



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

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Camden, ME 04843-0000

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	(Name of Depository Institution) 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 is excellent and the distribution of small loans to farms and home mortgage loans is good;
- Community development lending has a positive impact on the Lending Test;
- The bank has a high 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, 2011, CNB had total assets of \$2.267 billion, tier one capital of \$191 million, net loans of \$1.5 billion, and domestic deposits of \$1.6 billion. Net loans comprised 66% of bank assets. The loan portfolio is comprised of 58% residential real estate mortgage products, 40% commercial related loans (33% commercial real estate and 7% commercial loans), and 2% consumer and other loans. The balance sheet composition has remained stable since the prior CRA examination when commercial loans were 40% and residential products were 58% of gross loans. The bank's focus continues to be on providing financing to businesses and retail customers. Due to the low rate environment, the volume of home mortgage lending was higher than the previous evaluation period. Since the last CRA examination, commercial loan originations were 59% based on number and 49% based on dollar amount of total loan originations compared to residential product originations at 41% and 51%, respectively.

CNB is a wholly-owned subsidiary of Camden National Corporation (CNC), a financial services holding company also located in Camden, Maine. CNC is traded on the NASDAQ Global Select Market under the symbol CAC; as of December 31, 2011, CNC had total assets of \$2.303 billion. CNC provides 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 Camden Financial Consultants located at CNB. Affiliate activities were not considered in this evaluation.

CNB has 38 full-service branches. The bank's market area includes Knox, Hancock, Waldo, Lincoln, Franklin, Piscataquis, Somerset, York, Cumberland, and Androscoggin counties as well as portions of Kennebec, Penobscot, and Washington counties, and parts of the Portland-South Portland-Biddeford metropolitan statistical area (MSA), the Lewiston-Auburn MSA, and the Bangor MSA. During the evaluation period, the bank opened one branch in the bank's existing market area. Please refer to Appendices A and B for a detailed description of the bank's AA.

The bank offers a wide range of loan and deposit products at each of its branch locations. CNB's website, www.camdennational.com, provides a detailed listing and description of the bank's deposit and loan services. Small business lending remains a significant strategic focus for the bank. Online and telephone banking services are also offered to both personal and business customers.

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

The last CRA examination was dated March 2, 2009, and CNB received an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, with the exception of Community Development Loans, is January 1, 2009 through December 31, 2011. Our conclusions for the bank's lending performance are based on small loans to business and farms, and residential mortgage loans consisting 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 portion of the bank's business. The evaluation period for community development loans, investments, and services is March 2, 2009 through March 26, 2012.

Data Integrity

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

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 Hancock, Waldo, Lincoln, Piscataquis, and Franklin counties. This AA contains 26 branches, holds 75% market share of the bank's deposits, and 77% of loans in number. In the prior PE, Hancock County was included in the limited-scope review, however, the loan and market share volume now warrant inclusion in the full-scope review. Refer to the table in Appendix A for more information on the scope of the examination and Appendix B for further information regarding the market profile of the full-scope assessment area.

The other four AAs received limited-scope reviews. One AA contains the non-MSA county of Somerset and portions of Kennebec and Washington counties. This AA contains four of the bank's 38 branches. This non-MSA AA holds 5% deposit market share and 10% of the bank's loans. The AA containing York and Cumberland counties, part of the Portland-South Portland-Biddeford MSA, contains three branches and holds 10% market share of the bank's deposits and 2% of loans. Competition in this AA remains strong with an abundance of banking entities serving the market. Both Androscoggin County, part of the Lewiston-Auburn MSA, and a portion of Penobscot County, part of the Bangor MSA are the remaining areas that received limited-scope reviews. They contain one and four branches, hold 3% and 7% of deposit market share, and 4% and 7% of the bank's loans, respectively.

Ratings

The bank's overall rating is based primarily on the areas included in the full-scope review.

The Lending Test was more heavily weighted than the Investment Test or the Service Test. During the evaluation period, the number of small loans to businesses and farms accounting for 59% of new originations with home mortgage loans accounting for the remaining 41%. As a result, small loans to businesses and farms received more weight in evaluating the Lending Test than home mortgage products.

CNB had an overall excellent market share position, which is particularly impressive given the bank's size and the high level of competition in the AA. This 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 contacted one community organization and 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 rehabilitation for both owner-occupied and rental properties
- Financing and down-payment assistance for low- and moderate-income borrowers
- Social and support services for low- to moderate-income families
- Support for social service programs including financial literacy, job training, English language education, and housing programs
- Foreclosure prevention assistance
- Housing for seniors
- Financing and assistance for small businesses for both start-up and expansion
- Micro-loans for very small businesses

We contacted a Community Development Financial Institution (CDFI) that focus on providing financing for the development of affordable housing and community facilities in low-income communities throughout the state of Maine. The CDFI provides loans and technical assistance to nonprofit organizations as well as specialized programs targeted to the state's year round island communities, residents of mobile park communities, and a green loan program to help nonprofits make their facilities more energy efficient. The CDFI states that housing affordability, unemployment, and foreclosures, continue to be issues. In addition, cuts in federal stimulus and reductions in state financing are making funding existing and new projects increasingly difficult. 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. However, the CDFI said that there are fewer good investment opportunities than there have been in the past and that strong involvement from many local financial intuitions makes securing good quality investments more competitive.

A nonprofit community action agency that primarily serves residents of Penobscot, Piscataquis, and Knox counties identified a number of credit and community development needs. These needs included financing for the rehabilitation of existing housing, foreclosure prevention assistance, increasing homeownership opportunities, and creation and preservation of affordable housing, including affordable rental housing and housing for seniors. Further, due to the recession there is a greater need to provide funding to organizations that provide social and support services for those in need. The agencies programs are targeted to low-income residents and include youth, families, healthcare, transportation, domestic issues, energy, and housing services.

A private nonprofit corporation that promotes affordable housing development and community development throughout Maine and New Hampshire stressed the continued need for affordable housing. The agency stated that there are many opportunities for local financial institutions to support community development and financing programs in by supporting existing programs and policies designed to foster the development and preservation of affordable housing. The agency emphasized opportunities and continued need in the Portland area, which is not part of the full-scope non-MSA.

We reviewed a recent community contact with an organization whose mission is to provide alternative nursing home care and assisted living; particularly to low- income local people. The organizations funding sources include U.S.D.A. Rural Development, MaineHousing, Federal Home Loan Bank of Boston, United Way of Mid-Coast Maine, MaineCare, local businesses, and individual donors. This agency highlighted the need for car loans with low interest rates and longer terms to reduce the monthly payments for low- and moderate-income borrowers.

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, 77% 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 97%. This exceeded the bank's peer group of 81%.

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 6%. Based on 2010 Peer Small Business Data, CNB ranked first out of 41 lenders with a 24% market share. The bank had a 38% market share for small loans to farms and ranked first out of 11 lenders.

HMDA loans comprised 41% of all lending. Home purchase, home improvement, and refinance loans represented 21%, 20%, and 59%, 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 2010 HMDA Peer Mortgage Data, CNB ranked first out of 208 lenders in this AA with a 13% market share. Market share for home purchase loans was 6% (ranked fifth out of 46 lenders), home improvement was 42% (ranked first out of 17 lenders), and refinance loans were 19% (ranked first out of 58 lenders).

CNB has 26 branches and 75% of its deposits in this AA. In deposit market share, CNB ranked first in the non-MSA AA with 26% of deposits as of June 30, 2011. In Knox County, the bank ranked first with 60% 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. CNB originated 96% of business and farms loans and 94% of home mortgage loans in the 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 borrower is good.

Our home mortgage analysis took into consideration demographic factors, including the high cost of housing compared to median family income and the percentage of individuals below poverty levels. We also considered CNB's strong market share, which is notable given the significant market competition.

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. CNB's market share to low-income borrowers is near to the bank's overall market share of home purchase loans. The bank ranked third, at 8%, 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 lower than the percentage of moderate-income families in the non-MSA AA. The bank's market share to moderate-income borrowers is lower than the bank's overall market share of home purchase loans.

Market competition for home mortgage loans is significant with the top 8 lenders holding over 50% of the market share and 208 lenders operating in the area. CNB ranked second with 11% market share, of all lenders who originated home purchase loans in the non-MSA AA. This rank is noteworthy in this highly competitive banking market.

The bank's lending opportunities for home purchase loans are limited due to the lack of affordable housing. In 2010 the median cost of housing in the non-MSA AA was \$144,192 and the HUD adjusted 2011 median family income was \$54,200. This means that a low-income borrower would earn less than \$27,100, while a moderate-income borrower would earn at least \$27,100 but less than \$43,360. Both a low- and moderate-income borrower would likely experience difficulty qualifying for home purchase loans. Additionally, at 12%, a high level of households are 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 equal to the percentage of low-income families in the non-MSA AA. Additionally, 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 substantially 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 46% and 42%, respectively. Also, the bank ranked first with 34% 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 substantially exceeds the bank's overall market share of home refinance loans. CNB market share ranked first, at 26%, 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 exceeds the bank's overall market share of home refinance loans. With 19%, CNB ranked first 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 first, with 12% 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 80% of all small loans to businesses originated by CNB compared to 67% of the businesses within the non-MSA AA. CNB's market share of small loans made to small businesses, at 35%, substantially exceeds the bank's overall market share of 24%. The distribution by size of loans shows that 78% of loan originations are for \$100 thousand or less. In addition, approximately 14% of loan originations are for more than \$100 thousand up to \$250 thousand, and 8% of loan originations are for more than \$250 thousand up to \$1 million.

A large majority of the bank's commercial lending is to small businesses. Small business lending remains a strategic focus. The bank ranked first out of the 41 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 good. 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 94% 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 38%, is equal to 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. The bank ranked first out of the 11 lenders in the non-MSA AA who originated small loans to farms; this top ranking is 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 (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

Community development lending is good and has a positive impact on the Lending Test. During the evaluation period, the bank originated seven loans totaling \$7.3 million that qualified as CD loans and benefited the full-scope non-MSA. This represents 4% of tier one capital. CD loans made in this AA were used to finance affordable housing, which is an identified credit need in the AA, and to help support revitalize and stabilize distressed geographies.

- Two loans totaling \$2.1 million for the construction of an eight unit apartment building that will create housing for homeless adults with serious and persistent mental illness and the rehabilitation of a building into six workforce housing rental units. Four of the workforce housing units will be for low-income individuals and two units will be for moderate income individuals. The loans were extended to a nonprofit corporation that has developed over 50 housing projects and is the largest developer and owner of supportive housing in the state.
- A \$750 thousand line of credit to finance the construction of modular homes for low- and moderate-income families. The loan was extended to an organization whose primary purpose is providing affordable housing.
- A \$1.2 million loan to assist with the purchase of farm land in a distressed tract. The loan was extended to an agency whose mission is to preserve farm land. The farm land is typically sold at a reduced cost, making it more affordable to farmers. This will help retain and create low- and moderate-income jobs in the distressed tract.

- Two loans and one renewal totaling \$3.25 million for tax anticipation notes for a distressed county. The tax anticipation notes help revitalize and stabilize distressed tracts by providing interim funds needed for critical community services in the distressed tracts such as Fire Protection, Education, Road Maintenance, and Ambulance Services.

Product Innovation and Flexibility

Flexible loan programs have a positive impact on lending performance. The bank offers standard loan products and uses many specialized and/or flexible loan practices to help meet the credit needs of both the full- and limited-scope assessment areas. These programs promote first-time homebuyers, lending to low- and moderate-income individuals, and small businesses. Specialized loan programs include Maine State Housing Authority (MSHA), MHSA HELP loans, and the Federal Home Loan Bank/Equity Builder Program. During the evaluation period, CNB originated 92 loans, totaling \$8 million, under various MSHA programs to help support affordable housing. Also, during the evaluation period, CNB originated six loans under the Equity Builder program, which provided first-time homebuyers with grants towards their down payment.

CNB also participates in several government loan programs including the Small Business Administration (SBA), Finance Authority of Maine (FAME), Federal Housing Authority (FHA), Veterans Administration (VA), and Rural Housing Service (RHS). During the evaluation period CNB originated 116 loans, totaling \$27.4 million, with FAME. These loans helped provide loans to Maine citizens to pursue business and higher education opportunities, in turn creating and retaining jobs in the state. During 2011, in an innovative lending initiative CNB, created a special loan product. The new loan product, developed in conjunction with FAME, was designed to help small businesses payoff receivables to a large bankrupt cooperative. The program was successfully launched and was released as a statewide program. The SBA recognized CNB as the top SBA 504 lender in Maine in 2009, as the top 7(a) lender in Maine in 2010 and in 2011 CNB was named FAME's bank of the year.

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." Based on full-scope reviews, the bank's performance in 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 \$4.2 million, and represent 2.2% of tier one capital.

In the full-scope non-MSA AA, current period investments and donations consist of \$1.6 million to 86 qualifying organizations. The majority of the donations were to organizations that provide community services targeted to low- or moderate-income individuals. In addition, some donations and all of the investments were made to affordable housing organizations.

During the current evaluation period, CNB made annual renewals of three investments totaling \$1.2 million to an organization that supports affordable housing in the full-scope non-MSA AA. CNB also made 142 donations totaling \$84 thousand to 81 different organizations in the full-scope non-MSA AA. The majority of donations were to support affordable housing programs and to organizations that provide community services targeted to low- or moderate-income individuals. Some donations were also made to organizations to help revitalize and stabilize distressed geographies and to organizations that promote economic development by supporting small business and job creation for low- or moderate-income individuals. While the actual level of donations made was higher, the above donations met the definition of community development.

CNB also made investments in statewide organizations that benefit the AA. During the current period, CNB made three investments totaling \$1.3 million to a statewide housing fund that invests in affordable housing developments. CNB also had \$1.2 in investments made in the prior CRA evaluation period in four statewide organizations that support affordable housing.

In evaluating the bank's performance under the Investment Test, we considered CD opportunities in the AA. There are few investment opportunities in the full-scope non-MSA compared to more densely populated areas of Maine. Additionally, given the economic downturn, investment opportunities in the full-scope non-MSA AA were more limited than in prior assessment periods. During the assessment period, the bank was actively seeking CD investment opportunities. The investments made supported affordable housing, demonstrating CNB's responsiveness to 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 is good. CNB's delivery systems are accessible to geographies and individuals of different income levels throughout the AA. The bank has 26 full-service branches throughout the full-scope non-MSA AA. The AA contains no low- to moderate-income geographies. However, the full-scope non-MSA AA contains five branches, 19%, in distressed and/or underserved middle-income nonmetropolitan tracts. The bank opened one branch in a middle income geography during the evaluation period. CNB is the only bank in the state with a full-service branch on an island community. No offices were closed during the evaluation period.

Banking hours and services are provided Monday through Friday at all branches supplemented with extended evening hours on Friday and Saturday day hours at some branches. The majority of the branches have drive-up facilities and 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 for both customers and non-customers for no fee. The bank participates in SBA lending programs, and residential and business loan products are offered at all branches with approval at a centralized loan-processing center.

Other alternative delivery systems include Telephone Banking and a Customer Assistance Center that operates Monday through Saturday. The bank also offers 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 three community development organizations that support affordable housing and job creation. The bank provides servicing, at or below the bank's costs, for 9,152 loans totaling \$956 million for the three organizations. This is an important service for these organizations as they do not have the means, expertise, or technology to service the loans on their own.

Community Development Services

CNB provides a relatively high level of community development services. The bank is responsive to the needs of the community. Bank management and employees have spent a significant number of hours providing financial and technical expertise to 38 different qualified community development organizations or programs in the full-scope non-MSA AA. Highlights of CD services activities in this AA include:

- A senior bank officer works with three affordable housing organizations and participated in the Maine Foreclosure Prevention Outreach Streamlining Study Group. The organizations' missions include assisting affordable housing opportunities for the local community and working with towns to develop land and homes for sale to low- and moderate-income families. As well as serving on the board for all three affordable housing organizations, the senior bank officer served as a loan committee member for one organization and the chair of the development committee for another.

- Another senior bank officer assists two organizations that support economic development. The first organization seeks to provide economic enhancement opportunities and affordable housing. The second organization works to support economic development by assisting business retention, expansion, and attraction and through workforce development and training. The bank officer serves as an adviser to the first organization and on the board of directors of the second organization. During the assessment period, the officer also worked with several nonprofit organizations in attempting to secure Affordable Housing Program grant funds through the FHLB of Boston's application process. Also, for one year during the assessment period, the officer served as the Chairman for a nonprofit organization that provides therapeutic foster care to low-to-moderate income adolescent children, adults, and families.
- A bank officer serves on the board of directors for a community development corporation that provides financing, counseling, and support for the development of job-creating small business, community facilities, and affordable housing. The officer is also on the board of directors for a food pantry that helps provide meals to those in need.
- A member of the bank's board of directors serves on the board of two local community groups. The first provides emergency food and financial assistance to those in need in Knox County and the second provides food, health, housing, and financial assistance to those in need in the greater statewide area.
- Another bank board member serves on the board of directors for an organization that develops, owns, and manages affordable housing for low- and moderate-income individuals and families.
- To foster a culture of service, CNB has an employee-run volunteer community outreach program that enables employees bank wide to participate in community programs and fundraising activities to help those in need. Activities include budgeting, fundraising, and distributions directly to individuals and families in need and through various agencies (which primarily serve low- and moderate-income families).

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): (01/01/09 to 12/31/11) Investment and Service Tests & CD Loans: (03/02/11 to 03/26/12)	
Financial Institution	Products Reviewed	
The Camden National Bank (CNB) Camden, Maine	Home Mortgage Loans (includes home purchase, home improvement, and home mortgage refinance) 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, Hancock, 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 County 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-MSAs						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	55	0.00	0.00	80.00	20.00	0.00
Population by Geography	194,779	0.00	0.00	83.45	16.55	0.00
Owner-Occupied Housing by Geography	62,800	0.00	0.00	83.23	16.77	0.00
Business by Geography	26,050	0.00	0.00	80.58	19.42	0.00
Farms by Geography	907	0.00	0.00	81.48	18.52	0.00
Family Distribution by Income Level	53,749	16.96	18.21	23.44	41.39	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	18,904	0.00	0.00	87.63	12.37	0.00
Median Family Income		40,084	Median Housing Value for 2010**		\$144,192	
HUD Adjusted Median Family Income for 2011		54,200	Unemployment Rate (March 2012 Maine Dept. of Labor)		9.9%	
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

(**) Data from Maine State Housing Authority

CNB's operations within the non-MSA AA are in the county of Knox, where the bank is headquartered, as well as Hancock, Waldo, Lincoln, Piscataquis, and Franklin counties. This AA contains 26 branches, holds 75% market share of the bank's deposits, and 77% of loans in number. The AA is comprised of 55 census tracts. There are no low- or moderate-income tracts, 44 middle-income tracts (80%), and 11 upper-income tracts (20%). The 2000 U.S. Census Data indicates that 35% of the families in the AA are considered low- or moderate-income. Approximately 12% of the households are below the poverty level.

Economic indicators reveal that the state and the local economy are slowly recovering. The seasonally-adjusted unemployment rate for the state of Maine for March 2012 was 7.2%, down from 8% in March 2009. The seasonally-adjusted national rate was 8.2% in March 2012. The non-seasonally-adjusted unemployment rates as of March 2012 for the six counties in the non-MSA AA averaged 9.9%, with a range of 8.6% in Lincoln County to 11.3% in Piscataquis County.

Competition with the AA is strong with the market dominated by large local and regional financial institutions. The Federal Deposit Insurance Corporation's Institutions Deposit Market Share Report, as of June 30, 2011, indicates 16 institutions operate within this AA. CNB ranks first with deposit market share of 26%. Competitors include: First National Bank of Damariscotta, National Association; Bar Harbor Bank & Trust; Bangor Savings Bank; TD Bank, National Association; Bank of America, National Association; and Citizens Bank, National Association. CNB also faces significant competition from local credit unions including Midcoast Federal Credit Union, Seaboard Federal Credit Union, Maine Savings Federal Credit

Union, Franklin-Somerset Federal Credit Union, and Central Maine Credit Union. Many national entities provide further competition for mortgage, business, and farm loans. These include: American Express Bank, FSB; Citibank, National Association; Citimortgage, Inc.; Chase Bank USA, National Association; JP Morgan Chase Bank; Capital One, F.S.B.; GMAC Mortgage LLC; Beneficial Company LLC; and Farm Credit.

Through a review of community contacts and discussions with bank management, affordable housing and support for small business have been identified as the primary needs in the area. According to the Maine State Housing Authority's 2010 Homeownership Facts, between 2000 and 2010, home prices and rents increased by 50% and 28%, respectively, while median income only increased by 27%. Given the elevated unemployment rates and the aging population of Maine, support for small business is critical to attract and retain jobs in the state. Please refer to Scope of Evaluation "other" section for more information on community contacts and additional needs.

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.

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) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area (2011):	% 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 nonMSA	77.24	2,659	400,871	3,210	298,617	423	16,952	7	7,314	6,299	723,754	74.78
Limited Review:												
Camden Bangor MSA	7.08	205	27,352	370	41,393	2	50	0	0	577	68,795	6.83
Camden Lewiston-Auburn MSA	4.46	103	11,239	258	43,772	2	21	1	1,994	364	57,026	3.38
Camden limited scope nonMSA	9.25	316	28,653	364	38,819	73	2,172	1	100	754	69,644	5.11
Camden Portland MSA	1.97	43	8,187	117	24,086	0	0	1	0	161	32,273	9.90

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from March 02, 2009 to March 26, 2012.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CAMDEN NATIONAL BANK (10000002311) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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 nonMSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	74.78
Limited Review:														
Camden Bangor MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	6.83
Camden Lewiston-Auburn MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	3.38
Camden limited scope nonMSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.11
Camden Portland MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	9.90

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2009 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CAMDEN NATIONAL BANK (10000002311) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: CAMDEN NB AA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011	
Assessment Area (2011):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Camden full scope nonMSA	0	0	0	0	
Limited Review:					
Camden Bangor MSA	0	0	0	0	
Camden Lewiston-Auburn MSA	0	0	0	0	
Camden limited scope nonMSA	0	0	0	0	
Camden Portland MSA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2009 to December 31, 2011.

Institution ID: CAMDEN NATIONAL BANK

(10000002311) (Included)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2011		Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31,							
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	Over all	Low	Mod	Mid	Upp
Full Review:															
Camden full scope nonMSAs	516	75.99	0.00	0.00	0.00	0.00	83.23	80.62	16.77	19.38	10.10	0.00	0.00	9.77	11.64
Limited Review:															
Camden Bangor MSA	47	6.92	0.00	0.00	11.75	12.77	60.22	53.19	28.03	34.04	1.58	0.00	1.47	1.53	1.72
Camden Lewiston-Auburn MSA	20	2.95	1.49	20.00	8.86	15.00	83.56	65.00	6.09	0.00	0.57	5.56	1.01	0.47	0.00
Camden limited scope nonMSAs	83	12.22	0.00	0.00	31.18	37.35	64.96	62.65	3.86	0.00	4.74	0.00	6.03	4.51	0.00
Camden Portland MSA	13	1.91	0.96	0.00	5.98	15.38	81.93	84.62	11.13	0.00	0.20	0.00	0.44	0.20	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** 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

(1000002311) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 2011		Geography: CAMDEN NB AA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					
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	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Camden full scope nonMSAs	507	77.76	0.00	0.00	0.00	0.00	83.23	86.00	16.77	14.00	33.33	0.00	0.00	34.97	23.19
Limited Review:															
Camden Bangor MSA	34	5.21	0.00	0.00	11.75	14.71	60.22	79.41	28.03	5.88	3.16	0.00	3.33	3.85	1.92
Camden Lewiston-Auburn MSA	18	2.76	1.49	0.00	8.86	0.00	83.56	88.89	6.09	11.11	3.30	0.00	0.00	3.18	8.33
Camden limited scope nonMSAs	91	13.96	0.00	0.00	31.18	57.14	64.96	42.86	3.86	0.00	18.54	0.00	45.45	7.62	0.00
Camden Portland MSA	2	0.31	0.96	0.00	5.98	0.00	81.93	100.00	11.13	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** 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) (Included)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE 31, 2011			Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER						
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	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Camden full scope nonMSAs	1,622	82.84	0.00	0.00	0.00	0.00	83.23	78.18	16.77	21.82	11.84	0.00	0.00	12.02	11.20
Limited Review:															
Camden Bangor MSA	116	5.92	0.00	0.00	11.75	12.93	60.22	52.59	28.03	34.48	1.05	0.00	1.51	1.07	0.90
Camden Lewiston-Auburn MSA	55	2.81	1.49	1.82	8.86	7.27	83.56	72.73	6.09	18.18	0.93	0.00	1.47	0.78	2.63
Camden limited scope nonMSAs	140	7.15	0.00	0.00	31.18	47.86	64.96	51.43	3.86	0.71	4.12	0.00	9.25	3.06	0.00
Camden Portland MSA	25	1.28	0.96	0.00	5.98	24.00	81.93	68.00	11.13	8.00	0.05	0.00	0.00	0.03	0.20

* Based on 2010 Peer Mortgage Data (USPR)

** 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

(10000002311) (Included)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011							
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 nonMSAs	14	37.84	0.00	0.00	0.00	0.00	85.99	78.57	14.01	21.43	66.67	0.00	0.00	71.43	50.00
Limited Review:															
Camden Bangor MSA	8	21.62	0.00	0.00	42.70	50.00	35.50	25.00	21.80	25.00	15.79	0.00	0.00	14.29	28.57
Camden Lewiston-Auburn MSA	10	27.03	28.10	50.00	28.72	40.00	39.19	10.00	4.00	0.00	41.18	50.00	42.86	33.33	0.00
Camden limited scope nonMSAs	2	5.41	0.00	0.00	15.05	0.00	84.48	100.00	0.48	0.00	33.33	0.00	0.00	33.33	0.00
Camden Portland MSA	3	8.11	8.98	0.00	29.68	0.00	60.18	100.00	1.15	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** 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.

Institution ID: CAMDEN NATIONAL BANK

(10000002311) (Included)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES DECEMBER 31, 2011				Geography: CAMDEN NB AA				Evaluation Period: JANUARY 1, 2009 TO							
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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Camden full scope nonMSAs	3,210	74.32	0.00	0.00	0.00	0.00	80.58	75.98	19.42	24.02	24.07	0.00	0.00	26.42	24.54
Limited Review:															
Camden Bangor MSA	370	8.57	0.00	0.00	19.74	22.43	51.03	50.81	29.23	26.76	5.91	0.00	8.13	5.70	6.00
Camden Lewiston-Auburn MSA	258	5.97	9.50	17.44	10.60	10.08	76.43	64.73	3.46	7.75	7.99	13.93	12.35	7.33	6.77
Camden limited scope nonMSAs	364	8.43	0.00	0.00	28.67	41.76	68.00	58.24	3.33	0.00	5.89	0.00	10.93	5.49	1.26
Camden Portland MSA	117	2.71	3.60	11.97	19.07	31.62	70.65	49.57	6.67	6.84	0.71	3.73	1.06	0.66	0.44

* Based on 2010 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 (2011).

Institution ID: CAMDEN NATIONAL BANK

(10000002311) (Included)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS 2011			Geography: CAMDEN NB AA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 nonMSAs	423	84.60	0.00	0.00	0.00	0.00	81.48	69.27	18.52	30.73	38.17	0.00	0.00	36.36	45.63
Limited Review:															
Camden Bangor MSA	2	0.40	0.00	0.00	14.49	0.00	61.36	100.00	24.15	0.00	3.23	0.00	0.00	4.17	0.00
Camden Lewiston-Auburn MSA	2	0.40	2.53	0.00	5.05	0.00	87.37	100.00	5.05	0.00	16.67	0.00	0.00	20.00	0.00
Camden limited scope nonMSAs	73	14.60	0.00	0.00	35.27	91.78	58.14	8.22	6.59	0.00	16.20	0.00	21.88	2.08	0.00
Camden Portland MSA	0	0.00	2.36	0.00	12.83	0.00	74.08	0.00	10.73	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 (2011).

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(10000002311) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2011		Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31,							
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 nonMSAs	516	75.99	16.96	5.05	18.21	10.71	23.44	23.43	41.39	60.81	11.15	7.79	6.20	11.72	12.95
Limited Review:															
Camden Bangor MSA	47	6.92	19.27	8.70	16.44	19.57	23.17	17.39	41.12	54.35	1.75	2.47	1.08	0.93	2.59
Camden Lewiston-Auburn MSA	20	2.95	19.23	0.00	19.01	29.41	24.57	29.41	37.19	41.18	0.42	0.00	0.34	0.00	1.07
Camden limited scope nonMSAs	83	12.22	21.76	9.33	20.67	16.00	23.15	26.67	34.42	48.00	4.54	2.86	1.75	5.60	5.99
Camden Portland MSA	13	1.91	19.17	8.33	18.94	0.00	24.50	25.00	37.39	66.67	0.23	0.58	0.00	0.44	0.18

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

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

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(10000002311) (Included)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2011		Geography: CAMDEN NB AA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31,					
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 nonMSAs	507	77.76	16.96	16.91	18.21	24.54	23.44	22.27	41.39	36.29	33.68	45.76	41.49	29.29	29.19
Limited Review:															
Camden Bangor MSA	34	5.21	19.27	15.63	16.44	25.00	23.17	25.00	41.12	34.38	2.92	9.52	3.57	3.90	1.30
Camden Lewiston-Auburn MSA	18	2.76	19.23	27.78	19.01	38.89	24.57	16.67	37.19	16.67	3.35	18.75	0.00	1.92	2.63
Camden limited scope nonMSAs	91	13.96	21.76	34.44	20.67	30.00	23.15	16.67	34.42	18.89	19.18	39.13	26.32	15.63	7.55
Camden Portland MSA	2	0.31	19.17	0.00	18.94	50.00	24.50	0.00	37.39	50.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2010 Peer Mortgage Data (USPR)

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

^{****} As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by bank.

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

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(10000002311) (Included)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE 31, 2011			Geography: CAMDEN NB AA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER						
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***	Overa II	Low	Mod	Mid	Upp
Full Review:															
Camden full scope nonMSAs	1,622	82.84	16.96	6.23	18.21	14.84	23.44	20.68	41.39	58.25	13.27	26.89	18.61	10.86	12.15
Limited Review:															
Camden Bangor MSA	116	5.92	19.27	4.85	16.44	10.68	23.17	18.45	41.12	66.02	1.04	3.33	0.75	0.98	0.95
Camden Lewiston-Auburn MSA	55	2.81	19.23	9.62	19.01	21.15	24.57	36.54	37.19	32.69	1.06	1.89	0.90	1.00	1.09
Camden limited scope nonMSAs	140	7.15	21.76	12.59	20.67	20.00	23.15	30.37	34.42	37.04	4.67	7.69	5.83	7.07	2.80
Camden Portland MSA	25	1.28	19.17	4.17	18.94	20.83	24.50	29.17	37.39	45.83	0.07	0.00	0.11	0.06	0.06

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.4% of loans originated and purchased by bank.

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

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(10000002311) (Included)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES 31, 2011			Geography: CAMDEN NB AA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER			
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 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 nonMSAs	3,210	74.32	67.24	79.60	78.01	14.05	7.94	24.07	35.42
Limited Review:									
Camden Bangor MSA	370	8.57	62.56	73.24	72.43	16.76	10.81	5.91	10.63
Camden Lewiston-Auburn MSA	258	5.97	68.50	60.08	51.16	34.11	14.73	7.99	13.61
Camden limited scope nonMSAs	364	8.43	66.35	78.02	74.45	16.48	9.07	5.89	9.60
Camden Portland MSA	117	2.71	65.71	55.56	47.01	28.21	24.79	0.71	1.31

* Based on 2010 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 - 2011).

**** 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 0.00% of small loans to businesses originated and purchased by the bank.

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(10000002311) (Included)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CAMDEN NB AA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Camden full scope nonMSAs	423	84.60	98.02	94.09	94.33	3.78	1.89	38.17	37.78
Limited Review:									
Camden Bangor MSA	2	0.40	95.74	100.00	100.00	0.00	0.00	3.23	3.70
Camden Lewiston-Auburn MSA	2	0.40	95.96	100.00	100.00	0.00	0.00	16.67	16.67
Camden limited scope nonMSAs	73	14.60	97.29	100.00	91.78	8.22	0.00	16.20	17.90
Camden Portland MSA	0	0.00	96.86	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 - 2011).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

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(10000002311) (Included)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS 2011		Geography: CAMDEN NB AA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31,			
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 nonMSAs	2	358	84	1,284	86	1642	39.13	0	0
Limited Review:									
Camden Bangor MSA	0	0	8	4	8	4	0.08	0	0
Camden Lewiston-Auburn MSA	0	0	4	16	4	16	0.37	0	0
Camden limited scope nonMSAs	0	0	10	5	10	5	0.12	0	0
Camden Portland MSA	0	0	7	6	7	6	0.14	0	0

Statewide/Regional with potential to benefit the AA:									
Statewide	4	1,210	1	1,314	5	2,524	60.15	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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(10000002311) (Included)

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: CAMDEN NB AA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					
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 nonMSAs	74.78	26	68.42	0.00	0.00	84.62	15.38	0	0	0	0	0	0	0.00	0.00	83.45	16.55
Limited Review:																	
Camden Bangor MSA	6.83	4	10.53	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	19.95	53.62	26.43
Camden Lewiston-Auburn MSA	3.38	1	2.63	100.00	0.00	0.00	0.00	0	0	0	0	0	0	6.66	15.48	72.71	5.15
Camden limited scope nonMSAs	5.11	4	10.53	0.00	75.00	25.00	0.00	0	0	0	0	0	0	0.00	29.91	66.66	3.42
Camden Portland MSA	9.90	3	7.89	0.00	33.33	66.67	0.00	1	0	0	0	1	0	3.62	13.03	74.76	8.60

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(10000002311) (Included)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: CAMDEN NB AA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Camden full scope nonMSAs	74.78	26	68.42	0	0	85	15	0	0.00	0	0	0	0	0.00	0.00	83.45	16.55
Limited Review:																	
Camden Bangor MSA	6.83	4	10.53	0	25	50	25	0	0.00	0	0	0	0	0.00	19.95	53.62	26.43
Camden Lewiston-Auburn MSA	3.38	1	2.63	100	0	0	0	0	0.00	0	0	0	0	6.66	15.48	72.71	5.15
Camden limited scope nonMSAs	5.11	4	10.53	0	75	25	0	0	0.00	0	0	0	0	0.00	29.91	66.66	3.42
Camden Portland MSA	9.90	3	7.89	0	33	67	0	0	0.00	0	0	0	0	3.62	13.03	74.76	8.60