

EXPANDING HORIZONS

2025 IMPACT REPORT



INSIDE

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Letter From the President	1
2025 Financials	2
A Landmark Year for Mortgage Lending	3
Sustainable Impact Program: Continuing to Invest in What Matters	4
The Courier Service: Delivering More Than Banking	6
Raising the Bar Through B Corp	8
Environmental Stewardship	10
A New Chapter at Bates Mill No. 6	11
MainStreet Foundation: \$25K for Kids Goes to Full Plates Full Potential	12
In Her Presence: Celebrating Our Partnership	13
Expanding Horizons for Maine Business	14
• Nonesuch River Brewing Company	14
• Gulf of Maine Research Institute	14
• Giffords Ice Cream	15
BBC/CNBC Documentaries: Sharing Our Story With the World	16
Honors That Reflect the Work We Do Together	18
Celebrating Our Team	20
• Board of Directors	20
• Corporators	21
• Officers	22
• Executive Team	23
• Employees	24

LETTER FROM THE PRESIDENT



In several years, when we look back on this period, 2025 will stand out as the year Androscoggin Bank truly expanded its horizons.

When we first redefined our mission – to have a lasting positive impact on our communities and our

world – that last word felt ambitious. We have always created shared value for our stakeholders, but the world? The truth is that word stayed because every one of our colleagues believed in it and saw it as our path forward. That shared belief is an intangible asset few others can replicate. So while the goal was ambitious, we knew it was within reach because of our people. It just turns out we had to wait until 2025 to fully realize it.

This year, we launched new products, expanded existing offerings, and strengthened the connections that make our work meaningful. Through our Sustainable Impact Program, we connected local deposits to global sustainability goals, funding more than \$68 million in loans across 161 new projects – 99% of which are right here in Maine. Through our evolved Islamic Home Financing Alternative, we expanded access to homeownership for Maine’s growing Muslim community – and we’re now working to add compliant deposit products to this suite. These innovations aren’t just new for Maine; they’re groundbreaking for the country and, in many ways, the world.

We also shared our story through two international documentaries – one produced by BBC StoryWorks and another by CNBC and Acumen Media – each highlighting how we’re driving meaningful change

in sustainable and inclusive finance. These films reached millions of viewers and were recognized by both national and community organizations for their storytelling and impact.

Closer to home, our core business continued to thrive. We deepened relationships with commercial and retail clients across Maine and New Hampshire, achieved strong financial performance, and delivered another record year for our mortgage team.

Inside the Bank, we continued to invest in our people and our culture. We expanded our workspace within Bates Mill No. 6, bringing more of our team together under one roof. Engagement scores continued to rise across the Bank, volunteer participation reached new heights, and our Impact Teams remained a source of creativity and connection. And, after a rigorous process, we were successfully recertified as a B Corp – increasing our Impact Score by 29%, a benchmark achievement for banks in their first recertification cycle.

2025 was a defining year – one where we didn’t just talk about impact; we lived it. We proved that a community bank in Maine can think globally, act locally, and make a difference that reaches far beyond state lines.

And as we look ahead to 2026 and beyond, we’ll continue building on that momentum – guided by our mission, vision, and values, and inspired by the limitless horizons still to come.

Neil Kiely

President & CEO

2025 FINANCIALS

BUILDING STRENGTH, CREATING STABILITY IN 2025

In 2025, Androscoggin Bank recorded \$9.6 million in net income. Operating in an environment defined by competitive pressures, shifting interest rates, and evolving client expectations, we remained focused on disciplined growth, balance sheet strength, and the Bank’s mission, vision, and values. As a result, we delivered strong performance across key financial and strategic metrics.

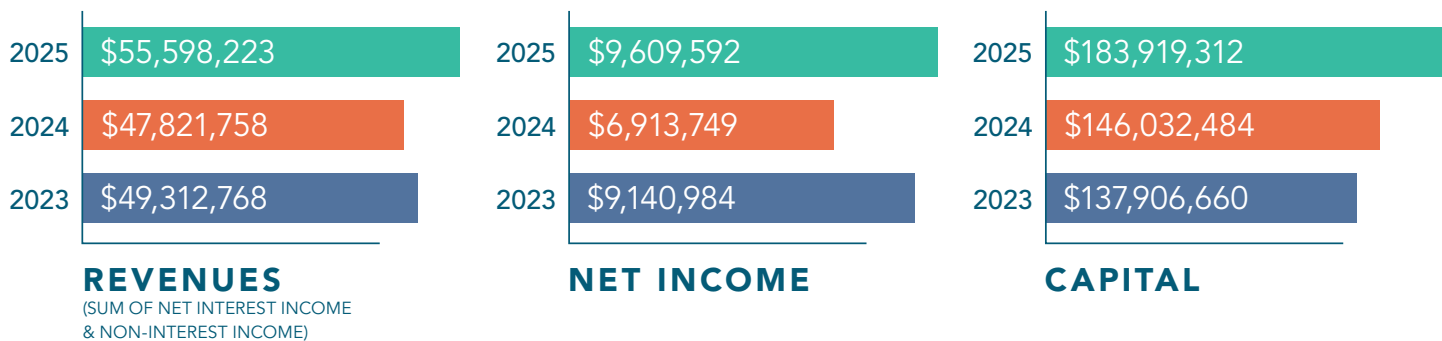
Growth in earning assets supported sustainable revenue expansion, while disciplined expense management contributed to solid bottom-line results. The Bank also achieved net interest margin expansion, driven by loan growth in higher-yield categories, improved asset repricing, and prudent management of deposit and funding costs.

With strong contributions from both the deposit and loan portfolios, total assets increased 10% year-over-year. Loan growth reached 8%, including 10% growth in commercial lending and 6% in residential mortgages. The Bank continued to successfully

deploy client deposits to support lending throughout the communities we serve, achieving 10% deposit growth through deeper relationships with existing customers and an expanding presence among new households and businesses. We continue to maintain a very low level of uninsured deposits.

Total capital reached \$184 million as of December 31, 2025, an increase of more than \$38 million from the prior year. To support long-term expansion, the Bank successfully executed a subordinated debt issuance, further strengthening our capital position while preserving flexibility for future opportunities. The strong market reception of this offering reflects investor confidence in the Bank’s strategy, performance, and leadership.

Capital remains a vital safety net for the Bank, and we continue to be well-capitalized as defined by regulatory agencies. With a strong foundation in place, Androscoggin Bank is well positioned as we head into 2026.



2025 FINANCIAL HIGHLIGHTS:

Net income of \$9.6 million	Return on Average Assets (ROA) 0.56%	Return on Average Equity (ROE) 5.71%	Loan-to-Deposit Ratio (LDR) 103.78%
Allowance for loan losses of 0.96% of total loans	Year-over-year loan growth of 8%	Year-over-year deposit growth of 10%	Year-over-year asset growth of 10%

MORTGAGE HIGHLIGHT

A LANDMARK YEAR FOR MORTGAGE LENDING

2025 was a landmark year for Androscoggin Bank's mortgage team, reflecting both growth and innovation across our lending portfolio. Total loan volume for purchase and refinance transactions reached \$188 million across 374 loans, demonstrating the Bank's strong presence in Maine's competitive mortgage market. Our mortgage loan officers closed 76 loans totaling \$16 million, while retail lenders closed 73 loans totaling \$11.5 million. In addition, the team processed and closed 149 HELOCs with an outstanding credit balance of \$27.5 million, providing flexible financing solutions for homeowners throughout the state.

Individual excellence also stood out, with Greg Dauphinee placing #3 and Garrett Ryan placing #5 among the highest-producing loan officers in Maine. Remarkably, Androscoggin Bank also ranked #3 statewide in mortgage loan volume. These accomplishments underscore the talent and dedication of this department and their fantastic support staff.

Innovation was also a key focus in 2025, highlighted by the launch of a revamped Islamic mortgage alternative, which began in 2025 and closed its first loan in early 2026. This holistic offering expanded access to a solution that has already helped several New Mainers realize their homeownership dreams.

The team's dedication extended beyond lending as well, volunteering a total of 360 hours throughout the year. They also partnered with Safe Voices during the holiday season, adopting a large family and providing gifts and decorations, in true alignment with the Bank's mission, vision, and values.

Through their work, the mortgage team continues to broaden the Bank's impact – opening doors, expanding relationships, and helping more Mainers call this place home.



Sustainable Impact Program

Continuing to Invest in What Matters



One year after its official launch, Androscooggin Bank's Sustainable Impact Program has proven that doing well and doing good can move in the same direction, and at scale.

In 2025, the program funded 161 new projects totaling \$68 million in loans, supported by \$6.9 million in new deposits from individuals and businesses who wanted their money to make a measurable difference. Just as importantly, 99% of those loans and investments were based right here in Maine, ensuring that impact remained close to home.

To build on this momentum, the Bank launched **SustainableBanking.com**, a new digital home for the program. The website allows clients to open accounts directly online and provides a transparent look

at the impact the program's deposits are making. A complementary ad campaign and a feature in our CNBC documentary, *Banking for Change*, helped amplify the program's visibility and inspire others to reimagine what sustainable finance can look like.

"Our goal has always been to prove that a community bank can deliver meaningful impact at scale," said Neil Kiely, President & CEO. "The Sustainable Impact Program brings that vision to life – it connects purpose-driven clients to real, sustainable opportunities, local to them."

And behind every loan is a story – proof that the Sustainable Impact Program isn't just growing – it's delivering real results for Maine people and communities.

Sustainable Impact in Action

Eastern Maine Development Corporation (UN SDG #8: Decent Work & Economic Growth)

Eastern Maine Development Corporation (EMDC) is advancing economic opportunity across eastern Maine by helping small and mid-sized businesses access capital, create jobs, and build long-term stability. Through flexible financing and hands-on advising, EMDC strengthens local economies, especially in rural communities. We are proud to support EMDC through the Sustainable Impact Program, expanding access to affordable capital and strategic business guidance.

Healthy Homeworks (UN SDG #3: Good Health & Well-Being)

Healthy Homeworks is creating attainable pathways to homeownership by rehabilitating Lewiston apartment buildings into durable, healthy starter condos. Through multilingual homeownership classes and community-based support, they help residents build credit, save for down payments, and achieve financial stability. Funding through the Sustainable Impact Program ensures these projects stay on track, empowering families to build wealth and plant their roots here in Maine.

Salud Portland (UN SDG #5: Gender Equality)

Beloved throughout Greater Portland, Salud has become a cornerstone of the local fitness community

– not just for its dynamic classes, but for the joyful, movement-focused environment owner Dorianne Lewin has cultivated. In 2024, responding to overwhelming demand, Dorianne set out to expand Salud’s footprint. As Salud’s lead banking partner, Androscoggin Bank – through the Sustainable Impact Program – helped finance this next chapter: a new 15,000-square-foot space adjacent to the original studio, allowing more people to access the welcoming community Salud is known for. For Dorianne, this is about more than fitness – it’s about creating a place where health, connection, and belonging come together.

Operation Reboot Outdoors (UN SDG #3: Good Health & Well-Being)

For veterans, law enforcement officers, and service members, time in nature can be more than recreation – it can be a critical step toward healing. Operation Reboot Outdoors was founded to provide exactly that, connecting those who serve to Maine’s woods and waters through hunting, fishing, gold prospecting, and other outdoor activities on their 100-acre property in Byron. With support from Androscoggin Bank’s Sustainable Impact Program, the organization was able to restructure its debt – saving money and unlocking resources to focus on its next chapter: building an ADA-compliant lodge to serve as a base camp for retreats, hunting missions, and community connection.


2025 Numbers at a Glance



161
New projects
funded this year

\$68M
Loans funded
this year

\$42.5M
Deposits invested
this year*



99%
Loans and investments
located in Maine

*Deposits accurate as of 3/10/2026.

THE COURIER SERVICE

DELIVERING MORE THAN BANKING

At Androscoggin Bank, we're not just striving to be one of Maine's best business banks – we're rethinking what it means to serve businesses in this state. We have the expertise, the products, and a proven track record to back it up. But Maine isn't always easy.

It's large in geography, small in population, and full of towns where local relationships matter more than anything else. Our branch footprint covers just 1,000 square miles, yet the territory we serve stretches over 18,000 square miles. Winter drives are long, clients

are busy, and the traditional "come to us" approach to banking often isn't enough. To stand out here, you have to meet people where they are and make banking seamless.

That's exactly what our Business Courier Service does. It's a branch on wheels. Instead of clients coming to us, we bring the branch to them. Each stop is more than a delivery; it's a personal touch, a branch manager in motion, a way to make banking as convenient as possible.



Since launching a few years ago, the program has grown steadily. In 2025 alone, we added 18 new client locations, visited 77 business locations more than 3,200 times, and logged over 65,000 miles across 11 counties and 44 towns in Maine and New Hampshire. Our reach now stretches nearly 200 miles north to south, from Portsmouth, NH, to Willimantic, ME, and 160 miles east to west, from Ellsworth, ME, to Newry, ME.

This isn't just a courier service. It's a promise. No matter where your business is, we'll be there – wheels on the road, helping your business move forward.



RAISING THE BAR THROUGH B CORP

RECERTIFICATION & COMMUNITY IMPACT

Five years ago, Androscoggin Bank reaffirmed its long-standing legacy as a mission-driven, values-based company by joining the B Corporation™ (B Corp) movement. As one of only 16 B Corp banks in the entire United States, this was a bold step, but not an unfamiliar one.

For more than 150 years, caring for our clients, colleagues, communities, and environment has been part of who we are. From helping generations of New Mainers build their futures to supporting local economies, to protecting the natural beauty of our state, we've always believed banking should make life better. Becoming a B Corp wasn't about changing course. It was about raising the bar, holding ourselves accountable, and committing to growth.



In 2025, we proudly achieved B Corp recertification, renewing our commitment to using business as a force for good. After a rigorous review by B Lab, our overall impact score rose from 91.1 to 117.6 – a 29% improvement, far exceeding the 9% average increase for B Corp banks in their first recertification cycle. "While we're proud of the new score, I'm most inspired by how we got here," said Chris Lyon, Director of Corporate Impact. "We've made human-centered decisions that benefit all stakeholders. This recertification proves our mission is alive in every part of our work."

B Corp certification isn't permanent – it must be earned again every three years. This first recertification, completed after nearly two years of deep evaluation, examined every facet of our operations. The outcome: a stronger score and stronger proof of impact. Since first certifying, we have:

- Transitioned to 100% renewable energy for branches and operations centers
- Reduced fossil-fuel energy use by 63% since 2021
- Partnered with Revision Energy to install LED lighting across all locations.
- Expanded employee benefits, development programs, and workplace satisfaction initiatives
- Launched the Sustainable Impact Program, linking client deposits to loans aligned with the UN Sustainable Development Goals
- Introduced an Islamic Home Financing Alternative, now recognized by the BBC and CNBC

"This certification is more than a label – it's a promise," said Neil Kiely, President & CEO. "We'll keep pushing ourselves to innovate, to lead, and to deepen our impact for clients, employees, and communities."



Ultimately, real impact isn't measured in quarters; it's measured over years and lifetimes. For us, that means never standing still; continuing to put people, communities, and the planet at the center of every decision; and staying true to the idea that banking should always be a force for good.

Luckily for us, that's just business as usual.



B CORP COMMUNITY ENGAGEMENT BY THE NUMBERS

		78.3% of employees spent time volunteering in 2025	
117.6 B Lab Impact Score	\$435,779.62 Total Contributions, Sponsorships & Grants without volunteer time	1.35% of employees' work hours spent volunteering in 2025	\$202,616.96 Value of Volunteer Hours
+29% Growth in Impact Score (average for banks in their first recertification cycle is only +9%)	\$638,396.58 Total Contributions, Sponsorships & Grants with volunteer time	170+ community partners served through volunteer efforts	5,824 Hours Spent Volunteering (5,500 Goal)

ENVIRONMENTAL STEWARDSHIP

GROWING OUR CULTURE, PROTECTING OUR HOME

Each year, Androscoggin Bank's culture grows a little deeper. Across departments, employees are finding new ways to engage: volunteering together, joining Impact Teams, and building community inside and outside the Bank. This year, one movement in particular stood out – a shared desire to care for Maine's environment.

In 2025, our Environmental Stewardship Team restructured and reimagined its vision for the years ahead. Their kickoff event set the tone for what was to come: an island cleanup in partnership with the Maine Island Trail Association (MITA). On a crisp coastal morning, team members traded desks for sea spray and set off by boat to Beale Island and Spectacle Island. They trimmed trails, cleared brush, gathered debris, and left with a renewed sense of connection to Maine's nature.

Since then, the team has aligned its goals and begun developing new projects, including an employee electronic recycling partnership with Give IT Get IT. Their work is building momentum, and their impact is only just beginning.

Caring for Maine's environment extended far beyond one team. The Marketing and Finance departments also came together for a creative Earth Day initiative, inviting clients to switch to eStatements with a promise: For every client who made the change, we would plant a tree.

A few months later, employees partnered with the Androscoggin Land Trust to fulfill that promise, planting 43 native saplings on protected land at Camp Gustin in Sabattus. Beneath the spring sun and the canopy of Maine pines, teams dug, watered, and smiled – knowing their work would help stabilize trails, prevent erosion, and shelter wildlife for years to come.

Later in the summer, employees joined the Land Trust once more for their annual River Cleanup, returning to the waters that inspired our name and our mission more than 150 years ago.

It goes without saying, our employees are proud to call Maine home – and even prouder to protect it.



BATES MILL MOVE

A NEW CHAPTER AT BATES MILL NO. 6

In the years following COVID, it became clear that flexibility was not just a benefit, it was essential. Many of our employees found that hybrid work gave them the freedom to balance personal and professional responsibilities, whether they were based in Portland, Lewiston, or beyond.

But with that flexibility came new challenges: underutilized space in Lewiston and fewer opportunities for those everyday, face-to-face moments that build connection across teams. Over time, it became evident that we needed a space that reflected who we are today: modern, collaborative, and deeply rooted here in Lewiston.

After exploring multiple opportunities across the Lewiston-Auburn area, we found the perfect fit right where our story has always belonged: the Bates Mill complex. In 2025, we expanded our footprint within Mill No. 6, condensing our existing second-floor space and transforming the entire third floor into a new, vibrant hub for Androscoggin Bank.

In just a few short months, our Operations team remodeled the space from top to bottom. The new layout features a bright kitchen and café area, flexible meeting rooms, welcoming waiting spaces for guests, and private phone booths for focused conversations. For employees who travel between locations, we created various landing spaces that can be used by anyone. The flexible dining area now also doubles as a venue for Leadership Calls and Bank-wide meetings – bringing back the energy and camaraderie that can only come from being together in the same room.

This move represents more than a physical expansion – it’s a statement of commitment. Commitment to growth. Commitment to collaboration. And commitment to Lewiston, the place where Androscoggin Bank’s story began.

We’ll always make time to visit our retail colleagues throughout the market, but there’s something special about having so many familiar faces together under one roof once again.



MAINSTREET FOUNDATION

\$25K FOR KIDS GOES TO FULL PLATES FULL POTENTIAL

Androscoggin Bank's MainStreet Foundation awarded its 2025 \$25K for Kids grant to Full Plates Full Potential, a nonprofit dedicated to ending childhood hunger in Maine. One in five Maine children experiences food insecurity, and for many, school meals remain their most reliable source of nourishment. Full Plates ensures that Maine's universal school meals policy delivers on its promise – that no child goes hungry at school.

The organization plays a pivotal role in helping schools expand meal programs, improve participation, and secure the resources needed to serve nutritious food every day. While Full Plates primarily focuses on policy and advocacy, the \$25,000 grant will directly support its network of on-the-ground child nutrition consultants who provide guidance, technical assistance, and problem-solving support to school nutrition operators statewide.

These consultants help directors implement best practices, secure funding and equipment, and

strengthen relationships with school boards – ensuring that healthy meals reach more students. A portion of the grant will also create a discretionary pool of funds to address urgent needs and expand successful programs, directly impacting hundreds of children across Maine.

"No organization can solve hunger alone," said Justin Strasburger, Executive Director of Full Plates Full Potential. "It takes collaboration, compassion, and a shared commitment to ensuring Maine kids never have to wonder when their next meal will come. We're grateful to Androscoggin Bank's MainStreet Foundation for believing in this work."

Chris Lyon, SVP and Director of Corporate Impact at Androscoggin Bank, added, "The most important investment we can make in our future is the health and well-being of our kids. By supporting Maine's food systems, Full Plates Full Potential is reducing food insecurity while strengthening communities across our state."



Full Plates
Full Potential



IN HER PRESENCE

CELEBRATING OUR PARTNERSHIP

We're proud to highlight In Her Presence as the Bank's newest Empowerment Partner.

In Her Presence supports immigrant families by cultivating connection, nurturing relationships, and providing learning opportunities essential for successful integration. Recognizing the critical role women play in shaping the future, their work often begins with women – but their commitment extends to all members of immigrant families. From infancy to elderhood, they build supportive networks and connect families with the knowledge and resources needed for long-term well-being and prosperity. Their programming focuses on language acquisition, career counseling and job placement, wrap-around support for seniors and pregnant women, and community cross-cultural conversational trainings to facilitate trust and understanding between people of different cultural norms and backgrounds.

As an Empowerment Partner, In Her Presence will receive a three-year grant worth \$10,000 every year, with no application process and no reporting requirements. Instead of focusing on paperwork, we'll focus on partnership – engaging in deeper conversations about how the Bank can best support their mission. That may include mobilizing volunteers, offering mentorship, or simply being there when unexpected needs arise. Each EmpowermentPartner also receives direct support from a senior leader at the Bank to ensure the relationship continues to grow and evolve over time. So far, we have automatically renewed all partners in the program, without exception.

We know that when our community thrives, so do we – and we look forward to a partnership built on mutual respect, shared purpose, and the belief that empowerment has a ripple effect far beyond any single organization. Together, we can expand horizons for families and communities across Maine.

To learn more about In Her Presence, visit inherpresence.org.



EXPANDING HORIZONS FOR MAINE BUSINESSES

CELEBRATING PARTNERS WHO ARE SHAPING MAINE'S FUTURE

We are proud to work with so many great businesses across Maine. From ocean research to craft brewing to family-run companies with generations of history, these organizations are expanding horizons in their own industries – and shaping a stronger Maine.

Nonesuch River Brewing Company: Brewing Community & Connection



What began as a simple dream became Nonesuch River Brewing Company, a thriving brewery and restaurant in Scarborough and Poland that embodies Maine's entrepreneurial spirit. Years of planning, hard work, and belief turned a big idea into a local landmark, one that brings people together around craft and conversation. With support from Androscoggin Bank since the very beginning, Nonesuch continues to be a local favorite and proof that any business dream is achievable with the right plan and the right partner.

Gulf of Maine Research Institute: Sustaining Maine's Coastlines

The Gulf of Maine Research Institute is shaping the future of Maine's ocean and coastal communities through science, education, and collaboration. Their work helps people understand how the Gulf is changing, supports the industries that depend on it, and inspires young learners to explore the world around them. From classrooms to working waterfronts, GMRI is advancing discovery that keeps Maine at the forefront of marine research. As their banking partner, Androscoggin Bank is proud to support their mission and the impact they create every day.





GIFFORD'S ICE CREAM

REBUILDING A MAINE CLASSIC

When Mainers think of ice cream, they think of Gifford's. For generations, Gifford's Ice Cream has been a staple at the local ice cream stand – synonymous with summer days, family tradition, and great flavor. But when a fire damaged their Skowhegan production facility in 2023, the Gifford family faced one of their toughest challenges yet.



With financing and partnership from Androscoggin Bank, Gifford's rebuilt stronger than before, modernizing and expanding operations within their historic space. Their response reflects everything that makes Maine businesses extraordinary.

Now, they are churning out ice cream faster than ever before. Whether you are visiting your local ice cream stand or picking up a pint at the store, you will continue finding Gifford's serving up the sweetest taste of Maine. They are proof that there's no limit to what can be rebuilt, especially with the right people behind you.

We will continue partnering and supporting iconic Maine businesses like these. It is who we are – and who we'll always be.

BBC/CNBC DOCUMENTARIES

SHARING OUR STORY WITH THE WORLD

CNBC: SDG Leaders Series

In 2025, Androscoggin Bank took part in two documentary projects that elevated our story to new heights. The first, produced with Acumen Media and CNBC, was part of the 50 SDG Leaders series – a global initiative highlighting companies advancing the United Nations Sustainable Development Goals (SDGs). The short film, titled Banking for Change, showcases how Androscoggin Bank is redefining sustainable banking through innovation and impact.

SDG LEADERS

The documentary spotlights key initiatives like our Islamic Home Financing Alternative and our Sustainable Impact Program, which allows clients to align their deposits with loans that are aligned with SDG categories like reduced inequality, clean water, quality education, and good health and well-being.

Featuring voices like Androscoggin Bank CEO, Neil Kiely, community activist Reza Jalali, and MaineWorks founder Margo Walsh, the film captures how purpose and partnership can drive real progress – proving that even a local bank can make a global impact.

BBC Storyworks & B Lab Global: Common Good Series

Our second project, a feature in Common Good, a new film series presented by B Lab Global and produced by BBC StoryWorks, showcases Certified B Corporations™ around the world that are using business as a force for good.

The short film tells the story of a small bank founded on the shores of the Androscoggin River more than 150 years ago – a bank built by and for the people of Maine. What began as a mission to serve Lewiston’s mill-working families, many of whom had recently immigrated to the U.S., has grown into a steadfast commitment: to ensure that all Mainers, no matter their background or beliefs, have access to the financial tools needed to build a life and a home.

Told through the lens of community members and bank leaders, the film explores how banking – when grounded in purpose – can transform lives, empower underrepresented communities, and support the idea that everyone deserves a place to call home.

“We were honored to have our story featured on a global stage through this remarkable series,” said Neil Kiely, President & CEO. “We’ve always



believed that our responsibility as a bank goes far beyond financial services. Our work is about helping people feel rooted, welcomed, and empowered to build a future – no matter where they come from or what their beliefs may be. This film captures that spirit beautifully.”

BBC StoryWorks Commercial Productions

The Impact

Together, these films carried our story from Lewiston, Maine, to audiences around the world. And the response was extraordinary.

The CNBC film surpassed 60,000 views across all channels, while the BBC feature reached nearly 5 million people on social media, generated over 600,000 engagements, and received 102,000 YouTube views and 43,600 views on BBC.com – with an 18.2% completion rate, the third highest in the series. In total, Common Good became the second-largest series ever produced by BBC StoryWorks.

Beyond the numbers, these films have become powerful credibility builders and conversation starters. They’ve supported our award efforts and, in particular, the BBC film was recognized at the 2025 Anthem Awards as a standout piece of storytelling.

When we first set out to make these films, we had no idea how far they would go – or how deeply they would resonate. But every time we talk about them, or watch someone experience them for the first time, we’re reminded just how powerful these stories are.

These are stories about inclusion, empowerment, and circularity. They highlight a bank willing to listen, to innovate, and to stay deeply connected to more than 150 years of history. They take you around the world, and somehow they still bring you right back home.



AWARDS

HONORS THAT REFLECT THE WORK WE DO TOGETHER

Throughout 2025, Androscoggin Bank received numerous community-based honors and national awards. The community awards reflected our continued presence and partnership across Maine, while the national awards were tied specifically to the impact of our Islamic Home Financing Alternative and the visibility created through our CNBC and BBC StoryWorks films. Together, these awards highlighted both the depth of our local commitments and the broader relevance of our work.

Community Recognition

The Third Place – “Active Ally” Award (Maine Black Excellence Awards)

The Third Place honored Androscoggin Bank for consistently supporting and engaging with Black community and business leaders. Importantly, this recognition was not tied to funding or formal affiliations; it came from community members who observed the Bank’s presence over time. Executive Director Adilah Muhammad noted that the Bank remained present “even during times when others stepped away,” which underscored the sincerity and consistency of our efforts.



YWCA Central Maine – 2025 Champion of Change Award

We were also selected by YWCA Central Maine as the 2025 Champion of Change. This honor, given every two years, recognizes organizations demonstrating leadership in advancing racial and gender equity within the Lewiston/Auburn community. Our selection reflected the Bank’s work to raise awareness, create educational opportunities, develop training initiatives, and support internal and external efforts to eliminate racism and promote equity. It was a meaningful affirmation that our values were not only expressed but practiced, and that these efforts were making a visible difference in our community.

New Beginnings – Community Impact Award

National Awards

The national awards we received this year brought attention to a specific, innovative initiative: our Islamic Home Financing Alternative. This program—and the CNBC and BBC StoryWorks films that documented its impact—positioned Androscoggin Bank as an emerging national leader in inclusive financial design.

American Bankers Association Foundation – Community Commitment Award (Winner)

The first major recognition came from the American Bankers Association Foundation, which selected Androscoggin Bank as one of only seven banks nationwide to receive a 2025 Community Commitment Award (for Financial Inclusivity). The ABA Foundation’s Community Commitment Awards recognize banks’ extraordinary acts of service to support the people in their communities and grow their local economies – showcasing those who set the standard for community engagement nationwide. Our BBC film was a cornerstone of our nomination for this award, and our team was able to accept this award in person, at the ABA’s Annual Convention in Charlotte, North Carolina.

Future Branches Innovators Award – Financial Inclusivity (Winner)

Shortly after the ABA Convention, we were named a finalist – and ultimately a winner – in the 2025 Future

Branches Innovators Awards in the Financial Inclusivity category. During the conference in Austin, Texas, our team presented the BBC film to illustrate not only the model we created but also its real-life impact. The live audience vote that determined the result reflected strong peer recognition from leaders across the banking industry.

Anthem Awards – Best Documentary/Film in DEIB (Gold Winner)

Finally, our BBC film “The Roots of a Neighborhood” earned Gold – the highest recognition – in the 5th Annual Anthem Awards for Best Documentary/Film in the Diversity, Equity, Inclusion & Belonging category. Launched in 2021 by The Webby Awards, The Anthem

Awards honors the purpose and mission-driven work of people, companies, and organizations worldwide. This placed Androscoggin Bank alongside major national brands such as Amazon, ABC News, MTV, and The Daily Show with Jon Stewart. The award recognized the film’s storytelling power and its contribution to elevating conversations around equity and access in financial services.

As we go through 2026, these honors will serve not only as achievements but as reminders of the opportunity before us. We want to continue growing Androscoggin Bank’s name, both at home and beyond, and earning organic recognition for the work we are doing.



CELEBRATING OUR TEAM

BOARD



Paul H. Andersen
Chairman of the Board



Cheryl Bascomb



Dajuan Eubanks



Neil Kiely
President & CEO



Mike Ouellet



Foster A. Stewart, Jr., Esq.



Kierston Van Soest



Jean Wilson

CORPORATORS

Kate Adams

Paul H. Andersen

Amy Barriault

Michael D. Barriault

Renee M. Bernier

L. Clinton Boothby

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Rebecca Swanson Conrad

Jodi J. Cornelio

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Raymond DeBlois

Kerem Durdag

Dajuan Eubanks

Todd Gagne

Lori Gile

Dermot T. Healey*

Richard Heldman

Jim Henry

Reza Jalali

David V. Jean

Amanda Karomba

Gael Karomba

Peter W. Ladner*

Dennis J. Lajoie

Mary Allen Lindemann

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Robert Pierson

Norman J. Rattey

Sharon Reishus

Sean Riley

Laura Rinck

Peter D. Rinck

Michael Royer

William K. Skelton

Julia R. Sleeper

Joshua Soley

Tim Soley

Foster A. Stewart Jr., Esq.

William Stockmeyer

Drew Swenson

Kierston Van Soest

Richard A. Veilleux

Margo Walsh

Jean Wilson

*Indicates an honorary corporator

CELEBRATING OUR TEAM

OFFICERS

Senior Vice Presidents

Deborah Avasthi
Crystal Beaulieu
Ann Burrill
Jessica D'Ottavio
Steven English
Melissa Farinas
Nicole Haggerty
Eric Hansen
Emily Hobbs
Lisa Hook
Kregg Jarvais
Torri Jones
Melissa Knutson
Christopher Lyon
Mary Michaud
Bruce Miller
Mary Miller
Shauna Miller
Adrian Rawn
John Simko
Amy Taylor
Maureen Van Uden
Kolby Youland

Vice Presidents

Carly Beaudin
Kelly Beckim
Michele Bedigan
Lisa Bilodeau

Christine Bishop
Adam Brooks
Jason Chadbourne
Gregory Dauphinee
Steven Davis
Colleen Fournier
Patricia Gilbert
Bart Gillespie
Sharon Goes
Genevieve Hering
Andrea Karkos
Marcy Lagerson
Matthew LeClair
Shaun McIntyre
Peggy Morin
Sarah Morin
Dennis Nason
Patricia Rumsey
Garrett Ryan
Scott Sarapas
Derek Simkowitz
David Smirles
Angela Snow
Denise Tabet
Michelle Tupper

Assistant Vice Presidents

Susan Barbay
Angela Bishop
Robert Brown

Arielle Darling
Angela Greenwald
Lacey Halacy
Pat Hayes
Lance Hutchins
Kelly Jacobson
Dustin Kaubris
Michelle Latham
Laurie Leland
Mario Martinez
Lucas Miller
Mohamed Mohamed
Matthew Nash
Jackie Parent
Laura Pilon
Debra Poliquin
Joshua Ricker
Michael Rivard
Amanda Sardella
Gail Sarrazin
Karen Shaw
Katie Sprague
Sara Thomas
Joseph Tilton
Amy Torrey
Darren Williams
Zachary Wood
Stevie Youland

EXECUTIVE TEAM



Neil Kiely
President
& CEO



Stephanie Peters
EVP, Chief
Administrative Officer



Ben Geci
EVP, Chief
Lending Officer



Hope Burnell
EVP, Chief Human
Resources Officer



Mark Williams
EVP, Chief
Growth Officer



Aaron Sattler
EVP, Chief
Financial Officer

CELEBRATING OUR TEAM

EMPLOYEES

Lawrence Abbiati
Adam Abdelmaksoud
Kacei Albert
Deborah Avasthi
Giselle Bagushinski
Stephany Bailey
Susan Barbay
Haley Bean
Carly Beaudin
Crystal Beaulieu
Kelly Beckim
Michele Bedigan
Mary Berardi
Lisa Bilodeau
Meghann Bilodeau
Angela Bishop
Christine Bishop
Daniel Blake
Christopher Bloom
R. Pat Boure
Matthew Bowen
Adam Brooks
Robert Brown
Harry Buotte III
Hope Burnell
Ann Burrill
Brooke Buttitta
Caitlyn Callender
Steven Caya
Jason Chadbourne
Meghan Clifford
Jennifer Collins
Tania Congo
Jaela Costello
Jeremy Croston
Ashton Cuffee
Lenita Cunha
Sherry Curit
Arielle Darling
Chelsea Darling
Gregory Dauphinee
Shelly Davidson
Steven Davis
Jessica Diamond
Bich Dinh
Bennett Donohue
Jessica D'Ottavio
Janis Dwinal
Steven English

Melissa Farinas
Amy Ferron
Melissa Fortier
Colleen Fournier
Kimberly Fusco
Ben Geci
Christina Giddinge
Allison Gilbert
Patricia Gilbert
Bart Gillespie
Sharon Goes
Angela Greenwald
Laura Grenier
Aimee Griffith
Manuel Hafner
Nicole Haggerty
Lacey Halacy
Eric Hansen
Kimberly Harrington
Kyle Hawkins
Pat Hayes
Hope Heath
Craig Hendershot
Genevieve Hering
Emily Hobbs
Jaclyn Hood
Lisa Hook
Lance Hutchins
Shan Jackson
Kelly Jacobson
Kregg Jarvais
Torri Jones
Logan Kaiser
Lukoki Kalukembi
Andrea Karkos
Dustin Kaubris
Nolan Keene
Kaitlin Kelleher
Neil Kiely
Melissa Knutson
Jacob Kyajohnian
Rachel Labrecque
Nicole Lacroix
Kali Laganiere
Marcy Lagerson
Kimberly Larkin
Michelle Latham
Amanda Lavoie
Viktoriiia Lawrence

Matthew LeClair
Olivia Leduc
Laurie Leland
Samuel Lindsay
Mary Lunt
Christopher Lyon
Eder Machado
John Madore
Mario Martinez
Shaun McIntyre
Michael McKew
Samantha McLafferty
Katelyn McNulty
Jillian McWilliams
Rosie Menard
Jeseil Merrill
Katelyn Merrill
Ann Michaud
Mary Michaud
Taylor Michaud
Bruce Miller
Lucas Miller
Mary Miller
Shauna Miller
Mohamed Mohamed
Peggy Morin
Sarah Morin
Matthew Nash
Dennis Nason
Aaron Neary
Yani Nganzobo
Aliiana Nielsen
Jasmine Niles
Jackie Parent
Jessica Pelletier
Stephanie Peters
Alexis Petrain
Daniel Pike
Laura Pilon
Allison Pinette
Debra Poliquin
Isabella Pray
Tyler Pulk
Justin Purvis
Adrian Rawn
Ashley Reutershan
Jessica Richards
Joshua Ricker
Courtney Riordan

Michael Rivard
Briana Roberts
Jonathan Roix
Caitlyn Rollock
Alexis Rowe
Patricia Rumsey
Garrett Ryan
Nickolas Sanborn
Jose Santos
Scott Sarapas
Amanda Sardella
Gail Sarrazin
Aaron Sattler
Summer Schauffler
Christine Seifer
Nicole Sensenig
Karen Shaw
John Simko
Derek Simkowitz
David Smirles
Cassandra Smith
Miles Smith
Angela Snow
Brianna Somerville
Katie Sprague
Kayla St. Amand
Denise Tabet
Amy Taylor
Meagan Thibodeau
Sara Thomas
Jonah Thurlow
Joseph Tilton
Erika Toner
Amy Torrey
Abdoul Toure
Michelle Tupper
Maureen Van Uden
Stephan Vatcher
Sherri Vaughan
Hillary Whitney
Darren Williams
Mark Williams
Jaimie Willis
Zachary Wood
Kolby Youland
Stevie Youland

List accurate as of 3/1/2026.





We use the B Lab Impact Assessment to measure our public benefit and recertified as a Certified B Corp with a score of 117.6 points in 2026. B Lab certification is a third-party standard requiring companies to meet social sustainability and environmental performance standards, meet accountability standards, and be transparent to the public according to the score they receive on the assessment. B Lab certification applies to the whole company across all product lines and issue areas.

In consideration for their dedication and service to the Bank and in order to adequately compensate them for the legal obligations they incur by serving in this role, in 2025, Directors received an annual retainer of \$22,500, plus an additional \$1,300 per Board Meeting and \$400 per Committee Meeting. The Board Chair receives an additional stipend of \$15,000, and the Foundation Chair and Committee Chair receive an additional annual retainer of \$3,000 to \$6,500. Directors are also eligible to participate in company benefits if they so elect. Director compensation is reviewed by Regulators as part of the recurring examination process.



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