

BUILT
ON TRUST

2026 ANNUAL REPORT



Bangor
Savings Bank

You matter more.®

BUILT

ON

Trust has always been at the foundation of Bangor Savings Bank, earned through consistency, responsibility, and a commitment to doing what's right for our employees, customers, and communities. This annual report reflects how that trust shows up in meaningful ways: in the relationships we build, the decisions we make, and the care we take in stewarding a mutual bank built to serve. Built on Trust isn't just a theme—it's the standard that guides how we lead today and how we plan thoughtfully for what's ahead.

TRUST

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HONORING A LEGACY OF STEADY LEADERSHIP



GENA R. CANNING
CHAIR OF THE BOARD

For more than 20 years, Gena Canning has served on the Bangor Savings Bank Board of Directors. During her tenure, she has led with thoughtful and steady guidance through both strong and challenging periods in the Bank's history, demonstrating a deep commitment to the organization and the communities it serves.

Gena's continuous advocacy, business development, and leadership helped guide the Bank with a focus on long-term success. As she retires from the Bangor Savings Bank Board, long-serving Director Vin Veroneau will transition into the role of Board Chair. We thank Gena for her many years of service, leadership, and lasting dedication to Bangor Savings Bank. Her contributions have made a meaningful impact and embody the values of our You Matter More Promise.



“Gena’s leadership over the past two decades has been instrumental in shaping Bangor Savings Bank into the organization it is today. We’re deeply grateful for her service and the legacy she leaves behind. As we look ahead, we’re confident in Vin’s leadership and his commitment to building on that strong foundation.”

BOB MONTGOMERY-RICE
PRESIDENT & CHIEF EXECUTIVE OFFICER

2026 BUILT ON TRUST

Dear Friends, Employees, Customers, and Corporators,

For 174 years, Bangor Savings Bank has grown alongside the people and communities we serve, built on a foundation of trust that continues to guide who we are today. While much has changed since our founding as a mutual bank, our purpose remains the same: to be a trusted financial partner grounded in local decision making, strong relationships, and a deep commitment to the communities of Northern New England.

Over the past year, we delivered steady performance while navigating a complex economic environment. Through responsible growth, we produced over \$1.6 billion in loans, bringing total loan production over the past five years to just under \$8 billion. We also expanded our customer base, welcoming over 18,000 new customers, opening more than 29,000 customer deposit accounts, including 6,000 business accounts. Throughout the year, disciplined balance sheet management remained a priority, ensuring we are well positioned to continue supporting our customers over the long term.

Our ability to serve our customers and communities starts with investments in our people and our technology. We demonstrate that commitment through continued training and development for our employees. This year we achieved a two-year effort to upskill employees across the Bank in data fluency and the responsible use of Artificial Intelligence (AI) tools. In conjunction with training, we developed a framework to assess and govern the use of AI tools ensuring the safety and protection of our customers and their data. Also, teams across the organization are preparing to deliver more modernized digital banking experiences through the rollout of new digital banking platforms for both business and consumer customers throughout 2026.

Equally important is our commitment beyond the walls of the Bank. Through Corporate Giving, The Bangor Savings Bank Foundation, and over 6,700 volunteer hours, we strive to make a meaningful difference in the communities we serve. Especially during times of uncertainty, we believe showing up consistently and compassionately matters.

To our employees, customers, advocates, community partners, and neighbors—thank you. Our success reflects the relationships we’ve built together and the trust you place in us.

Sincerely,



Gena R. Canning
Chair of the Board



Robert S. Montgomery-Rice
President and Chief Executive Officer

CELEBRATING GREAT ACHIEVEMENTS

We're proud to be recognized across Northern New England and beyond for the way we serve our customers, support our employees, and continue to innovate. These honors reflect our strength, the relationships we have built, and our commitment to the communities we serve.



For JD Power 2026 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).



“This past year reflects the strength of our organization and the care our employees bring to their work every day. As we look ahead, we remain focused on building on that momentum, serving our customers and communities with the same responsibility and purpose that guide us forward.”

LANNIE MOFFATT
EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER



BUSINESS BANKING SOLUTIONS

Dedicated to supporting businesses of every size, we bring together the right products, services, and local expertise all in one place. From financing and Merchant Solutions to comprehensive Payroll & HR Solutions, Cash Management, and the everblue® Business Credit Card, we make it easier for business owners to focus on what matters most—growing their business.

This year, small businesses continued to play an important role in keeping our local communities strong. Through the Small Business Administration (SBA) guaranteed lending, we financed 17 new startups, helped create 135 new jobs, and helped retain 296 jobs in the communities we serve. By providing access to capital at critical stages—such as startup, expansion, equipment investment, and ownership transitions—these loans help support businesses as they continue to grow and evolve.

What truly makes Bangor Savings Bank different is our people. With a longstanding history, our local business banking experts take the time to truly understand each customer's story, their goals, challenges, and vision for the future. It's a relationship-driven approach, built on trust, that reflects our belief that when local businesses succeed, our communities thrive.



“Having a trusted banking partner means knowing we have a team that truly understands our goals and looks out for our best interests. It’s not just about transactions, it’s about guidance, reliability, and having someone we can turn to for sound advice as our financial needs evolve.”

KYLE EDDY
CHIEF FINANCIAL OFFICER, MARDEN’S
LOCATIONS THROUGHOUT MAINE



SUPPORTING SMALL BUSINESS GROWTH

In FY26 Bangor Savings Bank SBA lending helped launch 17 new businesses, supported the creation of 135 new jobs, and helped retain 296 existing jobs throughout our footprint.

BUSINESS FINANCING
CASH MANAGEMENT SOLUTIONS
PAYROLL & HR SOLUTIONS

everblue® BUSINESS CREDIT CARD
BUSINESS DEPOSIT ACCOUNTS
BUOY LOCAL® PROGRAM

MERCHANT SOLUTIONS
WEALTH MANAGEMENT
BANKING AS A SERVICE (BAAS)

“Bangor Savings Bank made everything possible for me. There’s no way I could have done this without them. Coming from a clinical background, starting a business and navigating financing felt overwhelming, but their team guided me every step of the way. Their support was incredible from start to finish.”

LINDSAY ANDRONACO
OWNER & MEDICAL DIRECTOR
ELITE MEDICAL SPA
BEDFORD, NH



“As restaurant owners, we needed help navigating the financial process, and they made it feel simple—like a checklist brought to life. They took the time to walk us through everything, explain the why behind it, and kept it efficient, which made all the difference.”

RJ JOYCE & JAMES WOODHOUSE
OWNERS, LOUIE'S
PORTSMOUTH, NH

AWARDED

**Maine #1 SBA
504 Lender**

PERSONAL BANKING SOLUTIONS

At Bangor Savings Bank, our personal banking products and services are designed around the real needs of the people we serve. We focus on meeting customers where they are and supporting them as they work toward meaningful goals—whether opening a first account, building credit, or planning for what comes next.

The everblue® Credit Building Credit Card is a clear example of this commitment in action. Designed to help individuals establish or rebuild credit, it provides a practical pathway toward stronger financial wellness. Since the launch, our everblue® Credit Building Credit Card has helped individuals establish or improve their credit, with 70% of customers graduating to an unsecured credit card—an important step that can help open doors to future financial opportunities.

For many individuals and families, homeownership represents one of life’s most rewarding milestones. Bangor Savings Bank serves as a trusted partner throughout the homebuying journey, offering flexible mortgage options and guidance to help customers with financing options and opportunities that may assist with affordability.



AWARDED

**MaineHousing
#1 Top Lender**

**#1 USDA
Rural Development
Lender of the Year**

“Bangor Savings Bank made buying my first home possible. My loan officer was incredibly helpful and patient, guiding me every step of the way and finding creative solutions to bring everything together.”

KIM POUND
FIRST TIME HOMEBUYER
MILLINOCKET, ME

PERSONAL BORROWING
WEALTH MANAGEMENT

ONLINE & MOBILE BANKING
DEPOSIT ACCOUNTS

everblue® CREDIT CARDS
DEBIT CARD REWARDS



“At Bangor Wealth Management, we truly feel like partners in the process. Everything is explained clearly, and whenever we have questions, our advisor is always just a call or email away. That level of accessibility and clarity means so much to us.”

GUY GAGNON & STEPHANIE COTE
WEALTH MANAGEMENT CLIENTS
LEWISTON, ME

Wealth Management Products:
NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

MAINE ABLE BENEFIT CHECKING®

Empowering individuals with disabilities to save for qualified expenses while preserving benefit eligibility

\$13.2M

TOTAL
DEPOSITS

2,044

TOTAL ABLE
ACCOUNTS



CUSTOMER SUCCESS STORY

everblue® Credit Building Credit Card

Beginning with a deposit account relationship, one customer applied for our everblue® Credit Building Credit Card to establish credit. Not only did they successfully graduate to a traditional everblue® Credit Card, they were also able to build their credit enough to finance a vehicle through Bangor Savings Bank. It was rewarding seeing this customer achieve their financial goals with everblue®.

A RESPONSIBLE APPROACH TO AI



Bangor Savings Bank invests thoughtfully in data initiatives and artificial intelligence (AI) to better support our employees with accessible and secure technology, strengthen customer relationships, and operate with greater insight and care. Our approach fosters innovation, improves processes, and reflects our commitment to the responsible, ethical use of AI aligned with the Bank's values.

Accelerating Insights is our bank wide, multi-year initiative focused on building data fluency and responsible AI capabilities across the organization. Through our partnership with Northeastern University's Roux Institute, we are expanding employee education and shared learning around data, analytics, and emerging tools, helping teams apply insights in practical, meaningful ways.

Our approach to AI is deliberate and grounded in trust. We view AI as a strategic enabler that supports further understanding, efficiency, and problem solving, while maintaining strong governance, appropriate risk oversight, and clear accountability. People remain at the center of our AI approach. We are using AI to support employees, improve their work experience, and create capacity - not replace the expertise, care, and relationships they bring to their roles.

Together, these efforts reflect Bangor Savings Bank's ongoing commitment to innovation, operational excellence, and the responsible use of emerging technologies.



EMPLOYEE LEARNING THROUGH ACCELERATING INSIGHTS

93% of course assignments completed through Accelerating Insights—our bank-wide, role-based program building AI and data fluency across five tailored learning pathways.

FINANCIAL WELLNESS

Bangor Savings Bank continues to take a thoughtful, inclusive approach to financial wellness, supporting employees, customers, and communities through innovation, engagement, and education.

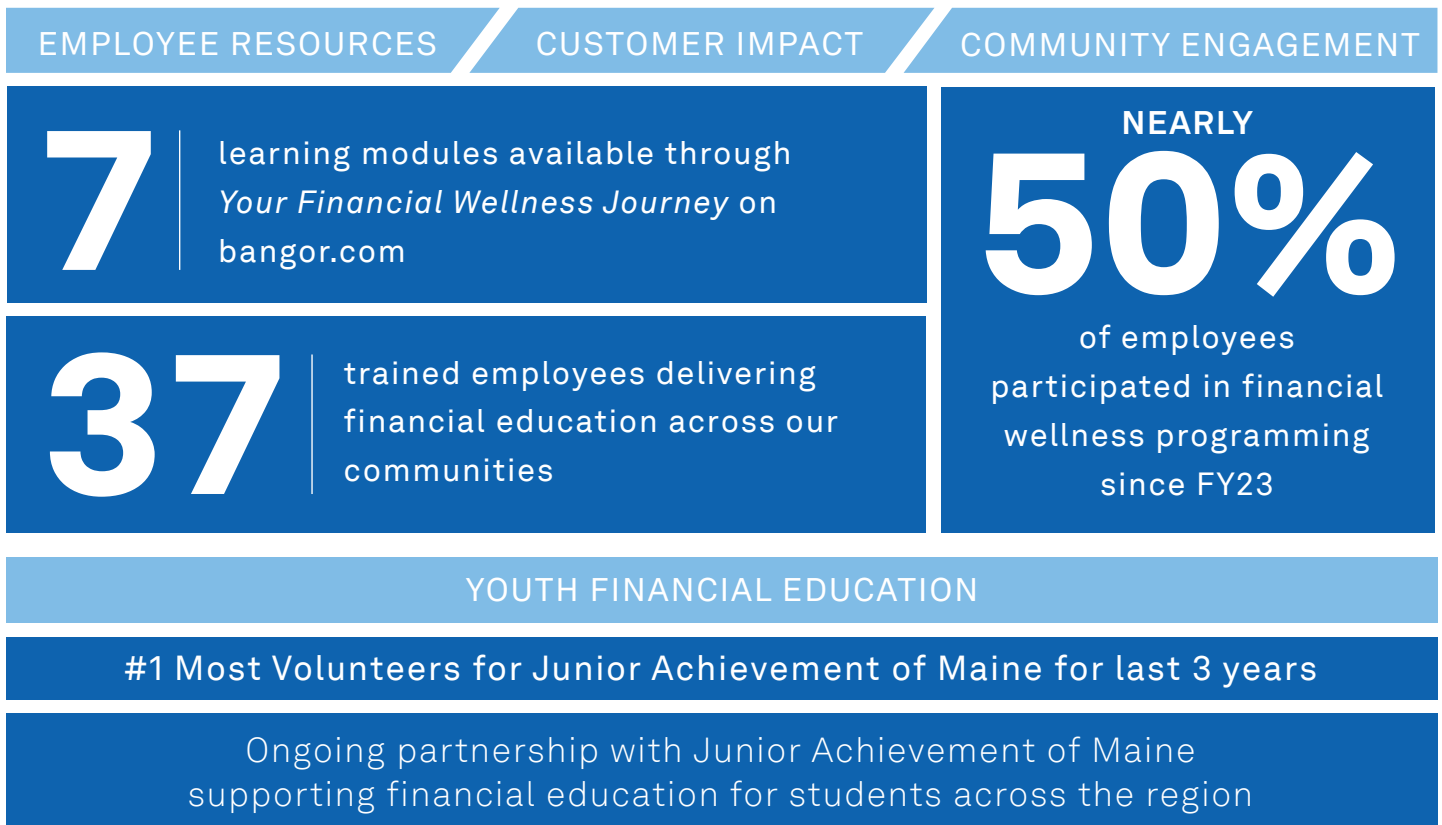
Throughout FY26, we strengthened employee financial well being through cross-functional collaboration and dedicated working sessions focused on better understanding employee needs and expanding access to valuable financial resources.

We also broadened access to financial education for customers and communities through *Your Financial Wellness Journey* on bangor.com, a free, self-paced digital experience offering essential financial topics, calculators, and tools designed to build confidence and support informed decision making.

As demand continued to grow, we expanded our community financial education program. Through this program, we share practical financial guidance with schools, nonprofits, workforce programs, and community organizations.

In addition, employee engagement remains central to our community work, including volunteer efforts that support youth financial education through our ongoing partnership with Junior Achievement of Maine.

Together, these efforts reflect Bangor Savings Bank’s commitment to strengthening financial confidence and supporting long-term stability across the communities we serve.



COMMUNITY INVESTMENT

Over the past year, Bangor Savings Bank and The Bangor Savings Bank Foundation continued to invest in the strength and vitality of Northern New England. Through approximately \$3 million in sponsorships, grants, and partnership initiatives, we supported community-led efforts focused on education, health and wellness services, and essential social services.

A portion of this investment also supported community development priorities aligned with our Community Reinvestment Act (CRA) strategy, including affordable housing, economic and workforce stability, and financial mobility.

Our commitment extends beyond financial support. Employees across the Bank volunteered thousands of hours with local nonprofits and community organizations, reflecting a shared belief that positive impact comes from being present, engaged, and invested.

At Bangor Savings Bank, community engagement is rooted in long-term relationships and local stewardship, reinforcing our role as a trusted partner in the communities we serve.

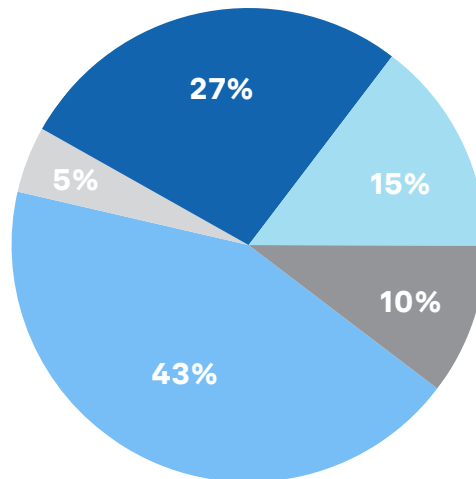


YMCA PROJECT - BANGOR, ME

The Bangor Region YMCA is constructing the new Cathy Gero Bangor Region YMCA facility, expanding access to childcare, health, and wellness programs for people of all ages. The Bangor Savings Bank Foundation’s multi-year grant has played a meaningful role in supporting this transformational community project. Groundbreaking occurred in September 2025, and when the facility opens, it will address urgent regional needs by doubling childcare capacity, introducing critically needed infant care, and expanding programs that strengthen workforce stability and community wellbeing.

FY26 FOUNDATION GRANTS AWARDED

BY AREAS OF GIVING



6,700+

Employee
Volunteer
Hours in FY26

COMMUNITY REINVESTMENT

Bangor Savings Bank advances community strength through a focused Community Reinvestment Act (CRA) strategy centered on engagement and leading with purpose-driven values in our community investments. Through close collaboration with community partners, nonprofit organizations, developers, and municipalities, we deliver financial solutions that support inclusive, long-term growth across Northern New England.

During the past year, the Bank originated approximately \$138.6 million in community development lending, including \$28.3 million supporting 17 affordable housing projects and organizations. We also leveraged public resources to expand impact, securing \$2.5 million in affordable housing grants for borrowers and investing \$6 million in Low-Income Housing Tax Credits (LIHTC), helping support approximately 182 affordable housing units across the region.

In addition, our CRA efforts supported small businesses, nonprofit organizations, and first-time homebuyers through financing, education, and partnerships that expanded access and opportunity. Together, these investments reflect our ongoing commitment to building strong, resilient communities.

\$28.3
MILLION

Supporting
Affordable
Housing Projects
in FY26



“Bangor Savings Bank has been a true partner throughout this entire redevelopment project for the historic Central Fire Station in Brunswick. Even as the project evolved and timelines shifted, they stayed committed and focused every step of the way. They brought a level of sophistication you’d expect from a larger institution, but with the care and flexibility of a community bank. Bangor Savings Bank understands and recognizes the impact this project will have on local businesses, affordable housing, and the community as a whole.”

MICHAEL D. LYNE
DIRECTOR OF COMMERCIAL REAL ESTATE
DEVELOPERS COLLABORATIVE
PORTLAND, ME

FINANCIAL PERFORMANCE & GROWTH

For the fiscal year ending March 31, 2026, the Company earned net income of \$30.2 million, more than double prior year results. Net interest income improved significantly as our assets continued to reprice at today's higher yields while funding costs eased during the year.

The Company's assets grew modestly to \$7.4 billion, as we focused on reinvesting investment and consumer loan cash flows into the commercial loan portfolio again this year.

EARNINGS HIGHLIGHTS

\$30.2
MILLION
NET INCOME

For the fiscal year ending March 31, 2026, the Company reported net income of **\$30.2 million**, approximately double the earnings recorded in each of the prior two years.

NET INTEREST
MARGIN

2.67%

UP FROM 2.19%
IN PRIOR YEAR

\$144 MILLION
NON-INTEREST INCOME

+73%
YEAR-OVER-YEAR GROWTH

BALANCE SHEET HIGHLIGHTS

ASSET BASE

\$7.4
BILLION

+2.4% YEAR OVER YEAR

CUSTOMER DEPOSITS

\$5.7
BILLION

+8.5% YEAR OVER YEAR

TOTAL LOAN
PRODUCTION

\$1.6
BILLION

RESIDENTIAL
MORTGAGE
PRODUCTION

\$711
MILLION

#1

MAINEHOUSING
LENDER
CALENDAR YEAR 2025

RELATIONSHIP FOCUSED SERVICES



WEALTH
MANAGEMENT

\$2.8
BILLION

ASSETS UNDER
MANAGEMENT



BANGOR PAYROLL

5K | **\$15M**
CLIENTS | OF REVENUE



MERCHANT
SOLUTIONS

\$1.3
BILLION
OF TRANSACTION VOLUME

CAPITAL STRENGTH

STRONG
CAPITAL POSITION

\$669M
RETAINED EARNINGS

WELL CAPITALIZED

\$545
MILLION
IN TOTAL CAPITAL

17%
ANNUAL GROWTH

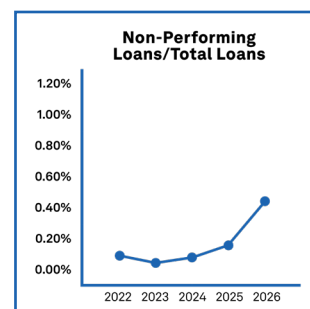
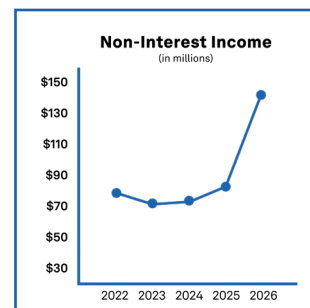
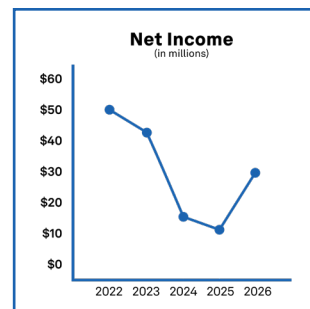
EXTRAORDINARY ITEMS

After incurring an unexpected substantial commercial loan loss and evaluating several options to sustain earnings and capital growth, the Company executed a sale leaseback transaction on 31 branches. This strategy generated \$70 million of gross proceeds and \$51 million in gain on sale, covering the commercial loan loss as well as additional credit loss provisioning, and allowing us to reposition over \$400 million of investments at much higher yields.

With sound balance sheet management, thoughtful loan production, and healthy core business operations, the Company remains well positioned for continued investments in customer experience that will drive sustained profitability and growth.

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

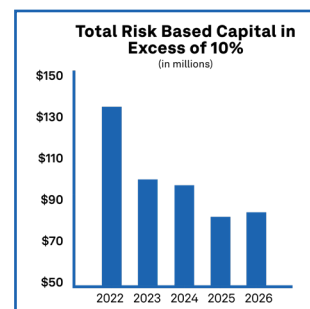
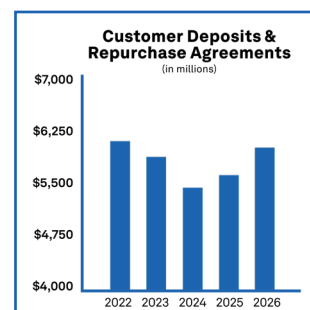
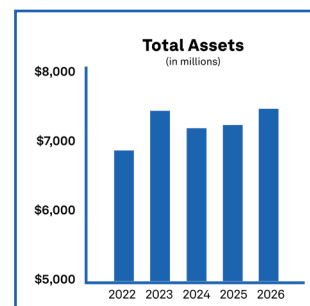
	March 31, 2026	March 31, 2025
Assets		
Cash and due from banks	\$91,374	\$90,281
Investment securities	1,590,444	1,578,286
Net loans	5,082,061	4,944,223
Other assets	651,367	625,982
Total assets	\$7,415,246	\$7,238,772
Liabilities and capital		
Customer deposits	\$5,696,075	\$5,251,150
Brokered deposits	162	921,699
Customer repurchase agreements	311,113	328,961
Other borrowed funds	671,861	139,684
Other liabilities	190,605	129,894
Total liabilities	6,869,816	6,771,388
Retained earnings	668,538	638,358
Accumulated other comprehensive loss	(123,108)	(170,974)
Total capital	545,430	467,384
Total liabilities and capital	\$7,415,246	\$7,238,772



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

Fiscal Years Ending March 31st

	2026	2025
Interest and dividend income	\$291,556	\$273,350
Interest expense	113,800	128,496
Net interest income	177,756	144,854
Provision for credit losses	29,432	1,028
Net interest income after provision for credit losses	148,324	143,826
Non-interest income	143,641	83,196
Net loss on sales of investment securities	(22,457)	(2,740)
Non-interest expense	232,250	210,201
Income before income tax expense	37,258	14,081
Income tax expense	7,078	1,488
Net income	\$30,180	\$12,593



Audited Financial Statements: BDMP Assurance, LLP, 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.

CORPORATE STRUCTURE, GOVERNANCE, & LEADERSHIP | BANGOR BANCORP, MHC

BOARD OF TRUSTEES

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Partner, Pine State Trading
Company
(Retiring from Board[†])

VICE CHAIR OF THE BOARD

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President & CEO,
J.B. Brown & Sons
(Chair-Elect[†])

Kathryn L. Barber
Civic Leader

Michael G. Cato
SVP, Chief Information
Officer, Bowdoin College

George F. Eaton II, Esq.
SVP, Chief Legal Officer,
Northern Light Health

Sari S. Greene
Cybersecurity Entrepreneur

Susan C. Hammond
Relationship Manager of
Native Lending Program,
Fahé

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Managing Director of
Strategy, Operations &
Growth, Northeastern
University's Roux Institute
(Board Member-Elect[†])

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President Emerita,
Thomas College

Robert S. Montgomery-Rice
President & CEO,
Bangor Savings Bank

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President, Galen Cole
Family Foundation
(Vice Chair-Elect[†])

John R. Stebbins
CEO, PROCON, Inc.
(Board Member-Elect[†])

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Robert S. Montgomery-Rice

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Wendy L. Durrah

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Michael J. O'Connor

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James H. Goff
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Martha G. Newman
William D. Purington
Gary W. Smith
Dr. Robert A. Strong, CFA

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Martha G. Newman
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