



CRA PUBLIC FILE INFORMATION

Last Updated: March 31, 2026

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 Sat: 9 am – 12 noon	M-F: 8:00 am – 5 pm Sat: 9:00 am – 12 noon	Yes
Auburn	12 Subaru Drive	0102.00	M-W: 9 am – 4 pm Th-F: 9 am – 5 pm	M-W: 8:30 am – 4:00 pm Th-F: 8:30 am – 5 pm	Yes
Brunswick	208 ½ Maine Street	0112.02	M-W: 9 am – 4:00 pm Th-F: 9 am – 5 pm Sat: 9 am – 12 noon	M-W: 8:30 am – 4:00 pm Th-F: 8:30 am – 5 pm Sat: 9 am – 12 noon	Yes
Gray	24 Portland Road	0047.02	M-Th: 9 am – 4 pm F: 9 am – 5 pm	M-Th: 8:30 am – 4 pm F: 8:30 am – 5 pm Sat: 9 am – 12 noon	Yes
Jay	6 Androscoggin Lane	9714.00	M-W: 9 am – 4 pm Th-F: 9 am – 5 pm	M-F: 8:30 am – 5 pm Sat: 9 am – 12 noon	Yes
Lewiston <i>*Scheduled to close on 04/30/26</i>	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 Sat: 9 am – 12 noon	M-F: 8:00 am – 5 pm 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 Th-F: 8:30 am – 5 pm	N/A	Yes

City/Town	Street Address	Census Tract	Lobby Hours	Drive-Up Hours	ATM
South Paris	170 Main Street	9662.00	M-Th: 9 am – 4 pm F: 9 am – 5 pm	M-Th: 9 am – 4 pm F: 9 am – 5 pm Sat: 9 am – 12 noon	Yes
Turner	207 Auburn Road	0420.00	M-F: 8:30 am – 5 pm Sat: 9 – 12 noon	M-F: 8:00 am – 5 pm 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 2025 were as follows:

Year	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
2025	106.84	107.36	108.69	103.78

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.