



## CRA PUBLIC FILE INFORMATION

Last Updated: March 31, 2025

### Public Comments

Androscoggin Bank (“Bank”) received no public comments in the current year to date or in the prior two calendar years that specifically relate to the Bank’s performance in helping to meet community credit needs.

### Most Recent Performance Evaluation

A copy of the public section of the Bank’s 2022 performance evaluation is included in this file.

### Bank Branch Information

The Bank currently maintains branches at the following locations:

| City/Town    | Street Address      | Census Tract | Lobby Hours   | Drive-Up Hours  | ATM |
|--------------|---------------------|--------------|---|---|-----|
| Auburn       | 683 Minot Avenue    | 0107.00      | M-F: 8:30 am – 5 pm<br>Sat: 9 am – 12 noon                      | M-F: 8:00 am – 5 pm<br>Sat: 9:00 am – 12 noon                         | Yes |
| Auburn       | 12 Subaru Drive     | 0102.00      | M-W: 9 am – 4 pm<br>Th-F: 9 am – 5 pm                           | M-W: 8:30 am – 4:00 pm<br>Th-F: 8:30 am – 5 pm                        | Yes |
| Brunswick    | 208 ½ Maine Street  | 0112.02      | M-W: 9 am – 4:00 pm<br>Th-F: 9 am – 5 pm<br>Sat: 9 am – 12 noon | M-W: 8:30 am – 4:00 pm<br>Th-F: 8:30 am – 5 pm<br>Sat: 9 am – 12 noon | Yes |
| Gray         | 24 Portland Road    | 0047.02      | M-Th: 9 am – 4 pm<br>F: 9 am – 5 pm                             | M-Th: 8:30 am – 4 pm<br>F: 8:30 am – 5 pm<br>Sat: 9 am – 12 noon      | Yes |
| Jay          | 6 Androscoggin Lane | 9714.00      | M-W: 9 am – 4 pm<br>Th-F: 9 am – 5 pm                           | M-F: 8:30 am – 5 pm<br>Sat: 9 am – 12 noon                            | Yes |
| Lewiston     | 30 Lisbon Street    | 0201.00      | M-F: 9 am – 4 pm  | M-F: 8:30 am – 4 pm   | No  |
| Lewiston     | 505 Sabattus Street | 0207.00      | M-F: 8:30 am – 5 pm<br>Sat: 9 am – 12 noon                      | M-F: 8:00 am – 5 pm<br>Sat: 9 – 12 noon                               | Yes |
| Lisbon Falls | 580 Lisbon Road     | 0302.00      | M-F: 8:30 am – 4 pm   | M-F: 8:30 am – 4 pm   | Yes |
| Portland     | 130 Middle Street   | 0003.00      | M-W: 8:30 am – 4:00 pm<br>Th-F: 8:30 am – 5 pm                  | N/A   | Yes |
| South Paris  | 170 Main Street     | 9662.00      | M-Th: 9 am – 4 pm<br>F: 9 am – 5 pm                             | M-Th: 9 am – 4 pm<br>F: 9 am – 5 pm<br>Sat: 9 am – 12 noon            | Yes |

| City/Town | Street Address  | Census Tract | Lobby Hours                             | Drive-Up Hours                             | ATM |
|-----------|-----------------|--------------|---|--|-----|
| Turner    | 207 Auburn Road | 0420.00      | M-F: 8:30 am – 5 pm<br>Sat: 9 – 12 noon | M-F: 8:00 am – 5 pm<br>Sat: 9 am – 12 noon | Yes |

### Branches Recently Opened/Closed

In the current year to date and in the two prior calendar years, the Bank has opened or closed the following branches:

| City/Town | Street Address  | Census Tract | Opened/Closed | Date           |
|-----------|-----------------|--------------|---------------|----------------|
| Auburn    | 12 Subaru Drive | 0102.00      | Closed        | April 30, 2024 |

### Products and Services Offered at Branches

The hours of operation for the Bank’s branches and whether or not the location has an ATM are included in the Bank Branch Information section. The products and services offered at the Bank’s branches are listed on a spreadsheet included in this file. The transaction fees related to the deposit products listed on the spreadsheet are on the Bank’s Schedule of Fees and Charges, also included in this file.

### Assessment Area Geographies

The Bank has 3 assessment areas: Lewiston-Auburn MSA, Portland-South Portland MSA (partial), and Non-MSA. Maps of the Bank’s assessment areas are included in this file, along with a spreadsheet listing the geographies in each assessment area. The shaded areas of the maps reflect the geographies that are on the spreadsheet for each assessment area.

### Loan-to-Deposit Ratio

The Bank’s quarterly loan-to-deposit ratios for 2024 were as follows:

| Year | 1 <sup>st</sup> Quarter | 2 <sup>nd</sup> Quarter | 3 <sup>rd</sup> Quarter | 4 <sup>th</sup> Quarter |
|------|-------------------------|-------------------------|-------------------------|-------------------------|
| 2024 | 81.21                   | 82.19                   | 81.91                   | 82.22                   |

### HMDA Notice

The Bank is required to report Home Mortgage Disclosure Act (“HMDA”) data. The Bank’s HMDA Disclosure statement may be obtained on the Consumer Financial Protection Bureau’s Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).