	16.67	32.57	66.67	45.94	0.00	2.78	16.67	32.00	0.00	43.75	0.00	50.00	
2017 AA3 Bangor MSA 12620	2	4.88	0.00	0.00	34.86	0.00	43.17	50.00	21.97	50.00	5.71	0.00	0.00	9.09	10.00	
2017 AA4 Lewiston-Auburn MSA 30340	13	31.71	44.82	92.31	11.40	7.69	39.52	0.00	4.26	0.00	20.97	29.27	12.50	0.00	0.00	

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: CNB		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Over all	Low	Mod	Mid	Upp			
Full Review:																		
2015-16 AA1 non-MSA 99999	2,270	66.47	0.00	0.00	11.32	9.96	68.83	74.32	19.85	15.73	12.29	0.00	13.74	13.30	9.66			
2015-16 AA2 Portland-S Portland MSA 38860	476	13.94	8.27	11.13	10.38	9.45	56.91	52.52	24.44	26.89	2.12	3.67	2.07	1.98	2.16			
2017 AA1 non-MSA 99999	913	63.45	0.00	0.00	5.21	5.59	71.46	74.26	22.77	20.15	12.29	0.00	13.74	13.30	9.66			
2017 AA2 Portland-S. Portland MSA 38860	209	14.52	2.43	0.48	26.25	22.97	50.62	55.50	20.70	21.05	2.12	3.67	2.07	1.98	2.16			
Limited Review:																		
2015-16 AA3 Bangor MSA 12620	464	13.59	0.31	0.00	18.39	6.90	53.69	57.11	27.60	35.99	7.76	0.00	3.04	8.56	8.94			
2015-16 AA4 Lewiston-Auburn MSA 30340	205	6.00	8.38	7.32	12.02	11.22	64.09	77.07	15.51	4.39	6.44	9.52	7.56	7.67	1.49			
2017 AA3 Bangor MSA 12620	218	15.15	0.00	0.00	20.96	9.63	50.04	62.84	27.90	27.52	7.76	0.00	3.04	8.56	8.94			
2017 AA4 Lewiston-Auburn MSA 30340	99	6.88	15.42	15.15	8.39	10.10	64.53	57.58	11.67	17.17	6.44	9.52	7.56	7.67	1.49			

* Based on 2016 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016 and 2017 for the two respective evaluation periods).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: CNB		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full Review:																					
2015-16 AA1 non-MSA 99999	298	94.30	0.00	0.00	7.81	11.74	76.22	79.19	15.97	9.06	17.48	0.00	12.61	18.21	19.57						
2015-16 AA2 Portland-S Portland MSA 38860	11	3.48	2.70	0.00	7.46	0.00	64.03	90.91	25.81	9.09	8.05	0.00	0.00	11.32	5.00						
2017 AA1 non-MSA 99999	181	92.35	0.00	0.00	4.70	2.76	73.87	83.43	21.26	13.81	17.48	0.00	12.61	18.21	19.57						
2017 AA2 Portland-S. Portland MSA 38860	11	5.61	1.10	0.00	14.51	0.00	62.11	72.73	22.28	27.27	8.05	0.00	0.00	11.32	5.00						
Limited Review:																					
2015-16 AA3 Bangor MSA 12620	5	1.58	0.00	0.00	11.58	0.00	60.70	100.00	27.72	0.00	5.26	0.00	0.00	6.90	0.00						
2015-16 AA4 Lewiston-Auburn MSA 30340	2	0.63	0.53	0.00	3.16	0.00	70.00	100.00	26.32	0.00	7.69	0.00	0.00	8.33	0.00						
2017 AA3 Bangor MSA 12620	3	1.53	0.00	0.00	8.97	0.00	66.90	100.00	23.79	0.00	5.26	0.00	0.00	6.90	0.00						
2017 AA4 Lewiston-Auburn MSA 30340	1	0.51	1.57	0.00	3.14	0.00	80.63	100.00	14.66	0.00	7.69	0.00	0.00	8.33	0.00						

* Based on 2016 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016 and 2017 for the two respective evaluation periods).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CNB						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
2015-16 AA1 non-MSA 99999	875	52.55	18.95	4.61	17.85	21.51	22.10	21.16	41.10	52.72	10.06	9.43	10.92	8.34	10.63
2015-16 AA2 Portland-S Portland MSA 38860	583	35.02	18.96	4.04	18.25	15.79	23.60	22.63	39.19	57.54	2.69	2.75	1.79	2.26	3.35
2017 AA1 non-MSA 99999	453	49.45	19.32	3.34	17.77	19.33	20.78	27.45	42.13	49.88	9.45	7.95	9.11	9.52	9.67
2017 AA2 Portland-S. Portland MSA 38860	363	39.63	20.67	2.81	17.84	14.33	21.77	21.63	39.72	61.24	3.41	1.85	2.02	2.80	4.72
Limited Review:															
2015-16 AA3 Bangor MSA 12620	135	8.11	21.21	4.65	17.07	21.71	21.99	24.81	39.73	48.84	3.90	3.97	3.95	3.36	4.21
2015-16 AA4 Lewiston-Auburn MSA 30340	72	4.32	20.06	4.76	18.25	33.33	22.11	34.92	39.58	26.98	2.86	3.23	3.48	2.90	2.33
2017 AA3 Bangor MSA 12620	64	6.99	21.07	1.69	17.72	28.81	20.49	18.64	40.72	50.85	3.24	0.99	4.50	2.18	3.58
2017 AA4 Lewiston-Auburn MSA 30340	36	3.93	22.39	6.67	15.68	40.00	22.96	23.33	38.97	30.00	2.14	1.80	2.55	1.63	2.31

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

**** As a percentage of loans with borrower income information available. No information was available for 3.4% (2015-2016 evaluation period) and 5.7% (2017 evaluation period) of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CNB						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
2015-16 AA1 non-MSA 99999	450	72.35	18.95	13.96	17.85	22.65	22.10	23.80	41.10	39.59	24.40	29.67	31.87	26.13	19.68
2015-16 AA2 Portland-S Portland MSA 38860	69	11.09	18.96	5.88	18.25	13.24	23.60	23.53	39.19	57.35	2.43	2.07	2.04	1.64	3.10
2017 AA1 non-MSA 99999	289	73.72	19.32	11.96	17.77	20.29	20.78	28.99	42.13	38.77	30.46	45.21	35.00	33.90	24.49
2017 AA2 Portland-S. Portland MSA 38860	51	13.01	20.67	10.87	17.84	19.57	21.77	15.22	39.72	54.35	2.77	2.79	2.68	1.65	3.47
Limited Review:															
2015-16 AA3 Bangor MSA 12620	76	12.22	21.21	14.67	17.07	18.67	21.99	29.33	39.73	37.33	11.21	15.15	7.02	13.68	10.43
2015-16 AA4 Lewiston-Auburn MSA 30340	27	4.34	20.06	16.00	18.25	16.00	22.11	32.00	39.58	36.00	4.78	9.52	3.77	4.92	4.31
2017 AA3 Bangor MSA 12620	40	10.20	21.07	7.69	17.72	23.08	20.49	33.33	40.72	35.90	9.95	6.67	12.00	13.68	7.91
2017 AA4 Lewiston-Auburn MSA 30340	12	3.06	22.39	0.00	15.68	27.27	22.96	18.18	38.97	54.55	3.61	0.00	4.84	2.20	4.69

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

**** As a percentage of loans with borrower income information available. No information was available for 2.7% (2015-2016 evaluation period) and 5.1% (2017 evaluation period) of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: CNB		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*							
	#	% of Total**	% Families***	% BANK Loans***	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp			
Full Review:																		
2015-16 AA1 non-MSA 99999	543	54.08	18.95	6.01	17.85	16.67	22.10	20.54	41.10	56.78	7.62	2.72	9.51	6.80	7.98			
2015-16 AA2 Portland-S Portland MSA 38860	305	30.38	18.96	5.39	18.25	13.47	23.60	18.86	39.19	62.29	2.06	2.76	1.17	1.66	2.47			
2017 AA1 non-MSA 99999	175	50.72	19.32	9.68	17.77	20.00	20.78	23.87	42.13	46.45	7.50	10.49	8.22	6.85	7.16			
2017 AA2 Portland-S. Portland MSA 38860	109	31.59	20.67	0.98	17.84	15.69	21.77	22.55	39.72	60.78	1.90	0.20	1.37	1.65	2.68			
Limited Review:																		
2015-16 AA3 Bangor MSA 12620	85	8.47	21.21	8.86	17.07	16.46	21.99	26.58	39.73	48.10	2.67	3.28	3.31	3.14	2.22			
2015-16 AA4 Lewiston-Auburn MSA 30340	71	7.07	20.06	5.88	18.25	14.71	22.11	38.24	39.58	41.18	2.59	0.00	1.01	5.05	1.95			
2017 AA3 Bangor MSA 12620	39	11.30	21.07	0.00	17.72	25.00	20.49	30.56	40.72	44.44	4.81	0.00	8.65	5.98	4.03			
2017 AA4 Lewiston-Auburn MSA 30340	22	6.38	22.39	22.22	15.68	22.22	22.96	16.67	38.97	38.89	2.75	5.33	2.65	1.64	2.85			

* Based on 2016 and 2017 Peer Mortgage Data for the two respective evaluation periods: US and PR.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information (for the 2015-2016 evaluation period) and 2015 ACS Census information (for the 2017 evaluation period).

**** As a percentage of loans with borrower income information available. No information was available for 4.4% (2015-2016 evaluation period) and 9.9% (2017 evaluation period) of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: CNB		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
2015-16 AA1 non-MSA 99999	2,270	66.47	80.27	73.22	76.12	14.80	9.07	12.29	16.20
2015-16 AA2 Portland-S Portland MSA 38860	476	13.94	81.31	54.20	50.00	22.06	27.94	2.12	2.58
2017 AA1 non-MSA 99999	930	63.87	79.81	70.22	74.52	15.38	10.11	12.29	16.20
2017 AA2 Portland-S. Portland MSA 38860	209	14.35	81.42	59.33	49.76	22.49	27.75	2.12	2.58
Limited Review:									
2015-16 AA3 Bangor MSA 12620	464	13.59	75.51	64.44	77.16	11.64	11.21	7.76	11.39
2015-16 AA4 Lewiston-Auburn MSA 30340	205	6.00	77.57	58.05	53.17	29.27	17.56	6.44	8.19
2017 AA3 Bangor MSA 12620	218	14.97	75.32	61.93	73.39	14.22	12.39	7.76	11.39
2017 AA4 Lewiston-Auburn MSA 30340	99	6.80	76.80	53.54	46.46	29.29	24.24	6.44	8.19

* Based on 2016 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2016 or 2017, for the two respective evaluation periods).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: CNB		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full Review:										
2015-16 AA1 non-MSA 99999	298	94.30	97.00	99.33	83.89	11.07	5.03	17.48	18.89	
2015-16 AA2 Portland-S Portland MSA 38860	11	3.48	95.05	100.00	63.64	18.18	18.18	8.05	12.73	
2017 AA1 non-MSA 99999	181	92.35	97.10	95.58	88.40	8.84	2.76	17.48	18.89	
2017 AA2 Portland-S. Portland MSA 38860	11	5.61	95.53	100.00	72.73	0.00	27.27	8.05	12.73	
Limited Review:										
2015-16 AA3 Bangor MSA 12620	5	1.58	92.98	100.00	100.00	0.00	0.00	5.26	9.09	
2015-16 AA4 Lewiston-Auburn MSA 30340	2	0.63	96.32	100.00	100.00	0.00	0.00	7.69	12.50	
2017 AA3 Bangor MSA 12620	3	1.53	92.76	66.67	66.67	33.33	0.00	5.26	9.09	
2017 AA4 Lewiston-Auburn MSA 30340	1	0.51	95.81	100.00	100.00	0.00	0.00	7.69	12.50	

* Based on 2016 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016 or 2017, for the two respective evaluation periods).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Consumer loan data was not collected.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CNB				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
AA1 nonMSA 99999	0	0	89	184	89	184	51.00	0	0
AA2 Portland-South Portland MSA 38860	0	0	60	120	60	120	33.23	0	0
Limited Review:									
AA3 Bangor MSA 12620	0	0	24	45	24	45	12.57	0	0
AA4 Lewiston-Auburn MSA 30340	0	0	15	12	15	12	3.20	0	0
Broader Statewide Area that includes the AAs	7	2,938	3	1,416					

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: CNB Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31,2017																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2015-16 AA1 non-MSA 99999	70.70	41	67.21	0.00	14.63	63.41	21.95	14	3	0	1	5	5	0.00	10.95	71.14	17.92
2015-16 AA2 Portland-S Portland MSA 38860	16.53	10	16.39	10.00	10.00	60.00	20.00	10	2	0	1	6	1	1.64	12.85	61.95	23.56
2017 AA1 non-MSA 99999	70.60	39	65.00	0.00	5.13	74.36	20.51	0	1	0	0	0	- 1	0.00	6.15	72.76	20.59
2017 AA2 Portland-S. Portland MSA 38860	16.69	11	18.33	0.00	45.45	36.36	18.18	1	0	0	1	0	0	2.70	21.01	56.32	19.97
Limited Review:																	
2015-16 AA3 Bangor MSA 12620	8.00	8	13.11	0.00	12.50	50.00	37.50	0	2	0	0	- 2	0	0.40	20.40	56.40	22.80
2015-16 AA4 Lewiston-Auburn MSA 30340	4.76	2	3.28	0.00	0.00	100.00	0.00	0	0	0	0	0	0	4.96	14.53	61.04	19.47
2017 AA3 Bangor MSA 12620	8.04	8	13.33	0.00	12.50	62.50	25.00	0	0	0	0	0	0	0.00	16.44	56.26	24.31
2017 AA4 Lewiston-Auburn MSA 30340	4.67	2	3.33	50.00	0.00	0.00	50.00	0	0	0	0	0	0	11.76	8.06	68.39	11.79