



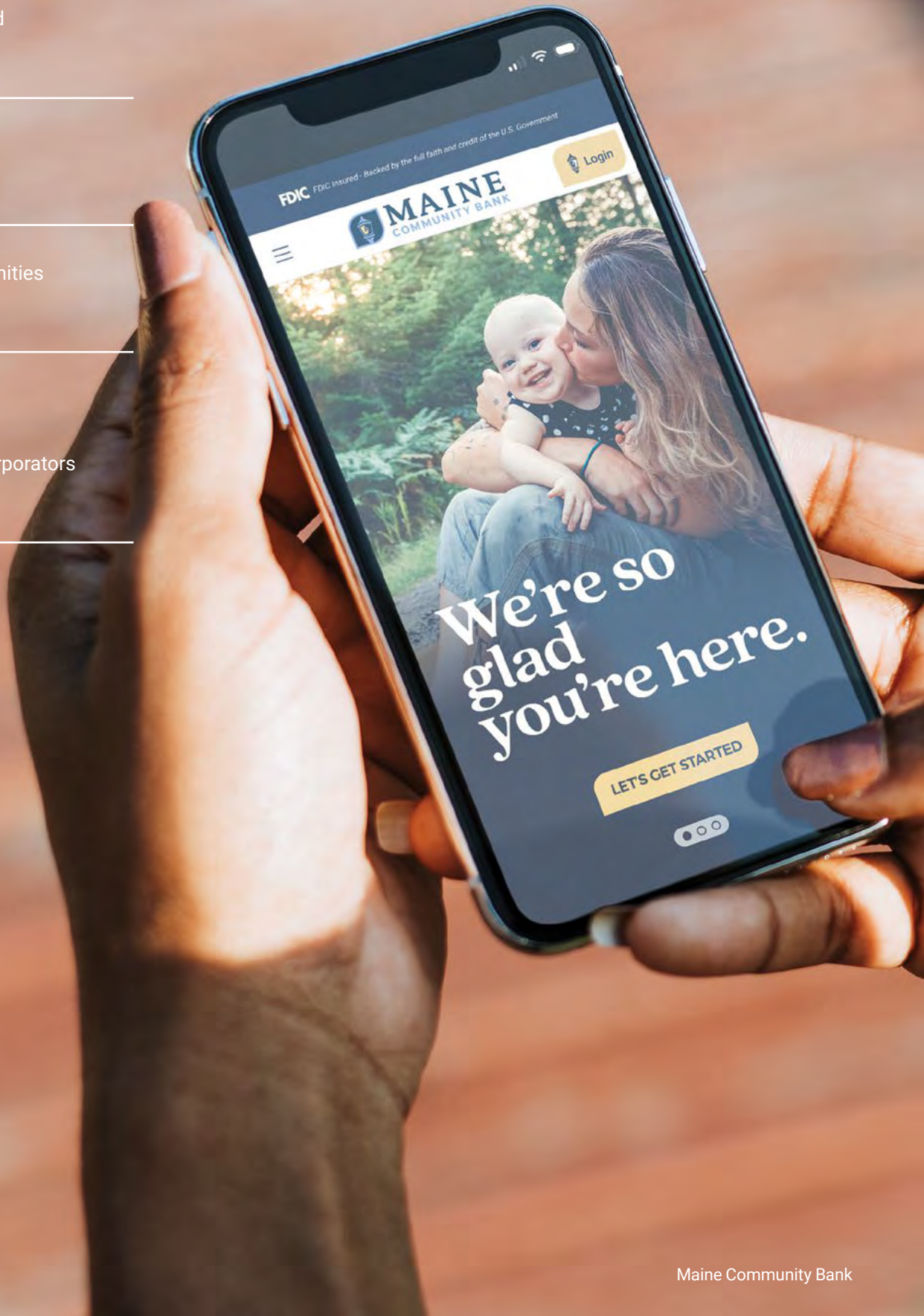
CONTENTS

-
- 2 From the CEO
 - 3 From the Board
 - 5 All in on Maine

-
- 7 Business
 - 9 Residential

-
- 11 In Our Communities
 - 13 LaunchPad

-
- 15 Our People
 - 16 Officers
 - 17 Directors & Corporators
 - 18 Financials
-





FROM THE CEO



Our financial performance reflects both the strength of our organization and the trust our customers place in us. Over the past year, total deposits reached \$2.29 billion, loans grew to \$2.38 billion, and net income totaled \$17.2 million. These results underscore the growing strength of Maine Community Bank and the growing demand for community-focused banking throughout the markets we serve. They also provide a strong foundation as we look ahead to new opportunities to support the businesses, families, and organizations that rely on us.

This past year marked an important milestone for Maine Community Bank as we completed the integration of our core operating system, one of the most significant steps in fully aligning our operations and capabilities across the organization. Achieving this milestone required thoughtful planning, collaboration, and an extraordinary effort from our employees. Their dedication ensured a successful conversion for our customers experiencing the system for the first time, all while positioning the bank for continued growth and long-term success.

Throughout the year, our team also made meaningful progress in aligning our product offerings and enhancing the services we provide to businesses, families, and individuals across southern and central Maine. These operational milestones enable us to operate more efficiently, respond faster to customer needs, and deliver the consistent, high-quality banking experience our customers have come to expect.

Behind this progress is a culture grounded in strong core values and a commitment to transparency and collaboration. We believe informed and engaged employees are essential to delivering exceptional service. Through regular town halls, internal communications, and opportunities for open dialogue across the organization, we always strive to foster a workplace where employees feel connected to our mission and empowered to contribute to our success.

As a community bank, our impact extends well beyond financial services. Through our *Biddeford, Gorham, and Mechanics Savings Foundation*, along with direct financial support from the bank and the many volunteer efforts of our employees, we continue to support organizations that strengthen communities across southern and central Maine. The generosity and commitment of our employees play a meaningful role in advancing this work and reflect our shared belief that strong communities are essential to long-term prosperity.

This past year also marked an important leadership transition as we recognized the retirement of Jeanne Hulit in 2025. Her leadership and vision throughout the merger process helped guide our organization through a period of significant growth and transformation, and we are grateful for the lasting contributions she made to our bank and the communities we serve. Looking ahead, we will also recognize the planned retirements of Karl Suchecki, Chief Commercial Officer, and Julie Brooks, Chief Risk Officer, later this year. Their many years of dedication and leadership have helped position MCB to achieve even greater things in the coming years.

With such a strong foundation in place, we look forward to the opportunities ahead. We remain proud to be **All in on Maine**.

Steve deCastro
Chief Executive Officer

FROM THE BOARD



It's hard to believe that just over a year ago, Maine Community Bank and Gorham Savings Bank officially combined to form the largest community bank operating exclusively in Maine. Looking back, I couldn't be more impressed with how smoothly our merger of equals came to fruition—and more importantly, how much it will benefit our current and future customers and better serve our communities. This first year has clearly shown that when two like-minded organizations share the same commitment to Maine, great things can happen.

None of this would have been possible without the incredible dedication of our employees. Bringing two banks together is no small task, yet our team handled it with professionalism, collaboration, and an unwavering focus on what matters most—our customers. On behalf of the Board, I extend a sincere thank you to our staff for their hard work, dedication, and teamwork. They've made this transition smoother than I could have imagined, and their efforts will continue to benefit our communities for years to come.

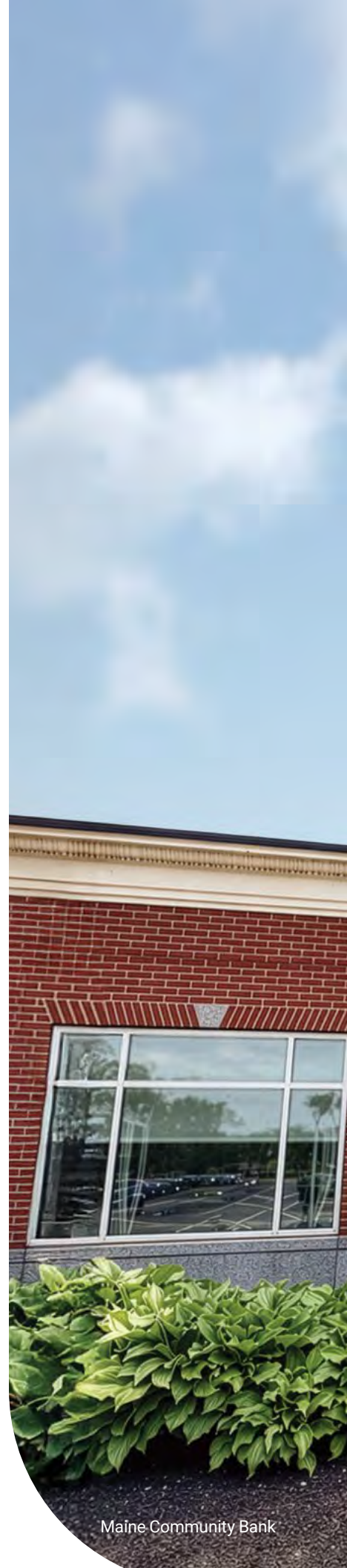
This past year also marked the retirement of our president, Jeanne Hulit, whose leadership and vision have left a lasting mark on our organization. Since joining the bank in 2018, Jeanne quickly demonstrated her ability to bring organizations together, orchestrating within her first 18 months the successful merger of Biddeford Savings and Mechanics Savings into divisions of MCB. Her steady leadership helped lay the foundation for our most recent merger with Gorham Savings and positioned us for continued strength and growth. We are deeply grateful for her many contributions and the positive impact she has had on our employees, customers, and communities. Her influence will continue to shape our organization, reflected in the Jeanne A. Hulit Building at 100 Larrabee Road in Westbrook.

Looking ahead, I'm excited for what the future holds. With our talented leadership team and skilled workforce, combined with the unique strengths of a mutual bank, we are well positioned to grow, innovate, and strengthen the relationships we share with our customers. Our focus remains on local decision-making, long-term value, and making a meaningful impact on Maine.

Together, we are building something special—an organization that honors its roots, embraces the future, and proves every day that Maine Community Bank is fully committed to being "All in on Maine."

A handwritten signature in black ink, appearing to read "Jeff W.", written in a cursive style.

Jeff Worthing
Board Chair





Fueling Maine's Growth Engine

Maine is a state of contrasts. A place where rocky coastlines meet rolling farmland, where mill towns are now incubators and innovation hubs, and fishing communities remain by choice and necessity. And the data shows that nowhere does the state's economy beat stronger than right here in the three south central counties we call home.

Central and Southern Maine are the economic engine of Maine. Together, they're home to more than 650,000 people—almost half of the state's population—generating more than half of Maine's total gross domestic product (GDP). Anchored by Greater Portland, Cumberland County alone accounts for about a third of the state's economic output. York is our fastest growing county, with strong population growth and a vibrant tourism economy. Androscoggin's foundation was built on the twin cities of Lewiston and Auburn, which have become one of Maine's most dynamic regional economies, with a proud manufacturing heritage and a vibrant, evolving future.

Our Footprint

**>50% of
Maine's GDP**

Central and Southern Maine are home to nearly half of Maine's population and generate more than 50% of Maine's GDP.

Our Bank

**Nearly \$3B
in assets**

As the largest mutual savings bank operating exclusively in Maine, when you bank with MCB, your deposits stay right here where they can support Maine people, businesses, and communities.

This is where more Maine success stories are being written, where more families are putting down roots, and where the next generation of Maine entrepreneurs is charting the course for Maine's future.

As the only bank headquartered in Cumberland County, Maine Community Bank is proud to have a place at the center of it all. And as the largest mutual savings bank operating exclusively in Maine—with nearly \$3 billion in assets, 21 branches, and almost 400 employees—we're not just a bank that serves this region. We're helping shape it, fuel it, and invest in its continued success.

Our investment takes many forms. It takes the form of commercial loans to expanding businesses and startups. Mortgages that help first-time buyers put down roots. Wealth management services helping business owners build toward retirement. It also takes the form of volunteerism, like our *Biddeford, Gorham, and Mechanics Savings Foundation* that supports organizations working to advance hunger relief, housing stability, and youth opportunity. And it looks like LaunchPad, our annual small business competition that's helped fuel some of Maine's boldest new businesses and entrepreneurs.

We are proud to call this remarkably vibrant area our home, and we remain 100% Maine-focused and 100% committed to the people, families, and businesses that make this region—and this state—thrive. Because when this region grows, Maine grows. And we're all in.

All in on Maine.®

A Bank Built for Maine Business



Lewiston, ME



Landry Woods, South Portland

Advancing Affordable Housing

Like so many states right now, Maine is in the midst of a significant housing shortage. At MCB, our Commercial Banking team is helping address the issue head-on. Director of Commercial Banking Matt Early works closely with the Federal Home Loan Bank of Boston's Affordable Housing Program to secure grants that reduce construction and financing costs, enabling partners like Westbrook Housing and South Portland Housing to offer lower rents and expanded access to safe, affordable homes. Recent projects reflect this commitment: Landry Woods, a 43-unit affordable housing community in South Portland for residents aged 55+, is scheduled to welcome its first tenants in summer 2026, and Thatcher Brook, a 40-unit family apartment project in Biddeford, is expected to open in early spring 2027.

Every expansion, renovation, new hire, new project, and new idea creates new opportunities in Maine.

Every time a business starts or grows, our communities get a little stronger, jobs become a little more attainable, and Maine families become a little more secure. That’s why the commitment, expertise, and capacity of our Commercial and Small Business Banking teams matter so much. From helping businesses seize opportunities to solving complex financing challenges, our teams show up every day to help Maine businesses grow. In the process, they help make life a little better for everyone.



Seeing and Serving Larger Opportunities

Expanded loan capacity resulting from our recent merger has opened the door to larger, more complex commercial transactions. In 2025, Commercial Banking Officer Justin Laverriere led the refinance of One and Two Portland Square, winning a competitive bid against other institutions to transition an existing mortgage to MCB. To complete a financing package that included funding for tenant improvements, MCB partnered with two additional banks. This transaction exemplifies how MCB’s growth has strengthened its capacity to compete for and secure larger commercial opportunities that support southern Maine’s broader business ecosystem.



Award-Winning Loan Production

In recognition of financing the greatest number of Small Business Administration (SBA) 504 loans in the state, MCB Commercial Banking Officer Jason Straetz earned “Lender of the Year” honors from Granite State Development Corporation (GSDC), the organization that administers the SBA’s 504 program in Maine and originates the vast majority of 504 loans in the state. GSDC also named Maine Community Bank its overall “504 Bank of the Year.” This recognition reflects our commitment to small business lending and the dedication of our entire MCB team. In fact, MCB was Maine’s #1 SBA lender in loan volume for fiscal year 2025, providing more than \$26 million in SBA-backed funding to help Maine’s small businesses thrive.

Home Starts Here

Meeting Maine's housing challenge.

Rising costs, limited inventory, and persistent barriers to entry are reshaping what it means to live and work in our state. MCB's residential lending strategy is built around helping people overcome those barriers—especially first-time buyers. We focus on matching every borrower with the program that benefits them most, often combining flexible financing, down payment support, and products designed specifically to meet Maine's evolving housing needs.

“With MCB's first-time homebuyer program, we were able to buy a home with 100% financing. The entire experience was exceptional. We are beyond thrilled.”

– Debra K.
Buxton, ME

54

first-time buyers found their home through Smart Start in 2025

\$50K

secured HOW grants to support Maine homebuyers with their down payments



Removing Hurdles to Homeownership

The Smart Start hoME Loan is designed to remove the most common hurdles that keep otherwise-ready buyers on the sidelines. With 100% financing, no purchase price limits, and reduced-cost private mortgage insurance, Smart Start was built to help Maine households take that crucial first step toward homeownership. In 2025, the program helped 54 first-time homebuyers purchase homes, accounting for nearly 25% of all MCB residential loan originations.

More Programs Opening More Doors

No two homebuyers are alike, so neither are our solutions. MCB participates in MaineHousing's First Home Loan Program and offers the Smart Size hoME Loan and Smart Size Construction Loan for mobile and tiny home purchases. Our solutions are bringing financing for these more attainable housing types closer to that of conventional home loans.

Greater Down Payment Support

In 2025, MCB secured \$50,000 in Housing Our Workforce (HOW) grants from the Federal Home Loan Bank of Boston to help buyers with down payment and closing costs. Additional programs include the Equity Builder Program for first-time buyers at or below 80% of area median income, and Lift Up Homeownership for income-eligible first-generation buyers. Each program offers meaningful support at the moment it matters most.

To apply today, visit
maine.bank/mortgages



The Bank with Community at Heart

Community is in our name and who we are.

It's a standard we hold ourselves to every day. At Maine Community Bank, we believe a bank's worth is measured not only in assets but in the strength of the communities it serves. In 2025, we showed up in real, meaningful ways: funding organizations that provide healthcare, shelter, meals, and mental health support to our neighbors across southern and central Maine. Because strong communities are about giving everyone a better chance to thrive.

\$1.1M⁺

in charitable
donations

6.5K⁺

employee
volunteer hours

Spurwink

For more than 65 years, Spurwink has provided behavioral health and education services to some of Maine’s most vulnerable children, adults, and families. What began as a single home in Portland serving eight boys has evolved to offer a full continuum of services for approximately 10,000 people across Maine each year, helping individuals lead engaged, connected, and meaningful lives in their communities. Maine Community Bank is proud to support Spurwink’s work, because when individuals receive the care they need, families grow stronger, classrooms work better, and communities become more whole.



Andwell Health Partners

Headquartered in Lewiston, Andwell is Maine’s largest independent nonprofit healthcare organization, providing a continuum of home- and community-based care services, from infancy through end of life, across all 16 Maine counties. Formerly known as Androscoggin Home Healthcare & Hospice, Andwell rebranded in 2024 to reflect the full breadth of its reach. In supporting Andwell, MCB is investing in an organization that reduces strain on Maine’s healthcare system and helps people get the care they need where they’re most comfortable: at home.



Saco Meals Program

Every Monday and Thursday, the Saco Meals Program serves free, sit-down, restaurant-quality meals in a warm and welcoming setting. In doing so, they help reduce both hunger and isolation for residents across York County. MCB employees regularly volunteer, showing up not just with financial support but with their time and care. It’s a simple but powerful idea: that a good meal shared among neighbors can restore dignity, health, and the ties that hold a community together.



The Premier Showcase for Maine's Boldest Entrepreneurs

Since its founding in 2013, LaunchPad has grown into Maine's premier small business competition and one of the most meaningful investments we make in Maine's innovation ecosystem. Over 13 years and counting, the program has awarded more than \$650,000 in no-strings-attached grants and in-kind services to some of Maine's most

exciting entrepreneurs—from AI-powered startups and sustainable seafood ventures to clean energy platforms and public health pioneers. For MCB, LaunchPad is more than a competition. It's about putting resources behind the people and startups building a stronger, more vibrant Maine.

“Entrepreneurs betting on themselves to build a better future for and in Maine: what could be more Maine than that?”

– Steve deCastro
Chief Executive Officer, Maine Community Bank

▲ 2025 \$50,000 Grant Winner

Maine Laboratories of Norridgewock took home LaunchPad's \$50,000 grant at the 2025 competition, held at Innovation Hall on UNE's Portland campus. Maine Laboratories makes PFAS testing accessible for homeowners and businesses by turning complex science into practical, affordable solutions that help protect public health across Maine. Judges praised Maine Laboratories for its measurable community impact, strong year-over-year growth, and the entrepreneurial leadership of founder Katie Richards.

▲ 2025 Emerging Business Award Winner

Dirigo Sea Farm of Freeport, makers of the world's most sustainable biomaterials from kelp, earned the 2025 Emerging Business Award, receiving an \$11,000 cash grant and \$10,000 of in-kind marketing, business development, and public relations services.

▲ Raising the Stakes for Maine's Next Big Success

Looking Ahead: In 2026, we're increasing the LaunchPad Grant to \$75,000 and the Emerging Business Award to \$15,000—solidifying LaunchPad's place as Maine's most significant small business grant pitch prize. Applications open July 13, 2026.



LaunchPad judge John Burns of the University of Maine with Maine Community Bank CEO Steve deCastro, judge Kristine Delano, \$50,000 grant winner Katie Richards of Maine Laboratories, judge Kate McAleer of Bixby Chocolate, and Katie Grant, LaunchPad emcee and MCB Commercial Banker.

Celebrating the Heart of Our Bank

The MCB Hall of Fame exists to honor those among us who've best embodied our principles, purpose, and values in the past year. Each inductee was nominated by their peers for their excellence, customer focus, community engagement,

teamwork, and inclusive work style. They're the people who show up every day and make the kind of difference that can't be measured in a spreadsheet.

2025 MCB Hall of Fame



Pictured here from left to right: **Allyson Strout**, Senior Retail Loan Processor; **Kathleen Quimby**, CSC Business Service Specialist; **Katelyn Smith**, Assistant Branch Manager; **Kristina Therrien**, Cash Management Sales Manager.

2025 MCB Volunteer of the Year



Chris Hanks, Commercial Banking Officer, logged 332 total volunteer hours in 2025. His dedication reminds us all that "All in on Maine" is more than a motto. Thank you, Chris.

Officers

Stephen deCastro, Chief Executive Officer
Julie Brooks, EVP, Chief Risk Officer
Carri Brown, EVP, Chief Financial Officer
Suzanne Carney, EVP, Chief Administrative Officer & Corporate Clerk
Kimberly Donnelly, EVP, Chief Client Development Officer
Thomas MacDonald, EVP, Chief Credit Officer
Dimitri Michaud, EVP, Chief Operating Officer
Karl Suchecki, EVP, Chief Commercial Officer

Toni Bailey, SVP, Deposit Operations & Systems Officer
Anna Blaney, SVP, Director of Customer Service Center
Christopher Brann, SVP, Director of Commercial Credit
Terri Cook, SVP, Director of Training & Workforce Development
Linda Cooper, SVP, Senior Operations Manager
Matthew Early, SVP, Director of Commercial Banking
Michelle Fogg, SVP, Director of Retail Ops & Fraud Prevention
Mark Girr, SVP, Chief Marketing Officer
Jeffrey Gosselin, SVP, Senior Director of Commercial Banking
Dan Hancock, SVP, Senior Director of Customer Insights & Analytics
Julia Hubbard, SVP, Compensation & Benefits Manager
Douglas Jones, SVP, Commercial Banking Officer
Lauren Martin, SVP, Director of Retail Talent & Service
Joseph Nelson, SVP, Director of Retail Growth & Experience
Brian O'Coin, SVP, Commercial Banking Market Manager
Kelly O'Donnell, SVP, Director of Core Operations & Payments
Brian Robinson, SVP, Director of Human Resources
Todd Savage, SVP, Commercial Banking Market Manager
Jennifer Sirois, SVP, Commercial Banking Market Manager
Jane Stack, SVP, Senior Director of Operations
Julie Viola, SVP, Commercial Banking Officer & Small Business Manager
Nicholas Weightman, SVP, Senior Business Development Officer
Christine Weymouth, SVP, Cash Management Senior Sales Manager
Rebecca Winslow, SVP, Director of Community Relations & Foundation

Todd Abbotoni, VP, Senior Commercial Credit Analyst
Ali AL Dhamen, VP, Information Security Officer
Jennifer Amoroso, VP, Loan Servicing Manager
Abi Arsenaull, VP, Mortgage Loan Officer
Dale Atwater, VP, IT Systems Manager
Sean Banks, VP, Branch Manager
Jonathan Berg, VP, Commercial Banking Officer
Marjorie Bickford, VP, Commercial Project & Documentation Officer
Caroline Bishop, VP, Branch Manager
April Brackett, VP, Director of Commercial Loan Administration
Stacie Brown, VP, Project Management Officer
Marcus Buzulchuck, VP, Commercial Banking Officer
Bryan Campbell, VP, Director of Retail Lending Operations
Mollie Cardoza, VP, Retail Underwriting Manager
James Carignan, VP, Director of Commercial Portfolio Management
John Casale, VP, Commercial Banking Officer
Merit Champagne, VP, Fraud Prevention Officer
Heather Charette, VP, Branch Manager
Lincoln Chelidona, VP, Branch Manager
Ann Coffin, VP, Payments Risk Officer
Katherine Damon, VP, Residential Lending Sales Manager
Doreen Dignan, VP, Commercial Systems & Specialty Lending Officer
Melissa Dillow, VP, Branch Manager
Nicole Dube, VP, Talent Acquisition & Employee Relations Officer
Joline Dubuc, VP, Branch Manager
Jazmine Duran, VP, Cash Management Product Officer
Deanna Dusseault, VP, Cash Management Product & Client Experience Manager
Daniel Falkenberg, VP, Branch Manager
Jaclyn Gagne, VP, Retail Loan Servicing Manager
Katie Grant, VP, Commercial Banking Officer
Lisa Grenier, VP, Employee Engagement & DEI Officer
Christopher Hanks, VP, Commercial Banking Officer
Lindsay Harris, VP, Commercial Banking Officer
Lisa Hughes, VP, Commercial Banking Officer

Adam Ithomitis, VP, Branch Manager
Marie Jacobs, VP, Branch Manager
Alden Joy, VP, Facilities Manager
Brian Judkins, VP, Retail Operations Officer
Mallory Karolides, VP, Controller
Kim Kenney, VP, Senior Marketing Analyst
Jill Laflamme, VP, Senior Commercial Portfolio Manager
Justin Laverriere, VP, Commercial Banking Officer
Michelle LeClair, VP, Branch Manager
Andrew MacDonald, VP, Senior Commercial Portfolio Manager
Nathan Marquis, VP, Director of Card Program Analytics
Marjorie McAvoy, VP, Cash Management Sales Officer
Taylor McLaughlin, VP, Branch Manager
Vickie McMullen, VP, Branch Manager
Hilary Mitchell, VP, Director of Client Engagement
David Moravick, VP, Commercial Banking Officer
Gail Nason, VP, Branch Manager
Lance Nunley, VP, Commercial Credit Department Manager
Erin O'Brien, VP, Retail Loan Processing Manager
Kimberley Oakes, VP, Director of Compliance & Audit
Caitlin Ouellette, VP, Marketing Group Manager
Matthew Palmer, VP, Senior Credit Risk Officer
Jeremy Payne, VP, IT Administration Manager
Maria Poulin, VP, AML & CFT Officer
Frederick Proctor, VP, Commercial Banking & Leasing Officer
Danijela Rakovic, VP, Senior Commercial Portfolio Manager
Pamela Reynolds, VP, Cash Management Senior Sales Officer
Brian Robinson, VP, Branch Manager
Grant Sperry, VP, Branch Manager
Kenneth Steele, VP, Senior Commercial Portfolio Manager
Jason Straetz, VP, Commercial Banking Officer
Erika Taylor, VP, Branch Manager
Raymond Teixeira, VP, Commercial Banking Officer
Dale Theriault, VP, Branch Manager
Kristina Therrien, VP, Cash Management Sales Manager
Michael Voisine, VP, Commercial Banking Officer
Matthew White, VP, Commercial Banking Officer
Prudy Adams, AVP, Financial Reporting Specialist
Kristine Amato, AVP, Commercial Portfolio Manager
Matthew Boynton, AVP, Branch Manager
Michael Bshara, AVP, Senior Reporting Analyst
Jason Byrd, AVP, Branch Manager
Heather Connolly, AVP, Executive Administrator & Board Secretary
Samuel Cunningham, AVP, Retail Underwriter
Cecilia Estrada, AVP, Mortgage Loan Officer
Karen Farley, AVP, Customer Service Center Manager
Adam Frawley, AVP, Commercial Appraisal Specialist
Karen Gaudette, AVP, Senior Payments Operations Specialist
Christine Gonneville, AVP, Commercial Loan Administration Manager
Daniel Groves, AVP, Senior Network Engineer
Rebecca Guerin, AVP, Senior Information Security Analyst
Jessica Heath, AVP, Mortgage Loan Officer
Judy Huot, AVP, Retail Underwriter
Douglas Jennings, AVP, CSC Business Service Specialist
Donald Joly, AVP, Senior Network Engineer
Norman Kaake, AVP, Senior Commercial Credit Analyst
Kristin Kinne, AVP, Commercial Portfolio Manager
Noah LaPlante, AVP, Branch Manager
Troy Levesque, AVP, Operations Business Analyst
Jennifer Lobb, AVP, Mortgage Loan Officer
Molly Luxton, AVP, Risk Operations Officer
Joshua McCann, AVP, Cybersecurity Architect
Laura Mingione, AVP, Payments Operations Manager
Kari Oliver, AVP, Retail Operations Supervisor
Lori Ouellette, AVP, Retail Underwriter
Samuel Rotondo, AVP, Mortgage Loan Officer
Bennett Shaw, AVP, Commercial Portfolio Manager
Elizabeth Skelley, AVP, Commercial Loan Administration Manager
Ashley Smith, AVP, Retail Operations Specialist
Katelyn Smith, AVP, Assistant Branch Manager
Marc Solebello, AVP, Deposit Operations Assistant Manager
Gerald Therrien, AVP, Collections Manager
Lisa Thomas, AVP, Training & Workforce Development Officer
Lesley Warn, AVP, MCB Wealth Management Officer
Barbie Wilson, AVP, Cash Management Sales Officer

Directors & Corporators

Directors

Jeffrey Worthing, Board Chair
Jere Michelson, Vice Chair
Christopher Claudio
Catherine Cloudman
Katherine Coster
Katie Fullam Harris
Alan Hahnel
Joyce Haley

Keith Jacques
Amy Landry
Joseph Malone
Daniel McCormack
Deborah Roy
Elaine Runyon
Bradford Wise

Honorary Corporators

Ralph Austin
Priscilla Baillargeon
Caroline Bean
Margaret Beavis
Richard Berman
Sheri Boulos
Thomas Boyer
Stephen Bryant
D. Brenda Caldwell
Albert Curran
Philip Curry
Sandra Dolby
Robert Dorr
Michael Eon
John Fiske, Jr.
Dennis Flaherty
Reynald Gonneville
Carl Goodwin
Anne Haskell
Barry Hobbins
Horace Horton
Richard Hull III
Janice Jongerden
Dennis King
Connie Laflamme
Dana Lane
Burleigh Loveitt
Jerry Mansfield

Donald Marean
Bradley McCurtain
Jo Miller
Stephen Ness
Harry Nielson
Jon Oxman
Gregory Palmer
Mary Pennell Nelson
Sheila Phinney-Levine
Jim Pittman
Malcolm Poole
Robert Quinn
Betty Robinson
Richard Roderick
Linda Sanborn
Harold Shaw
Wayne Sherman
Paula Silsby
Angelo Sotiropoulos
Donald Spann
Walter Stinson
Peter Sylvestre
Roger Timmons
Sally Vamvakias
Anna Wells
Thomas Wells
Diane Whiting
Daniel Willett

Corporators

David Abbott
Todd Abbott
Mark Adams
Tim Agnew
Michelle Anderson
Eric Andrews
Mark Anthoine, Sr.
Eric Aube
Christopher Bailey
Paul Baril
Arthur Batson III
Kevin Beaulieu
Marcel Bertrand

Tom Biegel
Leo Binette
Betsy Boudreau
Danny Bouzianis
Jamie Bradish
Christopher Brann
Julie Brooks
Carri Brown
Julie Butcher Pezzino
JoAnne Campbell
Christopher Carleton
Suzanne Carney
Douglas Carter

Diane Champoux
Chris Chandler
Heather Chandler
Lynn Chase
Daniel Chasse
Andrew Choate
Michael Cianchette
Daniel Colby
John Coleman
Russell Collett
Cindy Convery
Matt Cook
Terri Cook
Daniel Cote
Stephen Crockett
Mark Curtis
Michael Cyr
Daniel D'Auteuil, Jr.
Michael Davis
Stephen deCastro
Kristine Delano
Brian Devlin
Chris DiMillo
Steven DiMillo
Susan Doliner
Kimberly Donnelly
Patrick Ducas
Prudence Duross
Matthew Early
Kirk Egge
Christopher Emmons
Gary Emmons
Donald Esty
Stephen Fairchild
Erin Flett
Douglas Foglio
Fred Forsley
Judy Fox
Gerard Gelinis
Barbee Gilman
Mark Girr
Taylor Goble
Jeffrey Gosselin
Donald Grant
Kenneth Grondin
Dan Hancock
Jim Hanley
Dixie Harris
Timothy Hebert
Tina Hewett-Gordon
Jim Howard
Jeanne Hulit
Dale Huot
Barbara Jacques
Douglas Jones
Christopher Jordan
Justin Laverriere
Kenneth Lefebvre
Susan Lessard
Renee Lewis
Scott Lindsay
Justin Loveitt

Thomas MacDonald
Marc Malon
Sam Marcisso
Anne McBrady
Edward McKersie
Susan Mellon
Dimitri Michaud
Peter Michaud
Thimi Mina
Michael Nadeau
Stephen Nahley
Michelle Neujahr
Deirdre Nice
John Nolan
Brian Noyes
Brian O'Coin
Kelly O'Donnell
Daniel O'Halloran
Renee O'Neil
Timothy O'Neill
Curt Pepper
Torey Penrod-Cambra
Aaron Perkins
Michael Phinney
Charlie Poole
Joseph Porta
Ford Reiche
William Risbara
Cyndi Robbins
M. Parker Roberts
Brian Robinson
Leo (Chip) Roche III
Joseph Ryan
Mark Sandler
David Saunders
Todd Savage
Liz Cotter Schlax
Burak Sezen
Jennifer Sirois
Jane Stack
Karl Suchecki
Paulette Taschereau
Craig Thorne
Lisa Toner
Dana Totman
Mark Turner
Christopher Tyll
John Vigue
Julie Viola
Eric Vogell
David Warren
Christine Weber
Nicholas Weightman
Christine Weymouth
Janet Whelan
Jeffrey Willis
Chris Wilson
Rebecca Winslow
Sarah Wormwood
Victor Wright
Karen Youland

Statement of Condition

Assets	Consolidated Statement of Condition (Unaudited) at December 31, 2025	
Cash and cash equivalents	\$	52,550,000
Investment securities	\$	251,224,000
Loans	\$	2,380,691,000
Allowance for credit losses	\$	(17,741,000)
Net loans	\$	2,362,950,000
Premises and equipment	\$	44,548,000
Bank-owned life insurance	\$	43,000,000
Core deposit intangible	\$	19,481,000
Other assets	\$	77,595,000
TOTAL ASSETS	\$	2,851,348,000
Liabilities and Capital		
Non-interest-bearing deposits	\$	451,069,000
Interest-bearing deposits	\$	1,838,175,000
Total deposits	\$	2,289,244,000
Securities sold under agreements to repurchase	\$	3,342,000
Borrowed funds	\$	256,975,000
Other liabilities	\$	37,042,000
TOTAL LIABILITIES	\$	2,586,603,000
TOTAL CAPITAL	\$	264,745,000
TOTAL LIABILITIES AND CAPITAL	\$	2,851,348,000
Consolidated Income Statement (Unaudited) for the Year Ended December 31, 2025		
Interest and dividend income	\$	144,092,000
Interest expense	\$	51,987,000
Net interest income	\$	92,105,000
Provisions for credit losses	\$	1,099,000
Net income after provisions for credit losses	\$	91,006,000
Net gains on investment securities	\$	1,188,000
Operating income	\$	13,791,000
Merger-related expenses	\$	9,862,000
Operating expenses	\$	74,911,000
Income before income taxes	\$	21,212,000
Income taxes	\$	4,011,000
NET INCOME	\$	17,201,000

21 convenient branches near you

Auburn

100 Minot Avenue
Auburn, ME 04210
(207) 786-5715

Commercial Banking Office

100 Minot Avenue, Bldg. 2
Auburn, ME 04210
(207) 333-4548

Biddeford

254 Main Street
Biddeford, ME 04005
(207) 784-7204

473 Alfred Street, Suite 106
Biddeford, ME 04005
(207) 282-8991

Brunswick

27 Gurnet Road
Brunswick, ME 04011
(207) 786-5701

Falmouth

65 Gray Road
Falmouth, ME 04105
(207) 878-7457

202 A US Route 1
Falmouth, ME 04105
(207) 347-2355

Gorham

64 Main Street
Gorham, ME 04038
(207) 839-4450

Kennebunk

65 Portland Road
Kennebunk, ME 04043
(207) 985-4696

Lewiston

664 Main Street
Lewiston, ME 04240
(207) 786-0773

Naples

ATM
417 Roosevelt Trail
Naples, ME 04055

Portland

172 Commercial Street
Portland, ME 04101
(207) 773-4027

71 Marginal Way
Portland, ME 04101
(207) 221-8956

Commercial Banking Office

63 Marginal Way
Portland, ME 04101
(207) 221-8484

Video Teller

1 India Street
Portland, ME 04101

Scarborough

206 US Route 1
Scarborough, ME 04074
(207) 883-3004

38 Hannaford Drive
Scarborough, ME 04074
(207) 883-7440

South Portland

395 Gorham Road
South Portland, ME 04106
(207) 773-9646

Standish

1 Colonial Drive
Standish, ME 04084
(207) 642-4200

Waterboro

846 Main Street, PO Box 730
Waterboro, ME 04087
(207) 247-3031

11 Sokokis Trail
East Waterboro, ME 04030
(207) 247-5500

Westbrook

100 Larrabee Road, Bldg. 400
Westbrook, ME 04092
(207) 786-5702

Video Teller

742 Main Street
Westbrook, ME 04092

Windham

3 Drive In Lane
Windham, ME 04062
(207) 893-1100

766 Roosevelt Trail
Windham, ME 04062
(207) 892-2621

Yarmouth

288 Main Street
Yarmouth, ME 04096
(207) 847-5242