

CAMDEN NATIONAL BANK

Your Premier
Northern New England
Community Bank

Celebrating



Delivering exceptional tailored advice

We're dedicated to deepening relationships by offering products and services you love, and by fostering meaningful conversations that provide personalized financial guidance.

By investing in knowledgeable talent, advanced tools, and innovative technology, we strive to create a secure and convenient banking experience that empowers you to achieve your ambitions.

Providing a seamless digital experience

We're committed to simplifying your banking, saving you time, and enhancing convenience. Our easy-to-use digital tools and excellent human-backed service are designed to provide you with a secure and comfortable customer experience.



Financial strength and stability

We delivered strong earnings of \$53.0 million for 2024. Our financial performance reflects the successful execution of our long-term business strategies, the positive impact of our investments in people and technology, and the outstanding credit quality of our loan portfolio—all made possible by the dedication and expertise of our talented teams across the organization.

*Stated financial information and metrics represents Camden National Corporation, the parent company of Camden National Bank

SIGNIFICANT MOMENTUM

We have a strong financial foundation, marked by robust capital and reserve levels, a well-positioned balance sheet, and increased scale and presence with the Northway Bank acquisition. We are confident in our plan to build a premier Northern New England community bank, and our strong 2024 financial performance provides us with a solid foundation to do so.

Neighbors coming together

Camden National Bank and Northway Bank merged on January 2, 2025.



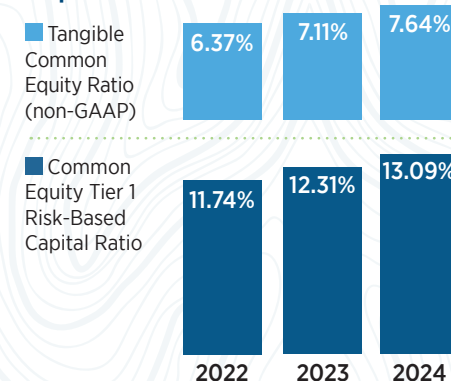
“Bank locations are easy to get to, and online banking is easy to navigate. Personnel are friendly and helpful. When I have questions, I get answers. And most importantly, I feel my money is secure.—SUSAN

Focusing on nurturing our communities

Giving back is a core responsibility that we embrace wholeheartedly as a community bank. Thanks to our amazing customers and employees, we're creating safer and more vibrant communities backed by investments, donations, and countless volunteer commitments where everyone can flourish and thrive together.



Capital Trends



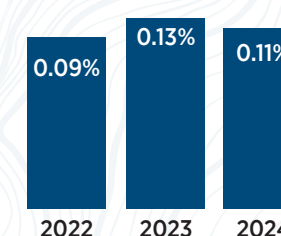
Strong Capital Position

With a robust capital base and healthy loan loss reserves of 0.87% of total loans as of December 31, 2024, we are well-equipped to navigate today's evolving market conditions while continuing to grow and support our customers.

Strong Asset Quality

Our results continue to reflect our disciplined and thoughtful customer-focused approach. Our key credit quality performance remains resilient despite macroeconomic pressures and a fluctuating interest rate environment.

Non-Performing Assets to Total Assets



2024 SNAPSHOT

Number of employee volunteer hours at nearly 290 local nonprofits

7,400

New in 2024!
Employee benefits include

8 hours

of paid time off to volunteer at their favorite local nonprofits

Amount of unrestricted funding to local homeless shelters through our Hope@Home initiative since 2015

\$800,000+

Every time someone finances a home with us, we donate \$100 to a local shelter to help someone without a home.

\$570,000+

donated to nearly 250 local nonprofit organizations

“By joining forces with Northway Bank, we're set to enhance your banking experience like never before. Our acquisition of Northway allows us to offer an expanded array of banking and wealth management solutions, increased lending limits, and a broader network of banking centers. Our commitment is to provide you with the best possible banking experience, tailored to meet your needs.”

SIMON GRIFFITHS, PRESIDENT AND CEO

Who we are

700+

employees
+14% from FY23

\$7.0 billion

in assets
+23% from FY23

\$2.1 billion

in assets under
administration
+11% from FY23

73

banking
centers
+27% from FY23

Headquartered in
Camden, ME

Founded in 1875

NASDAQ: CAC

*Total assets, employees, and branch data are presented as of January 2, 2025, and reflect the completion of Camden National Corporation's acquisition of Northway Financial, Inc.

RECOGNITION & AWARDS

INDUSTRY-LEADING CUSTOMER SATISFACTION

2024 World's Best Banks; one of 400 global banks recognized

Forbes

A TOP EMPLOYER IN ENGAGEMENT

4.38 out of 5 in the Gallup Employee Engagement Survey; ranked in the 72nd percentile

Gallup

LEADER IN SERVING SMALL BUSINESSES

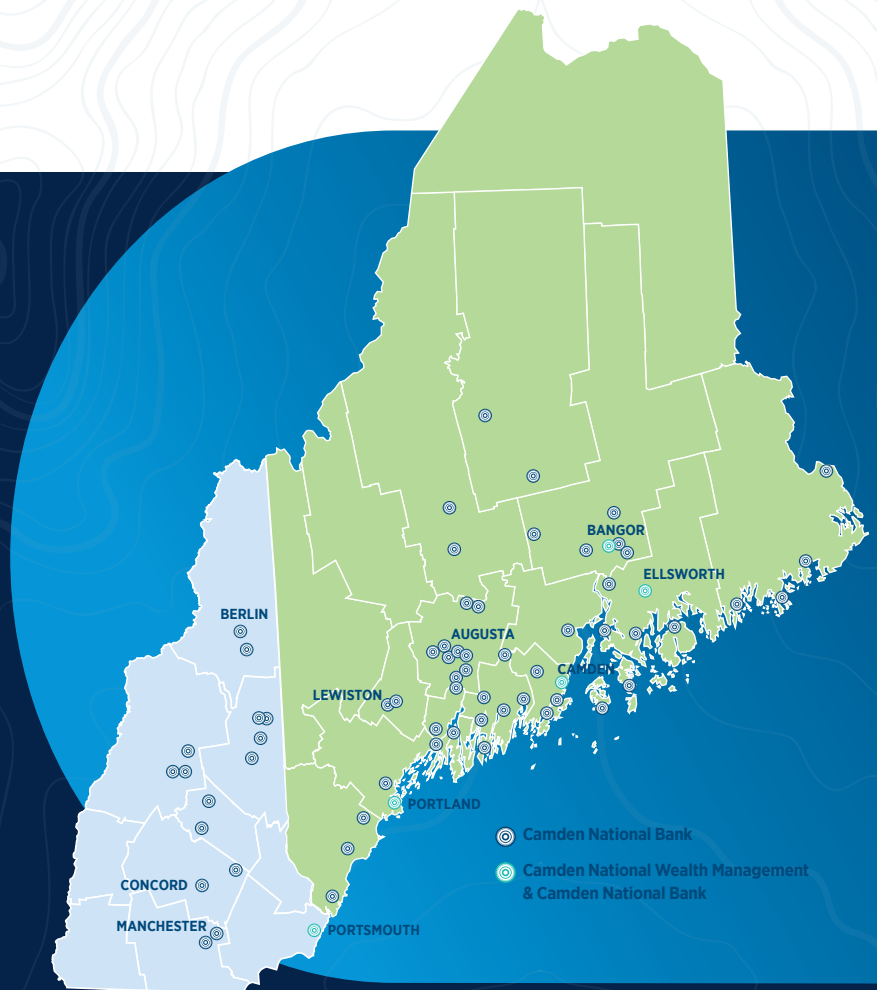
Lender at Work for Maine Award for the 14th year

Finance Authority of Maine

Celebrating 150 Years

Founded in 1875, Camden National Bank began as a small community bank, sharing space with the local five and ten cent store in Camden, Maine, to serve individuals and small businesses. From that single location—where our main office still operates today—we have grown to 73 branches across Maine and New Hampshire. For nearly 150 years, we've been recognized for building a legacy of trust, innovation, and dedication, driven by a passion for continually evolving to meet the needs of our customers and communities.

*Branch data presented as of January 2, 2025.



Read more about how we're committed to doing better for you and our communities:
CamdenNational.bank/corporateresponsibility

2 Elm Street, Camden, ME 04843
CamdenNational.bank
For You 24/7: 800-860-8821

Camden
NATIONAL
CORPORATION

Member FDIC | Equal Housing Lender