



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Camden National Bank
Charter Number: 2311

2 Elm Street
Camden, ME 04843

Office of the Comptroller of the Currency

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated "Outstanding."

The following table indicates the performance level of The Camden National Bank with respect to the Lending, Investment, and Service Tests:

Performance Levels	The Camden National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The bank's lending activity is excellent;
- A substantial majority of small loans to businesses and farms and home mortgage loans are originated within the bank's assessment areas (AAs);
- The borrower distribution of small loans to businesses and farms is excellent and the distribution of home mortgage loans is good;
- Community development lending has a positive impact on the Lending Test;
- The bank has a good level of community development investments and is responsive to identified credit needs; and,
- The bank provides a high level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

The Camden National Bank (CNB), headquartered in Camden, Maine, is an intrastate community bank. As of December 31, 2008, CNB had total assets of \$2.322 billion, tier one capital of \$149 million, and both net loans and domestic deposits of \$1.5 billion each. Net loans comprised 64% of bank assets. The loan portfolio is comprised of 58% residential real estate mortgage products, 40% commercial related loans (32% commercial real estate and 8% commercial loans), and 2% consumer and other loans. The balance sheet composition shifted from the last CRA examination where commercial loans were 54% and residential products were 43%, a result of two mergers that brought more residential loan products to the balance sheet. The bank's focus continues to be on providing financing to businesses and since the last CRA examination, commercial loan originations were 63% based on number and 59% based on dollar amount of total loan originations compared to residential product originations at 37% and 41%, respectively.

CNB is a wholly-owned subsidiary of Camden National Corporation (CNC), a financial services holding company also located in Camden, Maine, with assets of \$2.341 billion as of December 31, 2008. CNC is traded on the NASDAQ Global Select Market under the symbol CAC and was added to the Small-Cap Russell 2000 Index. CNC provides diversified financial services through its two wholly-owned financial service companies, CNB and Acadia Trust, National Association, offering investment management and fiduciary services. The bank offers full-service brokerage service through Acadia Financial Consultants located at CNB. Affiliate activities were not considered in this evaluation.

On October 2, 2006, UnitedKingfield Bank merged with CNB. The result was an increase from a total of 12 full-service banking offices to 27. In January 2008, Union Bankshares Company was acquired by Camden National Bank and became Union Trust, a division of CNB. This acquisition increased the number of full-service banking offices from 27 to 37. These mergers/acquisitions increased the geographic span of the bank's market area considerably. Prior to these activities, the market area included Knox, Waldo, and Lincoln counties as well as York and Cumberland counties, part of the Portland-South Portland-Biddeford, Maine metropolitan statistical area (MSA). The market area now also includes Franklin, Piscataquis, Somerset, Hancock, and portions of Kennebec and Washington counties, as well as Androscoggin county, part of the Lewiston-Auburn, Maine MSA and a portion of Penobscot county, part of the Bangor, Maine MSA. Please refer to Appendices A and B for a detailed description of the bank's AA.

CNB is a full-service community bank offering a wide range of loan and deposit products listed in detail at the www.camdennational.com website. Residential and small business loan products are offered at all branches with approval at a centralized loan processing center. Small business lending remains a significant role in CNB's business strategy and focus. Internet banking provides personal and business customers an ability to manage CNB deposit and loan accounts.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

The last CRA examination was dated October 17, 2005 and CNB received an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

For the Lending Test, with the exception of community development loans, our conclusions are based on small loans to businesses and farms and home mortgage lending from January 1, 2006 to December 31, 2008. Home mortgage loan products consisted of home purchase, home improvement, and mortgage refinance loans as reported on the bank's HMDA Loan Application Register. The bank originated a very low volume of multifamily loans during the evaluation period; therefore, an analysis of these loans is not meaningful. Consumer loans were not evaluated as they do not constitute a substantial majority of the bank's business. The evaluation period for community development loans, investments, and services is October 17, 2005 to March 2, 2009.

Data Integrity

We reviewed the accuracy of HMDA loans and small loans to businesses and farms, as reported in the bank's CRA Loan Register, made in the evaluation period. Based on a sample of each loan type made in the evaluation period, we found the data to be accurate and we used this data in our evaluation. We also verified community development loans, investments, and services submitted by bank management for accuracy to ensure they met the community development definition.

Selection of Areas for Full-Scope Review

CNB has five AAs and they meet the technical and regulatory requirements as defined by the regulation. The non-MSA AA that received a full-scope review contains the county of Knox, where the bank is headquartered, as well as Waldo, Lincoln, Piscataquis, and Franklin counties. This AA contains 18 branches, holds 61% market share of the bank's deposits, and 72% of loans in number. Although the counties of Franklin and Piscataquis became part of the bank's market area with the merger in late 2006, the loan and market share volume warranted inclusion as part of the full-scope review for this evaluation. Refer to the table in Appendix A for more information.

The other four AAs received limited-scope reviews. One AA contains the non-MSA counties of Somerset and Hancock and portions of Kennebec and Washington counties. This AA contains 12 of the bank's 37 branches, nine of which were brought on with the January 2008 acquisition. This non-MSA AA holds 22% deposit market share and 14% of the bank's loans. The AA containing York and Cumberland counties, part of the Portland-South Portland-Biddeford, Maine MSA, contains two branches and holds 8% market share of the bank's deposits and 4% of loans. This AA was part of the bank's market area prior to the merger/acquisition and competition remains strong with an abundance of banking entities serving the market. Both Androscoggin county, part of the Lewiston-Auburn, Maine MSA, and a portion of Penobscot county, part of the Bangor, Maine MSA are the remaining areas that received limited-scope reviews. These two MSAs became a part of CNB's market area with the merger activity in late 2006. They contain one and four branches, hold 3% and 6% of deposit market share, and 4% and 6% of the bank's loans, respectively.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews.

Small loans to businesses and farms received more weight in evaluating the Lending Test than home mortgage products. During the evaluation period, the number of small loans to businesses and farms were 63% with home mortgage loans accounting for 37%.

CNB had an overall excellent market share position, which was taken into consideration and weighted accordingly. We also placed more weight on the distribution of loans by borrower income level in evaluating the bank's lending performance, given the absence of any low- and moderate-income geographies in the full-scope AA.

Other

We reviewed three other recent community contacts made in the full-scope AA. These community contacts identified the following as general banking and credit needs.

- Affordable housing creation, financing, and preservation
- Increasing homeownership opportunities
- Financing for rehabilitation of existing, older housing stock
- Financing and assistance for small businesses
- Access to capital for small businesses looking to grow and expand
- Micro-loans for very small businesses
- Social and support services for low- to moderate-income families
- Financing to assist residents in mobile home parks to improve properties or purchase new ones
- Foreclosure prevention assistance
- Affordable rental housing
- Housing for seniors

A Community Development Financial Institution (CDFI) targets non-profit organizations with a focus on developing affordable housing and community facilities in low-income communities throughout the state of Maine. In addition to providing loans, it provides non-profit organizations with a variety of technical assistance. It also provides specialized programs targeting the state's year round island communities, residents of mobile park communities, and a green loan program to help non-profits make their facilities more energy efficient. The CDFI states that the demand for second homes in Maine has dropped, and although home prices have been declining, housing affordability remains an issue. In addition, unemployment and foreclosures are increasing. The CDFI further states that the current economic crisis has been detrimental to many non-profits who are in need of funds and investment from local financial institutions. This CDFI continually seeks investors to aid in its mission and in recent years has received support, both through investments and technical assistance, from CNB; TD Bank, National Association; Gorham Savings Bank; Kennebec Savings Bank; and Maine Bank & Trust Company.

A community action agency states that Maine is being negatively impacted by increasing unemployment, declining housing values, and rising foreclosures. Recent mergers and consolidation among financial institutions and non-profit entities have impacted the capacity for community development activities and services. Available resources cannot adequately address increasing demands for services and assistance, particularly in the more rural areas. This community action agency is primarily funded through federal and state grants, program fees, grants and donations from individuals, and private and non-profit donors.

A third community contact is a for-profit company that invests in small businesses located in targeted distressed and underserved communities in Maine, New Hampshire, and Vermont. The communities targeted by this company include historically underutilized business zones, enterprise zones, and empowerment communities, any census tract or equivalent county division that has a poverty rate of at least 20%, qualifies for Low-Income Housing Tax Credits, or is a non-MSA and has a median household income of no more than 80% of the statewide median family household income. In order to qualify for assistance from this company, businesses must be headquartered within, and most of their employees located in the target community. The company manages a \$10 million venture capital fund and its target investment ranges from \$250 thousand to \$750 thousand. It also works with other partners to leverage larger financing if needed. This company and its parent company (a non-profit community and economic development entity) have a number of community development opportunities for local financial institutions including lending, charitable contributions, equity investments, and tax credits.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated "Outstanding." Based on a full-scope review, CNB's performance in the non-MSA AA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

Lending activity in the non MSA AA is excellent. The bank's lending patterns are reflective of the credit needs of the community. During the evaluation period, 72% of the bank's loan originations were made in this AA. Another indicator of lending levels is the loan-to-deposit ratio. Over the course of evaluation period, the bank's quarterly average was 125%. This exceeded the bank's peer group of 119%.

Small business lending remains a strategic focus of the bank. Financing for small businesses was also an identified credit need. Small loans to businesses comprised 53% of all lending in the non-MSA AA. The volume of small loans to farms was 10%. Based on 2007 Peer Small Business Data, CNB ranked third out of 40 lenders with a 13% market share. The bank had a 41% market share for small loans to farms and ranked first out of 12 lenders.

HMDA loans comprised 37% of all lending. Home purchase, home improvement, and refinance loans represented 24%, 29%, and 47%, respectively, of all home mortgages originated. The volume of multifamily loans made by the bank was not significant. Therefore, an analysis of these loans is not meaningful.

Based on 2007 HMDA Peer Mortgage Data, CNB ranked first out of 231 lenders in this AA with a 11% market share. Market share for home purchase loans was 7% (ranked fourth out of 156 lenders), home improvement was 27% (ranked first out of 76 lenders), and refinance loans were 9% (ranked second out of 170 lenders).

CNB has 18 branches and 61% of its deposits in this AA. In deposit market share, CNB ranked first in the non-MSA AA with 31% of deposits as of June 30, 2008. In Knox county, the bank held 59% of deposits.

Distribution of Loans by Income Level of the Geography

An analysis of the distribution of loans by income level of the geography is not meaningful as the full-scope non-MSA AA contains no low- or moderate-income geographies.

Inside/Outside Ratio

An analysis of the bank's lending within its AA was performed at the bank level as opposed to the individual AA levels. A substantial majority of small loans to businesses and farms and home mortgage loans were originated or purchased within the bank's AAs. For business and farms loans, 98%, and for home mortgage loans, 96% were originated in CNB's AA. This performance contributes positively to the Lending Test analysis.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans by income level of the borrowers is good.

CNB ranked first, at 11%, of all lenders in the non-MSA AA who originated home mortgage loans. This top ranking is especially notable as competition is strong from both local lenders, very large regional banks, and non-bank financial institutions.

We considered demographic factors, including the high cost of housing compared to median family income and the percentage of individuals below poverty levels, in our home mortgage analysis.

Home Purchase Loans

Borrower distribution for home purchase lending is good. The percentage of home purchase loans to low-income borrowers is lower than the percentage of low-income families in the non-MSA AA. However, CNB's market share to low-income borrowers substantially exceeds the bank's overall market share of home purchase loans. Also, the bank ranked first, at 13%, of all lenders in the non-MSA AA who originated home purchase loans to low-income borrowers. The percentage of home purchase loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the non-MSA AA. The bank's market share to moderate-income borrowers is near to the bank's overall market share of home purchase loans.

CNB ranked fourth, with 7% market share, of all lenders who originated home purchase loans in the non-MSA AA. The top lender held 8% of market share. This top rank is especially noteworthy in this highly competitive banking market.

The median cost of housing in the non-MSA AA is \$96,180. The adjusted median family income for 2009 is \$49,200. A low-income borrower earns less than \$24,600, while a moderate-income borrower earns at least \$24,600 but less than \$39,360. Additionally, a high level of households, 12%, is below the poverty level.

Home Improvement Loans

Borrower distribution for home improvement loans is excellent. The percentage of home improvement loans to low-income borrowers is lower than the percentage of low-income

families in the non-MSA AA. However, CNB's market share to low-income borrowers substantially exceeds the bank's overall market share of home improvement loans. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in the non-MSA AA. The bank's market share to moderate-income borrowers also exceeds the bank's overall market share of home improvement loans.

CNB's market share to both low- and moderate-income borrowers ranked first at 41% and 29%, respectively. Also, the bank ranked first with 27% in overall market share of home improvement loans of all lenders in the non-MSA AA who originated home improvement loans.

Home Mortgage Refinance Loans

Borrower distribution for home refinance loans is good. The percentage of home refinance loans to low-income borrowers is lower than the percentage of low-income families in the non-MSA AA. However, the bank's market share to low-income borrowers exceeds the bank's overall market share of home refinance loans. CNB ranked first, at 13%, of all lenders in the non-MSA AA who originated home refinance loans to low-income borrowers.

The percentage of home refinance loans to moderate-income borrowers was near the percentage of moderate-income families in the non-MSA AA. CNB's market share to moderate-income borrowers is near the bank's overall market share of home refinance loans. CNB ranked second of all lenders in the non-MSA AA who originated home refinance loans to moderate-income borrowers. Of all lenders who originated home refinance loans in the non-MSA AA, CNB ranked second, with 9% market share. The top lender held 11% of the market share.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of the bank's small loans to businesses is excellent. The bank's lending to small businesses exceeds the percentage of small businesses in the non-MSA AA. Small loans to small businesses (businesses with revenues of \$1 million or less) represent 84% of all small loans to businesses originated by CNB compared to 51% of the businesses within the non-MSA AA. CNB's market share of small loans made to small businesses, at 23%, substantially exceeds the bank's overall market share of 13%. The distribution by size of loans shows that a substantial majority of the loan originations are for \$100,000 or less.

A large majority of the bank's commercial lending is to small businesses. Small business lending remains a significant role in CNB's business strategy and strategic focus. The bank ranked third of all lenders in the non-MSA AA who originated small loans to businesses. This high rank is particularly noteworthy as competition is strong from local lenders, very large regional banks, and non-bank financial institutions.

Small Loans to Farms

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The distribution of the bank's small loans to farms is excellent. The bank's lending to small farms is near the percentage of small farms in the non-MSA AA. Small loans to small farms (farms with revenues of \$1 million or less) represent 97% of all small loans to farms originated by CNB compared to 98% of the farms within the non-MSA AA. CNB's market share of small loans made to small farms, at 42%, exceeds the bank's overall market share. The distribution by size of loans shows that a substantial majority of the loan originations are for \$100,000 or less. CNB ranked first of all lenders in the non-MSA AA who originated small loans to farms. This top ranking is especially notable as competition is strong.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community development lending is excellent and has a positive impact on the Lending Test. CNB originated 12 loans totaling \$17.5 million during the evaluation period that qualified as community development loans. This represents 12% of tier one capital. The bank made many of the CD loans to finance affordable housing projects, an indication the bank is highly responsive to this identified credit need.

- An \$8.5 million loan to finance the construction of a new school project, which would help meet essential community needs including needs of low- and moderate-income individuals, in a distressed and underserved middle-income nonmetropolitan tract.
- A \$4.3 million loan to finance the construction of a 38 unit low-income rental housing project that was subsequently taken out for permanent financing under the Low-Income Housing Tax Credit (LIHTC) program, an incentive for investors to develop and preserve affordable housing.
- A \$2.3 million loan to finance the construction of a 26 unit low-income rental apartment housing project developed by a state housing organization. This project was also subsequently taken out for permanent financing under the LIHTC.
- Five loans totaling \$2 million to a local housing development corporation whose mission is to assist in affordable housing opportunities for its community. Of the \$2 million, a \$1.2 million loan was to finance the completion of the infrastructure of a 24 lot subdivision of which 14 housing lots are dedicated to low- and moderate-income families. The other four loans were used for various affordable housing purposes including land acquisition and construction.
- A total of \$220 thousand in two loans to a local organization dedicated to creating affordable and sustainable life of its residents. The original loan and a subsequent

renewal were used to provide this organization with construction financing to complete the first affordable home for sale to a year-round resident who must qualify as moderate-income.

- A total of \$170 thousand in two lines of credit to a local citizen organization founded to provide affordable housing options for its low- and moderate-income residents. The original line of credit and a subsequent renewal were used for this organization to purchase/construct two modular homes which were subsequently sold to low- and moderate-income families.

Community development loans in the limited-scope review totaling \$2.5 million are consistent with CD lending in the full-scope review AA.

Product Innovation and Flexibility

Flexible lending programs have a positive impact on lending performance. The bank offers standard loan products and participates in many specialized and/or flexible loan programs to help meet the credit needs of its community. These programs promote first time homebuyers, lending to low- and moderate-income individuals, and small business and small farms. Specialized loan programs include Maine State Housing Authority (MSHA), MHSA HELP loans, and the Federal Home Loan Bank/Equity Builder Program. CNB also participates in several government loan programs including the Small Business Administration (SBA), Federal Family Education Loan Program (FAME), Federal Housing Authority (FHA), and the Veterans Administration (VA).

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bangor, Lewiston, and Portland MSAs and the non-MSA AA is not inconsistent with the bank's overall "Outstanding" performance under the Lending Test. Refer to Tables 1 through 12 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "High Satisfactory." CNB's performance in the non-MSA AA is good.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Qualified investments and donations total \$2.9 million, and represent 2.61% of tier one capital. In the non-MSA AA, current period investments consist of \$17 thousand in qualifying donations to 29 organizations. The majority of the donations were to organizations that provide community services targeted to low- or moderate-income individuals. Some donations were made to affordable housing organizations.

CNB also made investments in statewide organizations that benefit the AA. A current period investment of \$1.5 million, the largest amount the bank has made at one time, was made to a statewide housing fund that invests in affordable housing developments receiving LIHTCs. Three investments in this statewide housing fund, with outstanding balances totaling \$1.4 million, were also made in the prior CRA evaluation period. CNB ranks second based on dollar amount in this state housing fund of all bank investors located in Maine.

Three investments with outstanding balances totaling \$915 thousand were made in the prior CRA evaluation period in the non-MSA AA. Two investments supported affordable housing and the other promoted economic development by financing small businesses.

In evaluating the bank's performance under the Investment Test, we considered CD opportunities in the AA. Opportunities in the full-scope non-MSA AA are limited as compared to more densely populated areas of the state. These investments are responsive to affordable housing, an identified credit need.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bangor, Lewiston, and Portland MSAs and the non-MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on a full-scope review, CNB's performance in the non-MSA AA is good.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Accessibility to the bank's delivery systems in the AA is good. CNB's delivery systems are accessible to geographies and individuals of different income levels throughout the AA. The bank has 18 full-service branch locations in the non-MSA AA. There were nine branches prior to this evaluation period in the non-MSA AA. During the current evaluation period, the merger activity resulted in an additional nine offices. CNB is the only bank in the state with a full-service branch on an island community. No offices closed during the evaluation period.

The AA contains no low- to moderate-income geographies. However, the non-MSA AA contains five branches, 28%, in distressed and/or underserved middle-income nonmetropolitan tracts.

Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at some of the offices. A large majority of the branches have drive-up facilities.

About one-third of the branches are in close proximity to a grocery store. There are no material differences in availability or cost or services, and each location is full-service, providing a variety of deposit and loan products. All branches provide cashing of U.S. government checks with no fees. Residential and small business loan products are offered at all branches with approval at a centralized loan-processing center. The bank has 24 automated teller machines (ATMs) in the non-MSA AA.

Other alternative delivery systems include an "Access 24" telephone banking system and a Customer Assistance Center which operates Monday through Saturday. The bank also offers "NetTeller" online banking, online bill payment, direct deposit, and free ATM access worldwide. We could not place significant weight on the alternative delivery systems when drawing conclusions as the bank could not provide data on the impact of these services to low- or moderate-income individuals.

The bank also provides servicing at a reasonable cost for over 2,900 mortgage loans for three community development organizations. This greatly benefits these organizations and helps them to remain vibrant as they do not have the servicing means, expertise, or technology.

Community Development Services

CNB provides a high level of CD services. The bank is responsive to the needs of the community. Officers and employees, several in leadership roles, have spent a significant number of hours providing services to organizations that have community development as their primary purpose.

Highlights of CD service activities in the full-scope non-MSA AA during the evaluation period include:

- A bank senior officer serves on three affordable housing organizations. The first organization's mission is to assist in affordable housing opportunities for the local community and works with the town to develop land and homes for sale for low- and moderate-income families. To date, this organization has created and built two affordable housing subdivisions, with a third project in process. This officer has served for the past 12 years as president of this organization. The officer also served as a board member, loan committee member, and was board chair for two years for an affordable housing organization. The third organization is involved in affordable housing development and this officer is a board member as well as chairs the development committee.
- Another bank senior officer serves on two organizations. One organization's purpose will be to promote economic development in response to concerns that a local town was losing businesses and had empty downtown storefronts. This officer was appointed as a committee member to this newly created panel. The second organization provides community services targeted to youths in protective state custody, and this bank officer serves on the board of directors.
- A bank senior officer also serves on two organizations. The first organization's mission is to promote economic development and provide social services targeted to low- and

moderate-income individuals. The bank's officer serves on the loan review committee and the finance committee, and provided technical expertise in developing a loan application and underwriting standards. In addition, this officer taught many classes related to banking, credit, homebuyer counseling, and financial planning. This bank officer also serves as a director to a second local organization whose mission is to develop solutions for affordable housing.

- Two bank employees serve as board members to two organizations that provide financing to existing or new small businesses.
- A bank employee serves as a board member of a local community services agency that provides food, heat, and emergency shelter to low- and moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bangor, Lewiston, and Portland MSAs and the non-MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): (01/01/06 to 12/31/08) Investment and Service Tests and CD Loans: (10/17/05 to 03/02/09)	
Financial Institution	Products Reviewed	
The Camden National Bank (CNB) Camden, Maine	Home Mortgage Loans (includes home purchase, home improvement, and home mortgage refinancing) reported on the HMDA Loan Application Register, as well as small loans to businesses/farms as reported on the CRA Loan Register. Community development loans, investments, and services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None.		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Non-MSA – includes Knox, Lincoln, Waldo, Piscataquis, and Franklin counties.	Full-Scope	See Market Profile in Appendix B
Bangor, ME MSA	Limited-Scope	
Lewiston-Auburn, ME MSA	Limited-Scope	
Non-MSA – includes Somerset and Hancock counties, and portions of Kennebec and Washington counties.	Limited-Scope	
York & Cumberland counties in Portland-South Portland-Biddeford, ME MSA	Limited-Scope	

Appendix B: Market Profiles for Full-Scope Areas

Camden Full-Scope non-MSA

Demographic Information for Full-Scope Area: Camden Full-Scope non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	39	0.00	0.00	82.05	17.95	0.00
Population by Geography	142,988	0.00	0.00	85.14	14.86	0.00
Owner-Occupied Housing by Geography	46,268	0.00	0.00	84.43	15.57	0.00
Businesses by Geography	16,606	0.00	0.00	83.13	16.87	0.00
Farms by Geography	485	0.00	0.00	78.97	21.03	0.00
Family Distribution by Income Level	39,464	17.75	18.24	23.47	40.54	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	14,203	0.00	0.00	88.62	11.38	0.00
Median Family Income	\$40,084	Median Housing Value		\$96,180		
HUD Adjusted Median Family Income for 2009	\$49,200	Unemployment Rate		10.8%		
Households Below the Poverty Level	12%	(Maine Dept. of Labor)				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2009 HUD updated MFI.

CNB's operations, within the full-scope non-MSA AA, are in the county of Knox, where the bank is headquartered, as well as Waldo, Lincoln, Piscataquis, and Franklin counties. This AA contains 39 census tracts, 18 branches, 24 ATMs, and holds 61% market share of the bank's deposits and 72% of loans in number. In deposit market share, CNB ranks first in the full-scope non-MSA AA. The bank ranks first of all lenders who originated home mortgage loans and ranked third in making small loans to businesses. Small business lending remains a significant role in CNB's business strategy and focus.

Major employers are Verso Paper and Miles Memorial Hospital. Local economic conditions are affected by the global recession and this has taken its toll on the Maine economy. The non-seasonally-adjusted unemployment rate for the state of Maine for March 2009 was 8.9%, up from 5.5% in March 2008. The unadjusted national rate was 9% in March 2009. The non-seasonally-adjusted unemployment rates as of March 2009 for the five counties in the non-MSA AA averaged 10.8%, with a range of 9.2% in Lincoln county to 13.5% in Piscataquis county.

According to the Maine State Housing Authority's 2008 Report on Housing Costs in Maine, between 2000 and 2007, home prices and rents have increased by 69% and 30%, respectively, while median income has only increased by 20%.

Competition is strong and includes Maine-based banks: The First, National Association; Damariscotta Bank & Trust Company; Bath Savings Institution; Bangor Savings Bank; Rockland Savings Bank, FSB; Franklin Savings Bank; Androscoggin Savings Bank; Bar Harbor Bank & Trust; and Machias Savings Bank. Large national banks provide further competition and include Bank of America, National Association; TD Bank, National Association; and KeyBank, National Association. CNB also faces significant competition from local credit unions including Midcoast Federal Credit Union, Maine Savings Federal Credit Union, and St. Croix Federal Credit Union. Many national entities provide further competition for mortgage, business, and farm loans. These include: Citibank, National Association; Citimortgage, Inc.; American Express Bank, FSB; Chase Bank USA, National Association; JP Morgan Chase Bank; Capital One, F.S.B.; Countrywide Home Loans; GMAC Mortgage LLC; Wells Fargo Bank, National Association; and Beneficial Company LLC.

CNB's management has identified affordable housing as a credit need. The bank also supports small business activities in the state. Community contacts in the local area identified credit needs including affordable housing creation, financing and preservation financing for rehabilitation of existing older housing stock, financing and assistance to small businesses, and social and support services for low- to moderate-income families.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As ___12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: CAMDEN NATIONAL BANK (1000002311)

Table 1. Lending Volume

LENDING VOLUME		Geography: CAMDEN NB AA						Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009				
MA/Assessment Area (2009):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Camden Full Scope non M	71.62	2,169	258,996	3,154	311,763	580	24,450	12	17,473	5,915	612,682	60.82
Limited Review:												
Camden Bangor MSA only	5.85	148	14,357	331	33,997	4	60	0	0	483	48,414	5.75
Camden Lewiston MSA on	4.47	119	16,037	248	36,435	1	20	1	45	369	52,537	3.01
Camden Limited Scope no	13.90	507	50,813	606	57,722	35	900	0	0	1,148	109,435	22.30
Camden Portland MSA	4.17	99	21,254	244	52,496	0	0	1	2,500	344	76,250	8.12

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 17, 2005 to March 02, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CAMDEN NATIONAL BANK (10000002311)

Table 1. Other Products

LENDING VOLUME		Geography: CAMDEN NB AA								Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009				
MA/Assessment Area (2009):	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Camden Full Scope non M	0.00	0	0	0	0	0	0	0	0	0	0	0	0	60.82
Limited Review:														
Camden Bangor MSA only	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.75
Camden Lewiston MSA on	0.00	0	0	0	0	0	0	0	0	0	0	0	0	3.01
Camden Limited Scope no	0.00	0	0	0	0	0	0	0	0	0	0	0	0	22.30
Camden Portland MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	8.12

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 1, 2006 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CAMDEN NATIONAL BANK (10000002311)

Table 1. Other Products

LENDING VOLUME		Geography: CAMDEN NB AA		Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009	
MA/Assessment Area (2009):	Other Unsecured Consumer Loans		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Camden Full Scope non M	0	0	0	0	0
Limited Review:					
Camden Bangor MSA only	0	0	0	0	0
Camden Lewiston MSA on	0	0	0	0	0
Camden Limited Scope no	0	0	0	0	0
Camden Portland MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 1, 2006 to December 31, 2008.

Institution ID: CAMDEN NATIONAL BANK (10000002311)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CAMDEN NB AA						Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	512	67.55	0.00	0.00	0.00	0.00	84.43	79.88	15.57	20.12	7.35	0.00	0.00	7.13	8.43
Limited Review:															
Camden Bangor MSA only	41	5.41	0.00	0.00	11.75	21.95	60.22	60.98	28.03	17.07	0.41	0.00	1.15	0.46	0.00
Camden Lewiston MSA only	22	2.90	1.40	0.00	8.30	18.18	78.22	59.09	12.09	22.73	0.56	0.00	0.52	0.52	1.04
Camden Limited Scope non MSAs	125	16.49	0.00	0.00	17.23	18.40	71.63	76.80	11.14	4.80	1.56	0.00	3.61	1.36	0.54
Camden Portland MSA	58	7.65	0.34	0.00	9.42	10.34	73.75	79.31	16.49	10.34	0.07	0.00	0.18	0.05	0.12

* Based on 2007 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CAMDEN NATIONAL BANK (10000002311)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: CAMDEN NB AA				Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Camden Full Scope non MSAs	623	73.38	0.00	0.00	0.00	0.00	84.43	79.45	15.57	20.55	26.69	0.00	0.00	25.63	32.17					
Limited Review:																				
Camden Bangor MSA only	39	4.59	0.00	0.00	11.75	23.08	60.22	46.15	28.03	30.77	2.25	0.00	4.29	2.00	1.99					
Camden Lewiston MSA only	27	3.18	1.40	3.70	8.30	14.81	78.22	66.67	12.09	14.81	1.74	0.00	7.89	1.19	2.27					
Camden Limited Scope non MSAs	152	17.90	0.00	0.00	17.23	23.68	71.63	73.68	11.14	2.63	5.56	0.00	8.08	4.91	4.88					
Camden Portland MSA	8	0.94	0.34	0.00	9.42	0.00	73.75	100.00	16.49	0.00	0.10	0.00	0.00	0.13	0.00					

* Based on 2007 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CAMDEN NATIONAL BANK (10000002311)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CAMDEN NB AA						Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ*** Units	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	1,027	73.04	0.00	0.00	0.00	0.00	84.43	79.26	15.57	20.74	9.26	0.00	0.00	8.23	14.54
Limited Review:															
Camden Bangor MSA only	65	4.62	0.00	0.00	11.75	18.46	60.22	58.46	28.03	23.08	0.87	0.00	0.80	1.05	0.51
Camden Lewiston MSA only	55	3.91	1.40	1.82	8.30	10.91	78.22	65.45	12.09	21.82	0.68	0.00	1.56	0.60	0.67
Camden Limited Scope non MSAs	229	16.29	0.00	0.00	17.23	13.54	71.63	80.79	11.14	5.68	1.49	0.00	0.54	1.87	0.37
Camden Portland MSA	30	2.13	0.34	0.00	9.42	10.00	73.75	76.67	16.49	13.33	0.07	0.00	0.06	0.08	0.00

* Based on 2007 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CAMDEN NATIONAL BANK (1000002311)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CAMDEN NB AA						Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units** *	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	7	24.14	0.00	0.00	0.00	0.00	92.42	85.71	7.58	14.29	36.36	0.00	0.00	33.33	50.00
Limited Review:															
Camden Bangor MSA only	3	10.34	0.00	0.00	42.70	0.00	35.50	33.33	21.80	66.67	0.00	0.00	0.00	0.00	0.00
Camden Lewiston MSA only	15	51.72	28.02	20.00	28.64	53.33	39.07	26.67	4.27	0.00	11.11	20.00	11.76	6.25	0.00
Camden Limited Scope non MSAs	1	3.45	0.00	0.00	6.90	0.00	74.16	100.00	18.94	0.00	12.50	0.00	0.00	16.67	0.00
Camden Portland MSA	3	10.34	6.68	33.33	25.83	66.67	62.47	0.00	5.03	0.00	1.06	0.00	3.03	0.00	0.00

* Based on 2007 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: CAMDEN NB AA				Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography								
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Camden Full Scope non MSAs	3,154	68.82	0.00	0.00	0.00	0.00	83.13	72.19	16.87	27.81	12.78	0.00	0.00	12.54	17.00				
Limited Review:																			
Camden Bangor MSA only	331	7.22	0.00	0.00	21.74	25.08	48.32	48.34	29.94	26.59	2.10	0.00	3.16	1.97	1.96				
Camden Lewiston MSA only	248	5.41	10.62	16.13	10.16	13.71	70.91	63.71	8.31	6.45	2.43	5.82	5.36	2.01	1.62				
Camden Limited Scope non MSAs	606	13.22	0.00	0.00	14.67	18.48	71.27	74.59	14.07	6.93	1.52	0.00	2.03	1.80	0.52				
Camden Portland MSA	244	5.32	2.01	5.33	16.25	18.03	69.03	67.62	12.70	9.02	0.32	1.45	0.37	0.35	0.14				

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS MARCH 2, 2009		Geography: CAMDEN NB AA								Evaluation Period: OCTOBER 17, 2005 TO					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	580	93.55	0.00	0.00	0.00	0.00	78.97	58.45	21.03	41.55	41.21	0.00	0.00	34.51	57.55
Limited Review:															
Camden Bangor MSA only	4	0.65	0.00	0.00	15.19	0.00	61.60	100.00	23.21	0.00	1.92	0.00	0.00	3.13	0.00
Camden Lewiston MSA only	1	0.16	3.05	0.00	3.66	0.00	82.93	100.00	10.37	0.00	0.00	0.00	0.00	0.00	0.00
Camden Limited Scope non MSAs	35	5.65	0.00	0.00	22.19	40.00	66.30	54.29	11.51	5.71	1.32	0.00	0.00	2.01	0.00
Camden Portland MSA	0	0.00	0.83	0.00	9.33	0.00	71.30	0.00	18.55	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CAMDEN NB AA								Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹	% BANK Loans**	% Families***	% BANK Loans****	% Families* **	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	512	67.55	17.75	4.84	18.24	13.10	23.47	21.77	40.54	60.28	7.89	13.16	5.52	8.94	7.80
Limited Review:															
Camden Bangor MSA only	41	5.41	19.27	5.41	16.44	16.22	23.17	21.62	41.12	56.76	0.40	0.00	0.50	0.16	0.59
Camden Lewiston MSA only	22	2.90	18.77	5.00	18.79	20.00	24.44	10.00	38.00	65.00	0.51	0.00	0.00	0.19	1.15
Camden Limited Scope non MSAs	125	16.49	18.64	11.38	19.53	19.51	23.24	21.14	38.59	47.97	1.64	5.97	1.67	2.11	1.07
Camden Portland MSA	58	7.65	17.47	1.72	19.13	10.34	24.98	15.52	38.41	72.41	0.08	0.00	0.10	0.00	0.12

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: CAMDEN NB AA				Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]									
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ²	% BANK Loans ^{****}	% Families [*]	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Camden Full Scope non MSAs	623	73.38	17.75	12.13	18.24	18.94	23.47	25.08	40.54	43.85	26.56	41.10	28.81	24.28	23.69					
Limited Review:																				
Camden Bangor MSA only	39	4.59	19.27	5.56	16.44	25.00	23.17	33.33	41.12	36.11	2.16	2.00	1.68	3.07	1.85					
Camden Lewiston MSA only	27	3.18	18.77	20.83	18.79	8.33	24.44	29.17	38.00	41.67	1.64	2.13	0.00	1.70	2.14					
Camden Limited Scope non MSAs	152	17.90	18.64	10.07	19.53	26.17	23.24	23.49	38.59	40.27	5.54	12.77	9.68	8.41	0.90					
Camden Portland MSA	8	0.94	17.47	25.00	19.13	12.50	24.98	25.00	38.41	37.50	0.10	0.00	0.00	0.12	0.15					

^{*} Based on 2007 Peer Mortgage Data (Eastern)

^{**} As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: CAMDEN NB AA						Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden Full Scope non MSAs	1,027	73.04	17.75	8.05	18.24	16.80	23.47	22.43	40.54	52.72	10.33	13.07	9.15	10.28	10.44
Limited Review:															
Camden Bangor MSA only	65	4.62	19.27	11.86	16.44	11.86	23.17	25.42	41.12	50.85	1.01	2.82	0.57	0.85	1.04
Camden Lewiston MSA only	55	3.91	18.77	4.17	18.79	14.58	24.44	29.17	38.00	52.08	0.73	0.00	0.69	0.32	1.11
Camden Limited Scope non MSAs	229	16.29	18.64	8.41	19.53	16.81	23.24	26.11	38.59	48.67	1.74	1.52	2.79	1.73	1.39
Camden Portland MSA	30	2.13	17.47	14.29	19.13	7.14	24.98	21.43	38.41	57.14	0.07	0.12	0.08	0.03	0.09

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: CAMDEN NB AA			Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Camden Full Scope non MSAs	3,154	68.82	51.10	84.02	74.64	16.87	8.50	12.78	22.61
Limited Review:									
Camden Bangor MSA only	331	7.22	49.46	67.98	71.60	17.52	10.88	2.10	4.08
Camden Lewiston MSA only	248	5.41	46.85	75.40	55.24	27.82	16.94	2.43	4.55
Camden Limited Scope non MSAs	606	13.22	48.62	82.34	77.72	15.84	6.44	1.52	2.99
Camden Portland MSA	244	5.32	58.30	74.59	47.95	21.72	30.33	0.32	0.62

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.20% of small loans to businesses originated and purchased by the bank.

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Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: CAMDEN NB AA			Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Camden Full Scope non MSAs	580	93.55	97.94	96.72	90.86	7.24	1.90	41.21	41.58
Limited Review:									
Camden Bangor MSA only	4	0.65	94.51	100.00	100.00	0.00	0.00	1.92	2.63
Camden Lewiston MSA only	1	0.16	94.51	100.00	100.00	0.00	0.00	0.00	0.00
Camden Limited Scope non MSAs	35	5.65	96.44	97.14	97.14	2.86	0.00	1.32	1.47
Camden Portland MSA	0	0.00	96.79	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.16% of small loans to farms originated and purchased by the bank.

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Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		Geography: CAMDEN NB AA		Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009	
MA/Assessment Area:	Geographic Distribution										Borrower Distribution										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers				
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans			
Full Review: NOT APPLICABLE																					
Camden Full Scope non MSAs																					
Limited Review: NOT APPLICABLE																					
Camden Bangor MSA only																					
Camden Lewiston MSA only																					
Camden Limited Scope non MSAs																					
Camden Portland MSA																					

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 2000 Census Information.

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CAMDEN NB AA				Evaluation Period: OCTOBER 17, 2005 TO MARCH 2, 2009			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Camden Full Scope non MSAs	3	915	29	17	32	932	23.88	0	0
Limited Review:									
Camden Bangor MSA only	0	0	10	10	10	10	0.26	0	0
Camden Lewiston MSA only	0	0	6	2	6	2	0.05	0	0
Camden Limited Scope non MSAs	0	0	13	7	13	7	0.18	0	0
Camden Portland MSA	0	0	3	1	3	1	0.03	0	0
Statewide/Regional with potential to benefit the AA:									
Statewide	3	1,405	1	1,545	4	2,950	75.60	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS OCTOBER 17, 2005 TO MARCH 2, 2009										Geography: CAMDEN NB AA				Evaluation Period:			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Camden Full Scope non MSAs	60.82	18	48.65	0.00	0.00	88.89	11.11	0	0	0	0	0	0	0.00	0.00	85.14	14.86
Limited Review:																	
Camden Bangor MSA only	5.75	4	10.81	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	19.95	53.62	26.43
Camden Lewiston MSA only	3.01	1	2.70	100.00	0.00	0.00	0.00	0	0	0	0	0	0	6.34	14.73	69.18	9.75
Camden Limited Scope non MSAs	22.30	12	32.43	0.00	25.00	58.33	16.67	0	0	0	0	0	0	0.00	16.40	72.14	11.46
Camden Portland MSA	8.12	2	5.41	0.00	50.00	50.00	0.00	0	0	0	0	0	0	1.44	12.56	71.71	14.30