



2025
HIGHLIGHTS

Where People Lead and Innovation Accelerates

CAMDEN NATIONAL BANK

CAMDEN NATIONAL BANK 2025 HIGHLIGHTS

By investing in innovative digital tools and providing personalized financial guidance, we make banking simpler, more accessible, and better aligned with each customer's unique needs. This approach allows us to meet customers where they are—while continuing *to build lasting relationships that help our communities thrive.*

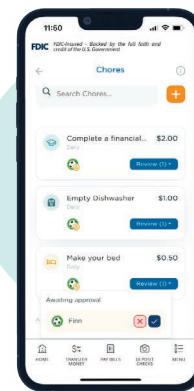
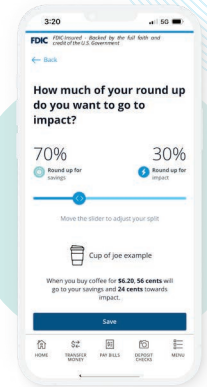


“Camden National is a bank that’s big enough to take on large loans, but they’re small enough to know your name.”

—ANDREW J. BINETTE,
PRESIDENT,
SEACOAST PAVING

Advancing our digital services.

ROUND UP
Automatically round up purchases to save or give to a nonprofit.



FAMILY WALLET
This free youth banking platform uses parent-controlled debit cards and a kid-friendly mobile app to build healthy money habits early.

DELIVERING RECORD FINANCIAL RESULTS

We delivered a standout financial performance this year, achieving earnings of \$65.2 million, a 23% increase over 2024. This exceptional momentum, timed to our 150th anniversary, reflects the strength of our strategy: maintaining a resilient balance sheet, driving high-quality growth, and consistently delivering value to our customers, communities, and shareholders.

Our results also demonstrate the power of our operating model and confirm the successful acquisition and integration of Northway Financial Inc., the parent company of Northway Bank, during 2025, which strengthened our presence across New Hampshire. With the full benefits of the acquisition now realized, we enter 2026 with strong financial momentum.

Solid capital position and steady returns.

Our balance sheet remains a cornerstone of stability. As of year-end 2025, all regulatory capital ratios well exceeded required levels, including a total risk-based capital ratio of 13.95%, while delivering \$29.5 million in dividends to shareholders during 2025, with an annualized dividend yield of 3.87% at December 31, 2025, and book value per share of \$41.16, a 13% increase from the prior year.

Looking ahead.

We see a significant opportunity to deepen customer relationships through advice-led interactions and the continued expansion of treasury management solutions across our footprint.



“Our commitment is empowering our customers to realize their financial aspirations through strategic investments in cutting-edge technology designed to enhance the banking experience and by providing essential financial capital to foster the growth of our business clients. We place our customers’ needs at the core of every decision, ensuring personalized guidance and unparalleled service.”

—SIMON GRIFFITHS, PRESIDENT & CEO, CAMDEN NATIONAL BANK

CULTIVATING GROWTH AND DEVELOPMENT

As a people-focused community bank, our commitment starts with investing in exceptional talent and cultivating an environment that supports continuous learning and career development.

Fostering community well-being.

As a community bank, giving back is at the heart of who we are. Thanks to our incredible customers and team members, we’re making neighborhoods safer and more vibrant through meaningful investments, generous donations, and lots of volunteer work—creating places where everyone can grow and succeed.



9,672 hrs
VOLUNTEERED

Community
Well-Being
Day

1
DAY

600+
EMPLOYEE
VOLUNTEERS

65+
NONPROFITS

Hope@Home
Initiative

For every new
home we finance,
we donate

\$100

TO HELP SOMEONE
WITHOUT ONE

\$865,000
given since
2015

\$67,500
given in
2025

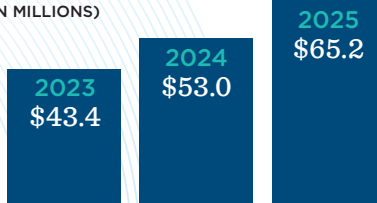
TOTAL DEPOSITS

\$5.5 billion

TOTAL LOANS

\$5.0 billion

NET INCOME
(IN MILLIONS)

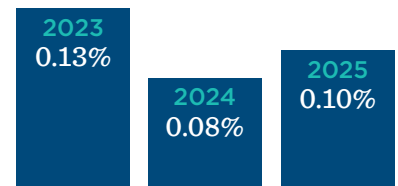


ASSETS
(IN BILLIONS)



Strong asset quality.

Our credit performance remains exceptionally strong. As of December 31, 2025, non-performing assets represented just 0.10% of total assets, and past due loans were 0.16% of total loans, underscoring disciplined underwriting and sound risk management.



NON-PERFORMING ASSETS
TO TOTAL ASSETS



WHO WE ARE

Camden, ME headquarters

Nasdaq: CAC

680+ employees

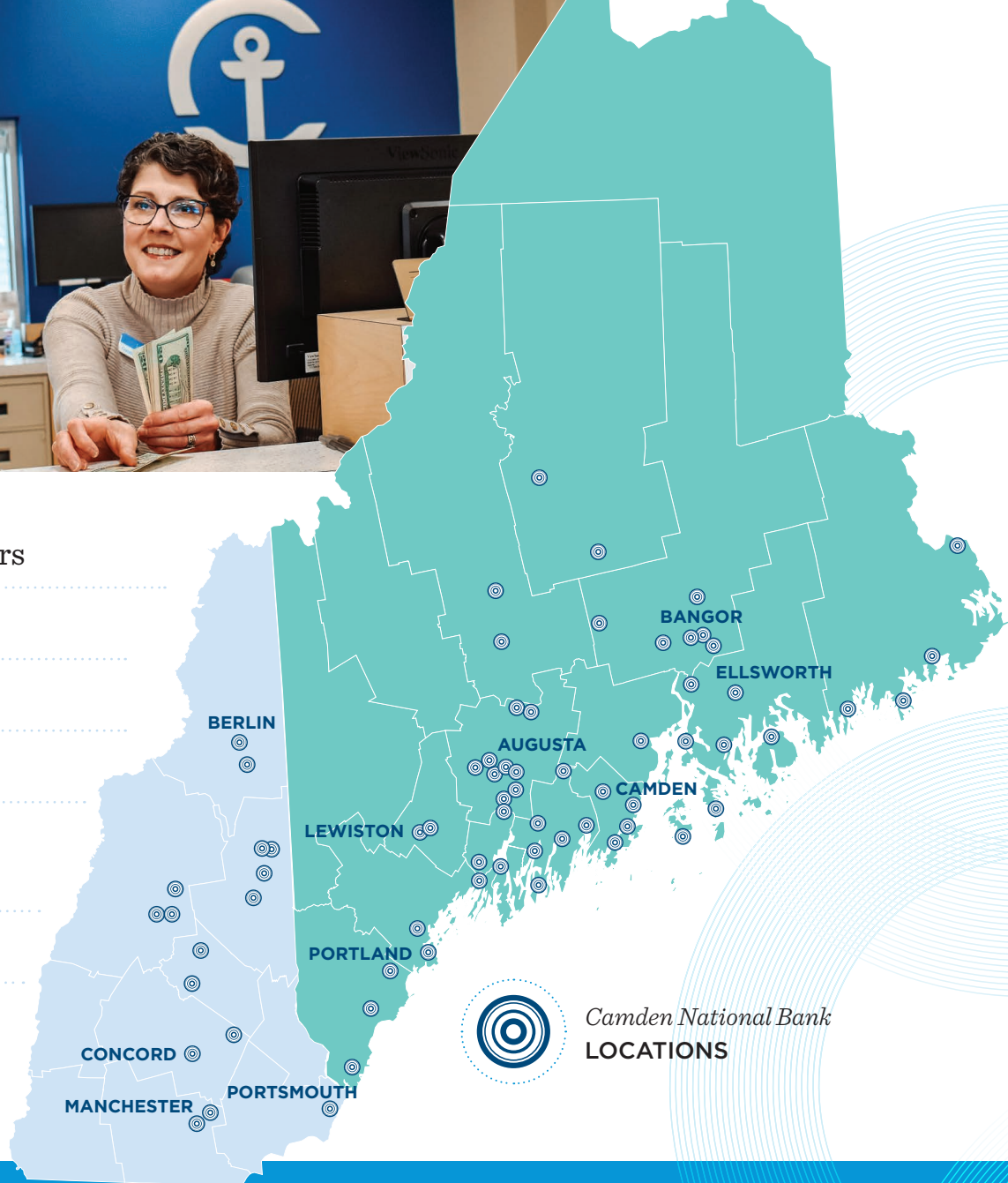
\$7.0 billion in assets

\$2.4 billion in assets under administration

72 banking centers

Founded in 1875

FINANCIAL DATA FOR CAMDEN NATIONAL CORPORATION, THE PARENT COMPANY OF CAMDEN NATIONAL BANK AS OF DECEMBER 31, 2025



Camden National Bank LOCATIONS

Recognition & Awards.

INDUSTRY-LEADING CUSTOMER SATISFACTION

8 out of 10 customers would recommend Camden National Bank to a family member or friend

A TOP EMPLOYER IN ENGAGEMENT

4.41 out of 5.00 in the Gallup Employee Engagement Survey; ranked in the 73rd percentile

Gallup

LEADER IN SERVING SMALL BUSINESSES

Lender at Work for Maine Award for the 15th year

Finance Authority of Maine

TOP PERFORMING BANK

2026 America's Best Banks List

Forbes

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
800-860-8821



Member FDIC | Equal Housing Lender