

**Bangor Bancorp, MHC and its Subsidiary, Bangor Savings Bank**  
**Consolidated Summary Balance Sheets (in thousands)**

	March 31, 2025	March 31, 2024
<b>Assets</b>		
Cash and due from banks	\$ 90,281	\$ 84,665
Investment securities	1,578,286	1,683,634
Net loans	4,944,223	4,808,911
Other assets	625,982	637,199
<b>Total assets</b>	<b>\$ 7,238,772</b>	<b>\$ 7,214,409</b>
<b>Liabilities and Capital</b>		
Customer deposits	\$ 5,251,150	\$ 5,039,833
Brokered deposits	921,699	193,384
Customer repurchase agreements	328,961	443,370
Other borrowed funds	139,684	989,556
Other liabilities	129,894	132,480
<b>Total liabilities</b>	<b>6,771,388</b>	<b>6,798,623</b>
Retained earnings	638,358	625,765
Accumulated other comprehensive loss	(170,974)	(209,979)
<b>Total capital</b>	<b>467,384</b>	<b>415,786</b>
<b>Total liabilities and capital</b>	<b>\$ 7,238,772</b>	<b>\$ 7,214,409</b>

**Bangor Bancorp, MHC and its Subsidiary, Bangor Savings Bank**  
**Consolidated Summary Statements of Income (in thousands)**

	2025	2024
Interest and dividend income	\$ 273,350	\$ 252,625
Interest expense	128,496	118,871
Net interest income	144,854	133,754
Provision for (reduction in) credit losses	1,028	(4,694)
Net interest income after provision for (reduction in) credit losses	143,826	138,448
Non-interest income	83,196	74,199
Net loss on investments	(2,740)	(967)
Non-interest expense	210,201	197,915
Income before income tax expense (benefit)	14,081	13,765
Income tax expense (benefit)	1,488	(1,574)
<b>Net income</b>	<b>\$ 12,593</b>	<b>\$ 15,339</b>

**Audited Financial Statements:** Berry Dunn McNeil & Parker, LLC, is the Company's independent accountant. The summary financial information above is derived from the Company's audited Consolidated Financial Statements. A copy of the Consolidated Financial Statements can be obtained at bangor.com or by request by calling 1.877.226.4671.

