



More than a bank

Bangor
Savings Bank

You matter more.®



"As a community bank, it's about relationships, trust, and stability. For over 173 years, we have been more than a bank for our neighbors in Northern New England. Our promise, 'You Matter More,' reflects our dedication to fostering trusted partnerships and building stronger, vibrant communities. Today, local connections are more important than ever, and our steadfast commitment ensures our customers receive the support they need."

— Bob Montgomery-Rice
President & Chief Executive Officer

Banking, like many aspects of life today, can seem complex. However, as a Bank created 173 years ago to make life easier for our neighbors, we strive to keep it as simple as our *You Matter More* promise.

To fulfill that promise to our employees, customers, and communities, in good and uncertain times, we have to deliver more.

We need to be more than a bank:

- a trusted business partner;
- a catalyst for innovation;
- an expert and engaged team;
- a community builder;
- an industry leader.

Focusing on our fundamental promise ensures we are always ready with the caring, personal service, and exceptional products and services that Northern New Englanders have come to expect from us.

Today, local relationships matter more than ever.

Customers are counting on us to be...

 more than a bank.



In Memoriam: **G. Clifton Eames**

April 14, 1927 - March 13, 2025

Farewell to a longtime Trustee and former Chair of the Board

Passing just shy of his 98th birthday, Clifton Eames was a true force for community and a man who embodied the ideal of doing more for others.

Clif retired from N.H. Bragg & Sons, the company started by his great-great-great grandfather in 1854, only two years after the founding of Bangor Savings Bank. Serving on the Bank's Board of Trustees from 1976-1999, with the last 10 years as Chair of the Board, Clif's tenure saw the Bank achieve numerous milestones, including the acquisition of 28 Fleet Bank branches, the opening of its first lending office in Portland, the acquisition of a Portland-based brokerage firm, and the creation of an insurance subsidiary.

But perhaps Clif's most notable achievement was the creation of The Bangor Savings Bank Foundation, significantly advancing the Bank's philanthropic efforts to help meet the ever-increasing needs of our communities. In honor of his commitment to education and professional development, the Bank built the G. Clifton Eames Learning Center in Bangor.

Clif maintained a keen interest in our work and achievements and was a regular guest at the annual Honorary Trustee luncheon, where he will be missed. We are honored he is part of our legacy.



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Dear Corporators, Employees, Customers, and Friends,

173 years since our founding, Bangor Savings Bank has endured and evolved to become more than a bank for our employees, customers, and communities. Our nature as a mutual bank, combined with our creative and collaborative culture and passion for innovation, has allowed us to redefine what a community bank can and should be for our neighbors throughout Northern New England.

Our ability to meet our customers where they are has strengthened relationships across all facets of the organization, deepening our connections as a trusted partner. As a result, we've continued to grow the Bank in key ways while continuing to strategically manage our balance sheet in this post-COVID economy. Last year, the Bank's total loan production was \$1.2 billion, bringing the total for the last five years to over \$9 billion. We also expanded our customer base, welcoming nearly 23,000 new customers, with over 35,000 customer deposit accounts, including 6,000 business accounts.

Despite numerous economic challenges, the Bank maintained steady earnings and introduced many initiatives focused on helping our employees, customers, and communities thrive. Ongoing training and development, fostered by strategic partnerships with innovative peers, ensures that our award-winning team continues to set the standard for banking excellence today and well into the future.

We are proud to actively engage with and invest in our communities through corporate giving, The Bangor Savings Bank Foundation, and enthusiastic employee-led volunteerism. At a time when our communities need a helping hand more than ever, we are committed to doing more, whenever and wherever we can.

To those we work with, our advocates, supporters, customers, and neighbors, we thank you—our success reflects the quality of the relationships that make us more than a bank.

Sincerely,

A handwritten signature in cursive script that reads "Gena R. Canning".

Gena R. Canning
Chair of the Board

A handwritten signature in cursive script that reads "Bob Rice".

Robert S. Montgomery-Rice
President and Chief Executive Officer



FY2025 Recognition & Awards

At Bangor Savings Bank, we believe in being more than just a bank. Our commitment to our employees, customers, and communities is reflected in the numerous recognitions we have received this past year. We are proud to be acknowledged for our exceptional customer service, our dedication to supporting businesses and communities, and our overall excellence as a financial institution.



2025 FORBES WORLD'S BEST BANKS

For the seventh consecutive year, this award underscores our dedication to excellence, innovation, and customer satisfaction in the banking industry.



2025 JD POWER*

Achieving this recognition for the eighth year in a row, we continue to demonstrate our commitment to delivering outstanding customer service and satisfaction.

**For J.D. Power 2025 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)*



2024 BEST COMPANIES TO WORK FOR IN NEW HAMPSHIRE

After being named to the Best Companies to Work For list four out of five consecutive years, Bangor Savings Bank will be inducted into the Best Companies to Work For Hall of Fame in September 2025. This special honor highlights our commitment to creating an exceptional workplace environment for our employees in New Hampshire.



Best Places to Work in ME

2024 BEST PLACES TO WORK IN MAINE

Sixteen years of recognition celebrates our long-standing commitment to fostering a positive and rewarding work environment for our employees in Maine.



NH BUSINESS REVIEW BEST REGIONAL BANK FOR SMALL BUSINESS

Awarded by NH Business Review, this achievement highlights our excellence in supporting small businesses within the region and honors those who go above and beyond to ensure exceptional products and services with the utmost attention to detail and delivery of customer satisfaction.



BUSINESS NH MAGAZINE BUSINESS OF THE YEAR IN FINANCIAL SERVICES

Business NH Magazine recognized the Bank for its outstanding performance and contributions to the financial services industry in the Granite State.



"These recognitions are a reflection of who we are at Bangor Savings Bank—deeply committed to doing what's right for our employees, our customers, and our communities. They affirm the purpose and culture that drives us every day: to listen, support, and deliver meaningful impact where it matters most."

— Lannie Moffatt
Executive Vice President & Chief Operating Officer



Our Commitment to Financial Wellness

This past year, we continued to focus efforts that encourage financial wellness for our employees, customers, and communities. Our initiatives included products and services designed to help improve financial accessibility and management, as well as education and programs aimed at enhancing the financial well-being of our employees. These efforts reflect our unwavering commitment towards greater financial health in our communities.

COLLABORATION WITH FINANCIAL HEALTH NETWORK

- **Employee Wellness Survey:** Partnering with the Financial Health Network, we conducted an employee Financial Wellness Impact Study to better understand what wage and benefits strategies help enable our employees to financially thrive.

COMPREHENSIVE BENEFITS TO DRIVE WELLNESS

- **Compensation Study:** When our employees are cared for, they are better positioned to provide an exceptional *You Matter More* experience. We provide employees robust benefits to support financial wellness. From emergency and health savings accounts, to tuition reimbursement and an employee relief fund for when our employees need the extra support, we're here to help.

FINANCIAL WELLNESS COURSES FOR EMPLOYEES AND THE COMMUNITY

- **Financial Wellness:** We offer financial wellness courses to support both our employees and the communities we serve. For employees, these courses are designed to strengthen their financial literacy and empower informed decision-making. For the broader community, Bangor Savings Bank partners with local organizations to deliver free educational sessions, sharing practical strategies on topics like credit improvement, saving, homeownership, debt management, and fraud prevention. These efforts reflect our commitment to helping individuals build stronger financial futures.

everblue® CREDIT CARDS

- **Credit Building Credit Card:** More than a year ago, we launched our everblue® Credit Card suite, offering our customers the choice of credit cards with world-class features designed and supported by Bangor Savings Bank. Among these, the everblue® Credit Building Card is designed to help individuals build or rebuild their credit, providing a pathway to improved financial stability.

SOCIAL MEDIA TIPS AND DIGITAL BRANCH DISPLAYS

- **Customer Engagement:** We launched a series of practical financial tips and advice through social media and digital branch displays, helping our customers navigate their financial journeys more effectively.

LAUNCH OF THE pling® TEEN CARD & APP

- **Teen Financial Wellness:** The pling® teen card and app were created to teach teenagers about managing money wisely from a young age, with tools, resources, and parental oversight.

Bangor Savings Bank is proud to partner with Ace and Cooper Flagg to promote pling® empowering teens with financial responsibility and independence.



Personal Banking Solutions

We believe that banking is more than just transactions—it's about building relationships and helping people achieve their financial goals. This year, our commitment to our customers remained steadfast. We continued to assist individuals in buying homes, realizing their dreams, strengthening their communities, and enhancing their quality of life.

Our unwavering focus on customer satisfaction is why more and more people continue to choose Bangor Savings Bank for all their personal banking needs.

PERSONAL BORROWING

We offer a comprehensive range of borrowing solutions designed to meet the needs of our customers. Whether you're looking to purchase a home, secure a personal loan, or explore other financing options, our commitment to providing financial solutions remains strong.

everblue® CREDIT CARDS

Our everblue® Credit Card suite offers versatile options, including rewards, lower rates, credit-building, and business cards, to meet various financial goals.

DEBIT CARD REWARDS

Make your purchases count with our personal debit card, which offers reward points through the Buoy Local® program when you shop at participating locally-owned businesses in Maine and New Hampshire.

WEALTH MANAGEMENT

Bangor Wealth Management is dedicated to fostering financial well-being. Our team provides expert guidance and personalized financial planning services to create tailored retirement plans and trust & estate strategies for individuals and families, helping to achieve lasting prosperity.

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

ONLINE & MOBILE BANKING

We are committed to strengthening our *You Matter More* promise by continually enhancing our online and mobile banking services to ensure they are efficient and accessible. Our user-friendly tools empower customers to take control of their banking experience, anytime, anywhere.

DEPOSIT ACCOUNTS

We offer a range of personal checking and savings accounts tailored to the needs of our customers, providing solutions for various financial situations and milestones.

pling® TEEN CARD & APP

Our pling® teen card and app offer a secure and convenient way for teens to manage their money while giving parents peace of mind. Designed to support financial independence and responsibility, pling® is the perfect fit for teens to learn essential money management skills.



One of the Top
Lenders for
MaineHousing

— & —

#1 USDA Rural
Development
Lender in Maine



"Buying our first home was easier than we ever expected thanks to Bangor Savings Bank. Their expertise and attentive communication made us feel confident every step of the way. From exploring first-time homebuyer programs to navigating the process seamlessly, it was one of the best experiences we've had with a bank."

— Laurel & Nick Aguirre
New Homeowners | Otis, ME

“Bangor Savings Bank is more than just a bank—they’re a true partner. They know me by name, go above and beyond to help, and always make me feel welcome. The way they treat people and their dedication to the community set them apart in every way.”

— Jeff Chaplain, Owner
Village Street Garage | Concord, NH



“Choosing Bangor Savings Bank was one of the best decisions we could have made. Their personal touch and local presence make all the difference. It’s not just hype, it’s true. Their commitment to local businesses like ours has been invaluable.”

— Shane Kinney, Owner
Drum Center of Portsmouth | Portsmouth, NH

“Bangor Savings Bank provided us with a very competitive financing structure. They are a committed and solid partner for our future needs. Their support team is excellent, responding quickly when we need assistance. We’ve always felt like we have someone just down the street ready to help.”

— Jeff Plourde, President
Gallery Leather | Trenton, ME



Business Banking Solutions

At Bangor Savings Bank, we are a trusted partner, delivering tools, advice, and resources for businesses to succeed. Our experienced team provides comprehensive financial solutions to help businesses grow, compete, and embark on new opportunities with confidence. Backed by innovation and collaboration, we offer a full range of support — from modern payment systems to payroll, HR solutions, and more.

BUSINESS FINANCING

We are committed to helping businesses of all sizes access the financing they need for sustainable growth and long-term success. As one of Maine's leading SBA lenders, we have extensive experience working with the Small Business Administration (SBA), the Finance Authority of Maine (FAME), New Hampshire's Business Finance Authority, Rural Development, and a wide range of other agencies and loan guarantee programs.

CORPORATE BANKING

Our Corporate Banking team delivers a broad range of innovative solutions tailored to meet the complex needs of growing businesses. We help enhance operational efficiency through cash flow optimization, advanced automation tools, fraud management strategies, and comprehensive risk mitigation — all designed to support your continued success.

PAYROLL & HR SOLUTIONS

Bangor Payroll® provides secure, streamlined, and efficient payroll, timekeeping, and HRIS solutions. Our services are tailored to support businesses at every stage — from startups and complex growing companies to multi-state operations.

BUSINESS DEPOSIT ACCOUNTS

Manage your cash flow with confidence. Our personalized business deposit solutions are built for security, convenience, and your unique business needs.

everblue® BUSINESS REWARDS PLUS CREDIT CARD

Now in its second year, the everblue® Business Rewards Plus Mastercard continues to empower business owners, managers, and employees with streamlined card management — while offering rewards on everyday business purchases.

BUOY LOCAL®

Buoy Local® continues to connect locally owned businesses with consumers across Maine and New Hampshire, helping local economies thrive. Seamlessly integrated with the Bank's personal debit card, it makes earning rewards while shopping effortless for our customers.

MERCHANT SOLUTIONS

From small to large businesses, we deliver seamless card payment technology and secure, reliable payment processing solutions — with personalized service from our dedicated local experts.

WEALTH MANAGEMENT

We provide businesses with tailored financial strategies, designed to match your risk tolerance and liquidity needs while positioning you for long-term growth.

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



**Overall Leading
SBA 504 3rd Party
Lender in Maine**



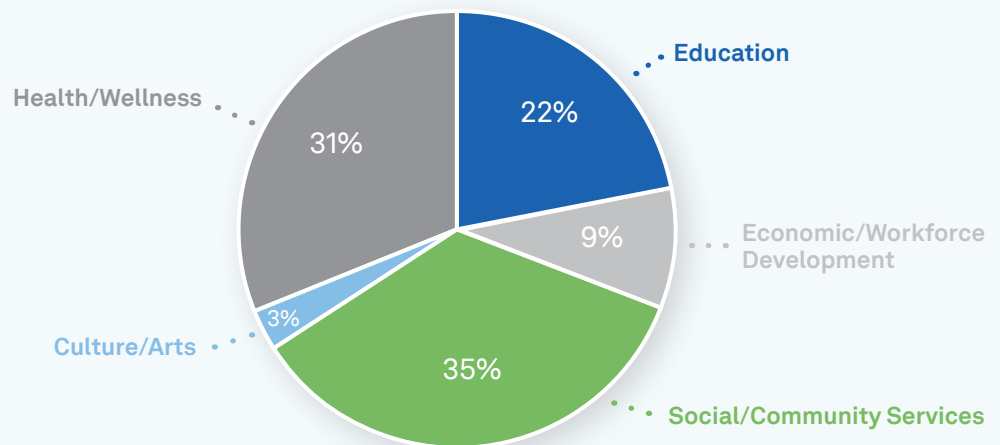
Community Investment

This past year, Bangor Savings Bank and its Foundation continued its dedication to strengthening communities across Northern New England. Through more than \$3.6 million in sponsorships, grants, and charitable donations, we focused on addressing critical needs and advancing the causes that matter most to our neighbors.

Our commitment went beyond monetary support. Our employees volunteered thousands of hours to local programs and initiatives, embodying our belief that true community investment means showing up, lending a hand, and making a meaningful impact. We also foster healthy communities through an annual Community Reinvestment Act (CRA) plan focused on affordable housing, economic vitality, and financial mobility. Collaborating with various organizations, we provide financial solutions and capital for community investment, aligning with these priorities.

At Bangor Savings Bank, we are more than a bank — we are a proactive partner in the growth and prosperity of our communities.

FY2025 Foundation Grants Awarded By Areas of Giving



“The Bangor Savings Bank Foundation has been a significant contributor to Mainspring’s Capital Campaign, bringing our vision of a one-stop resource hub to life. Their investment in our community and genuine care for our success has made all the difference.”

— Emily Flinkstrom, Executive Director
Fair Tide & Mainspring | Kittery, ME





“Cedar Falls is an amazing place. With this purchase, we’ll keep rent reasonable and meet residents’ needs, ensuring no one loses their home due to rent increases. People were scared and uncertain, but now they have a more secure future. Bangor Savings Bank and its community partners made this possible by working closely with our president, treasurer, and CDI, demonstrating their commitment to protecting our residents.”

**— Rebecca Bragdon, Resident & Member
Cedar Falls Residents Cooperative | Bangor, ME**

At a time when community development lending has never been more critical to the health and vitality of our communities, Bangor Savings Bank remains committed to investing in long-term solutions. As a longstanding champion of initiatives that increase the supply of affordable housing and support first-time homebuyers, the Bank’s financial investments and community partnerships have driven meaningful progress, including:

Significant Lending Commitments: \$108 million in community development lending, \$42 million of which supported 16 affordable housing projects and organizations.

Federal Support and Affordable Housing Investment: Last year, Bangor Savings Bank secured \$3.2 million in affordable housing grants for Maine borrowers and invested \$4 million in Low-Income Housing Tax Credits (LIHTC) to support the development of more than 200 affordable housing units across Maine and New Hampshire.

Homebuyer Assistance Programs: Leader in providing first-time homebuyer education and financing, supporting initiatives from Maine State Housing, USDA Rural Development, and down payment assistance programs.

After the Maine State Legislature passed legislation making it easier for tenants to mobilize and purchase their own mobile home park, Bangor Savings Bank was the first community bank in Maine to finance one of these projects. Reflecting the Bank’s leadership in advancing housing solutions across Northern New England, it provided \$5.1 million in financing to support the resident-led purchase of the community, helping more than 160 Bangor-area families remain in their homes and creating the opportunity for 45 additional homes. The \$8 million transaction was made possible through a collaborative effort with public and nonprofit partners, with Bangor Savings Bank’s lending team playing a key role in structuring the financing to deliver the best possible outcome.

Financial Performance & Growth

For the fiscal year ending March 31, 2025, the Company earned net income of \$12.6 million, down slightly from the prior year. However, net income before provision improved nearly 15% from the previous fiscal year. Net interest income grew as our assets continued to reprice at today's higher yields while our funding costs peaked during the year and have recently begun to edge lower. We expect this trend to continue which will positively impact earnings over the course of the coming year. Our core non-interest business lines delivered strong year-over-year results and our branches were successful in opening nearly 35,000 new deposit accounts, including nearly 6,000 new business accounts.

The Company's assets remained consistent with the prior year at \$7.2 billion, primarily driven by the strategic decision to focus on rebalancing the investment and loan portfolios into higher earning assets as well as the intentional sale of the majority of our residential real estate loan production into the secondary market; generating significant non-interest income compared to the prior year. Bangor Wealth Management had another successful year, adding \$250 million of assets under management from new and existing clients. Total loan production during the year was \$1.2 billion, bringing the cumulative loan production over the last five years to just over \$9 billion. Net portfolio balances grew by 3% to \$4.9 billion at fiscal year-end.

Total residential mortgage loan production increased by 17% to \$528 million during the fiscal year, over three quarters of which was sold to the secondary market at slightly higher than budgeted margins. Combined with higher revenue from wealth management, card services, and payroll services, non-interest income increased by 12%, to \$83.2 million.

The Company continued its focus on maintaining sound credit quality while working proactively with our non-current borrowers. By year-end, nonperforming loans represented just 0.16% of the loan portfolio while our national peer group reported 0.58%. Charge-offs, net of recoveries, were slightly more than \$200 thousand for the fiscal year and the coverage ratio remained nearly unchanged ending at 0.66% up just 0.01% from the year prior.

Customer deposits and repurchase agreements increased \$97 million, or 2%, bringing balances up to \$5.6 billion at year-end. The growth in deposits allowed for reductions in more expensive wholesale funding.

Capital levels continued to be strong, with total capital increasing by \$52 million, or 12%, to \$467 million and retained earnings growing by 2% to \$638 million.

The Company continues to be categorized as well capitalized by our regulators, with total capital (relative to risk-weighted assets) exceeding that threshold by \$82 million at fiscal year-end.

The number of business clients using the Company's payroll services grew to 4,800, and customers processed more than \$1.4 billion in sales volume using the Company's merchant services.

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.

Nonperforming loans references loans that are 90 days or more past due or are in nonaccrual status. The national peer ratios are based on the Uniform Bank Performance Report peer group, assigned by the FFIEC for comparability, which comprises 134 community banks with assets greater than \$1 billion.

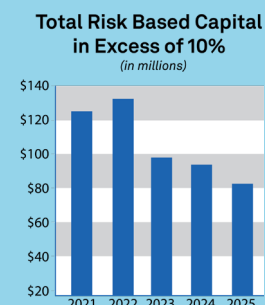
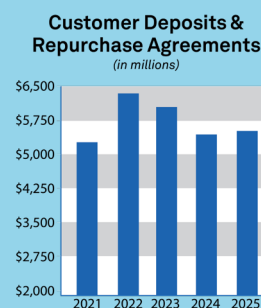
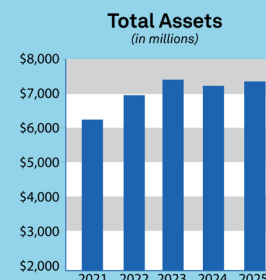
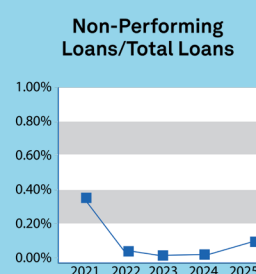
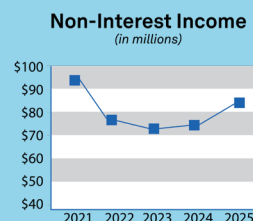
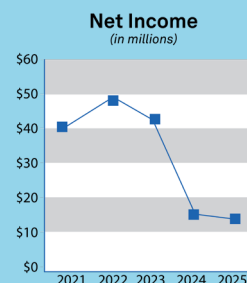
Bangor Bancorp, MHC and its Subsidiary, Bangor Savings Bank
Consolidated Summary Balance Sheets (in thousands)

	March 31, 2025	March 31, 2024
Assets		
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
Total assets	\$ 7,238,772	\$ 7,214,409
Liabilities and Capital		
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
Total liabilities	6,771,388	6,798,623
Retained earnings	638,358	625,765
Accumulated other comprehensive loss	(170,974)	(209,979)
Total capital	467,384	415,786
Total liabilities and capital	\$ 7,238,772	\$ 7,214,409

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)
Net income	\$ 12,593	\$ 15,339

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.





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170 Turner Street

Augusta

127 Community Drive
5 Senator Way

Bangor

11 Hamlin Way
24 Hamlin Way
652 Broadway
871 Hammond Street
687 Hogan Road
3 State Street

Bar Harbor

112 Cottage Street

Belfast

7 Belmont Avenue
106 Main Street

Biddeford

208 Main Street

Boothbay Harbor

185A Townsend Avenue

Brewer

425 Wilson Street

Brunswick

45 Maine Street

Bucksport

89 Main Street

Calais

232 North Street

Camden/Rockport

5 Commercial Street

Castine

213 Battle Avenue

Cornish

180 Maple Street

Damariscotta

100 Main Street
619 Main Street

Dexter

22 Main Street

Dover-Foxcroft

160 East Main Street

Eastport

54 Washington Street

Ellsworth

59 Foster Street

Falmouth

215 US Route 1

Farmington

177 Main Street

Greenville

31 Lily Bay Road

Hampden

19 Main Road North

Houlton

38 Court Street

Jonesport

175 Main Street

Kennebunk

30 Main Street

Lewiston

882 Lisbon Street

Lincoln

4 Prospect Avenue

Machias

1 Center Street

Madison

56 Main Street

Millinocket

79 Central Street

New Harbor

2578 Bristol Road

Ogunquit

196 Main Street

Old Town

564 Stillwater Avenue

Orono

110 Park Street

Pittsfield

138 Main Street

Portland

280 Fore Street
320 Allen Avenue
1071 Brighton Avenue
20 Marginal Way
77 Middle Street
180 Middle Street

Rockland

73 Camden Street

Rumford

118 Congress Street

Saco

270 Main Street

Scarborough

241 US Route 1

Searsport

17 East Main Street

Skowhegan

113 Madison Avenue

South Portland

180 Waterman Drive

Union

17 Sennebec Road

Unity

2 Clifford Common,
Bangor Road

Warren

289 Camden Road

Waterville

366 Main Street

Windham

745 Roosevelt Trail

Winslow

78 China Road

York

460 US Route 1

NEW HAMPSHIRE

Amherst

69 Route 101A

Colebrook

132 Main Street

Concord

100 Loudon Road
82 North Main Street

Derry

46 Crystal Avenue

Manchester

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