#### Board of Governors of the Federal Reserve System



## Annual Report of Holding Companies—FR Y-6

#### Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Gregory A. Dufour

Name of the Holding Company Director and Official

#### President and CEO

Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
will be sent under separate cover
is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end): **December 31, 2020** Month / Day / Year 549300ZVEDL2L8UW4F28 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Camden National Corporation Legal Title of Holding Company 2 Elm Street (Mailing Address of the Holding Company) Street / P.O. Box Camden ME 04843 City State Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Michael R. Archer SVP, Controller Name 207-230-2058 Area Code / Phone Number / Extension 207-230-5346 Area Code / FAX Number marcher@camdennational.com www.camdennational.com Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of 1=Yes 0 this report submission? ..... In accordance with the General Instructions for this report (check only one), 1. a letter justifying this request is being provided along with the report ..... 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested

must be provided separately and labeled

as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

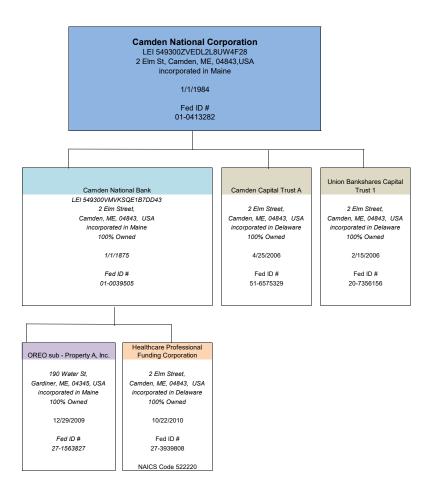
# For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company			Legal Title of Subsidiary Holding Company		
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsi	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiar	y Holding Company		Legal Title of Subsi	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiar	y Holding Company		Legal Title of Subsi	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if dif	ferent from mailing address)		Physical Location (	if different from mailing address)	

## Report Item 1: Annual Report to Shareholders

SEC registrant (not required)



LEI not applicable unless otherwise noted

Results: A list of branches for your depository institution: CAMDEN NATIONA This depository institution is held by CAMDEN NATIONAL CORPORATION (113 The data are as of 12/31/2020. Data reflects information that was received an

#### **Reconciliation and Verification Steps**

- 1. In the Data Action column of each branch row, enter one or more of the ac
- 2. If required, enter the date in the Effective Date column

#### **Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column **Change:** If the branch information is incorrect or incomplete, revise the data, **Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column **Delete:** If a branch listed was never owned by this depository institution, enter **Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try us

#### **Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detail f you are e-mailing this to your FRB contact, put your institution name, city a

#### Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

\* FDIC UNINUM, Office Number, and ID RSSD columns are for reference only

<b>Data Action</b>	Effective Date	Branch Service Type	Branch ID_RSSD*
ok		Full Service (Head Office)	593007
ok		Full Service	321406
ok		Full Service	4166285
ok		Full Service	4165886
ok		Full Service	552808
ok		Full Service	2458249
ok		Full Service	257000
ok		Full Service	424905
ok		Full Service	366500
ok		Full Service	2943697
ok		Full Service	558408
ok		Full Service	280802
ok		Full Service	533302
ok		Full Service	4165831
ok		Full Service	436805
ok		Full Service	4492005
ok		Full Service	4166191
ok		Full Service	594602
ok		Full Service	218074

ok	Full Service	437307
ok	Full Service	1860331
ok	Full Service	1462164
ok	Full Service	494104
ok	Full Service	563907
ok	Full Service	440709
ok	Full Service	4452399
ok	Full Service	4368472
ok	Full Service	244206
ok	Full Service	242501
ok	Full Service	1439791
ok	Full Service	441201
ok	Full Service	3177127
ok	Full Service	3566767
ok	Full Service	4165868
ok	Full Service	506409
ok	Full Service	2458230
ok	Full Service	532800
ok	Full Service	227508
ok	Full Service	517106
ok	Full Service	4165934
ok	Full Service	1902772
ok	Full Service	4323837
ok	Full Service	4166249
ok	Full Service	243003
ok	Full Service	530301
ok	Full Service	3667413
ok	Full Service	595104
ok	Full Service	470603
ok	Full Service	4165925
ok	Full Service	529408
ok	Full Service	415202
ok	Full Service	830672
ok	Full Service	4165895
ok	Full Service	115801
ok	Full Service	2458258
ok	Full Service	239109
ok	Full Service	3667431
ok	Limited Service	5471173

L BANK (ID\_RSSD: 593007). 30249) of CAMDEN, ME. nd processed through 01/05/2021.

ctions specified below

n.
enter 'Change' in the **Data Action** column and the date wher olumn and the sale or closure date in the **Effective Date** columer 'Delete' in the **Data Action** column.

enter 'Add' in the Data Action column and the opening or ac

sing landscape orientation, page scaling, and/or legal sized pa

led instructions on this site for more information. nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Actic** Online application - https://y10online.federalreserve.gov.

v. Verification of these values is not required.

Popular Name

Popular Name
CAMDEN NATIONAL BANK
COURT STREET OFFICE
AUGUSTA CIVIC CENTER BANKING CENTER BRANCH
AUGUSTA EASTERN AVENUE BANKING CENTER BRANCH
AUGUSTA MAIN BRANCH
AUGUSTA STATE STREET BANKING CENTER BRANCH
EXCHANGE STREET BRANCH
UNION STREET BRANCH
BATH BANKING CENTER BRANCH
BELFAST BRANCH
BELFAST OFFICE
BINGHAM OFFICE
BLUE HILL BRANCH
BOOTHBAY HARBOR BANKING CENTER BRANCH
PARKWAY SOUTH BRANCH
BRUNSWICK COOKS CORNER BANKING CENTER BRANCH
BRUNSWICK MAINE STREET BANKING BRANCH
BUCKSPORT OFFICE
CALAIS BANKING CENTER BRANCH

CAMDEN SQUARE OFFICE
CASTINE VILLAGE BRANCH
DAMARISCOTTA OFFICE
DOVER-FOXCROFT OFFICE
ELLSWORTH OFFICE
ELLSWORTH PLAZA OFFICE
FALMOUTH BANKING CENTER BRANCH
GARDINER BANKING CENTER BRANCH
GREENVILLE OFFICE
HALLOWELL BANKING CENTER BRANCH
HERMON OFFICE
JONESPORT BRANCH
KENNEBUNK BANKING CENTER BRANCH
SOUTH AVENUE BRANCH
MACHIAS BANKING CENTER BRANCH
MADISON OFFICE
MANCHESTER BANKING CENTER BRANCH
MILBRIDGE AGENCY BRANCH
TOWN HILL BRANCH
NEWPORT BRANCH
OAKLAND BANKING CENTER BRANCH
OLD TOWN BRANCH
CANAL PLAZA BRANCH
RANDOLPH BANKING CENTER BRANCH
RICHMOND BANKING CENTER BRANCH
ROCKLAND OFFICE
SACO BANKING CENTER BRANCH
STONINGTON BRANCH
THOMASTON OFFICE
TOPSHAM BANKING CENTER BRANCH
UNION OFFICE
VINAL HAVEN OFFICE
WALDOBORO MAIN OFFICE
WATERVILLE KMD BANKING CENTER BRANCH
WATERVILLE OFFICE
WINTHROP BANKING CENTER BRANCH
WISCASSET BANKING CENTER BRANCH
YORK BANKING CENTER BRANCH
PORTSMOUTH BRANCH

 $\ensuremath{\text{1}}$  this information first became valid in the  $\ensuremath{\textbf{Effective Date}}$  column. nn.

quisition date in the **Effective Date** column.

per.

on of Change, Close, Delete, or Add.

Street Address	City	State	Zip Code
2 ELM STREET	CAMDEN	ME	04843
178 COURT STR	AUBURN	ME	04210
130 COMMUNITY DRIVE	AUGUSTA	ME	04330
66 EASTERN AVENUE	AUGUSTA	ME	04330
21 ARMORY STREET	AUGUSTA	ME	04330
96 STATE STREET	AUGUSTA	ME	04330
80 EXCHANGE STREET	BANGOR	ME	04401
1176 UNION STREET	BANGOR	ME	04401
7 CHANDLER DRIVE	BATH	ME	04530
17 BELMONT AVENUE	BELFAST	ME	04915
156 MAIN STREET	BELFAST	ME	04915
312 MAIN STREET	BINGHAM	ME	04920
9 TENNEY HILL	BLUE HILL	ME	04614
185 TOWNSEND AVENUE SUITE P	BOOTHBAY HARBOR	ME	04538
15 PARKWAY SOUTH	BREWER	ME	04412
6 GURNET ROAD	BRUNSWICK	ME	04011
137 MAINE STREET	BRUNSWICK	ME	04011
90 MAIN STREET	BUCKSPORT	ME	04416
344 MAIN STREET	CALAIS	ME	04619

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14 ELM STREET, CAMDEN SQUARE SHOPPING PLAZA	CAMDEN	ME	04843
19 WATER STREET	CASTINE	ME	04421
435 MAIN STREET, OLD BUSINESS ROUTE 1	DAMARISCOTTA	ME	04543
1083 WEST MAIN STREET	DOVER-FOXCROFT	ME	04426
66 MAIN STREET	ELLSWORTH	ME	04605
3 MYRICK STREET	ELLSWORTH	ME	04605
240 US ROUTE 1	FALMOUTH	ME	04105
190 WATER STREET	GARDINER	ME	04345
20 LILY BAY ROAD	GREENVILLE	ME	04441
14 WINTHROP STR	HALLOWELL	ME	04347
2530 RTE 2, HERMAN CORNER	HERMON	ME	04402
51 MAIN STREET	JONESPORT	ME	04649
36 PORTLAND ROAD (US ROUTE 1)	KENNEBUNK	ME	04043
993 LISBON STREET	LEWISTON	ME	04240
6 M&M PLACE	MACHIAS	ME	04654
53 MAIN STREET	MADISON	ME	04950
9 POND ROAD	MANCHESTER	ME	04351
29 MAIN STREET	MILBRIDGE	ME	04658
1316 STATE HIGHWAY 102	MOUNT DESERT	ME	04660
79 MAIN STREET	NEWPORT	ME	04953
51 MAIN STREET	OAKLAND	ME	04963
330 MAIN STREET (ROUTE 2)	OLD TOWN	ME	04468
2 CANAL PLAZA	PORTLAND	ME	04101
268 WATER STREET	RANDOLPH	ME	04346
111 MAIN STR	RICHMOND	ME	04357
300 MAIN STREET	ROCKLAND	ME	04841
640 MAIN STREET	SACO	ME	04072
3 ATLANTIC AVENUE	STONINGTON	ME	04681
188 MAIN STREET	THOMASTON	ME	04861
16 TOPSHAM FAIR MALL ROAD SUITE 1	TOPSHAM	ME	04086
52 BURKETT ROAD	UNION	ME	04862
6 MAIN STREET	VINALHAVEN	ME	04863
1768 ATLANTIC HWY	WALDOBORO	ME	04572
258 KENNEDY MEMORIAL DRIVE	WATERVILLE	ME	04901
150 MAIN STREET	WATERVILLE	ME	04901
18 MAIN STREET	WINTHROP	ME	04364
52 BATH ROAD	WISCASSET	ME	04578
659 ROUTE 1	YORK	ME	03909
210 COMMERCE WAY, SUITE 350	PORTSMOUTH	NH	03801

County	Country	FDIC UNINUM*	Office Number*	Head Office
KNOX	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
ANDROSCOGGIN	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
KENNEBEC	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
KENNEBEC	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
KENNEBEC	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
KENNEBEC	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
PENOBSCOT	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
PENOBSCOT	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
SAGADAHOC	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
WALDO	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
WALDO	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
SOMERSET	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
HANCOCK	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
LINCOLN	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
PENOBSCOT	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
CUMBERLAND	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
CUMBERLAND	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
HANCOCK	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK
WASHINGTON	UNITED STATES	Not Required	Not Required	CAMDEN NATIONAL BANK

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Report Item 2b: Domestic Branch Listing

Submitted via e-mail on 3/24/21

# Report Item 3: Securities holders

(1)(a)(b)(c)

(1)(a) Name and address	(1)(b) Country of citizenship	(1)(c) Number of shares & Percentage owned
BlackRock Inc. New York, NY USA	USA	1,247,105 8.34% Common Stock
FMR, LLC Boston, MA USA	USA	1,324,238 8.86% Common Stock
Dimensional Fund Advisors, LP Austin, TX USA	USA	788,628 5.28% Common Stock

Report Item 3(2): Securities holders

None

FR Y-6 Report FYE 12/31/20 Camden National Corporation Camden, Maine

## Report Item 4: Insiders

		(3)(a) Position with	(3)(b) Position with	(3)(b) Position with	(3)(b) Position with	(3)(c) Title & Position	(4)(a) Percentage of Voting Shares in
(1) Name & Address	(2) Principal Occupation	Holding Company	Camden National Bank	Camden Capital Trust A	Union Bankshares Capital Trust 1	with Other Businesses	Holding Company
Ann Bresnahan Hope, Maine USA	Civic Leader	Director	Director	None	None	Treasurer Partners for Enrichment	0.329%
Joanne T. Campbell Camden, Maine USA		None	EVP Risk Management	None	None	None	0.118%
Craig Denekas Portland, Maine USA	Trustee, Chairman and Chief Executive Officer Libra Foundation	Director	None	None	None	Trustee, Fisher Charitable Trust Foundation	0.032%
Gregory A. Dufour Rockport, Maine USA		Director, President & Chief Executive Officer	Director, President & Chief Executive Officer	Administrative Trustee	Administrative Trustee	Trustee, Coastal Healthcare Alliance Trustee and Chairman, Maine Health	0.675%
David C. Flanagan Appleton, Maine USA	Retail - Construction products & services Viking Lumber, Inc.	Director	Director	None	None	President, Viking Lumber Inc. President, Pine Tree Products, Inc. Vice-Chair and Treasurer Coastal Healthcare Alliance	0.106%
S. Cathrine Longely Brunswick, Maine USA	Finance The Jackson Laboratory	Director	None	None	None	Executive Vice President and Chief Operating Officer, The Jackson Laboratory Director Hanley Center for Health Leadership in Portlar	0.045%
William Martel Saco, Maine USA		None	EVP Technology and Support	None	None	None	0.016%
Jennifer Mrabile Rockport, Maine USA		None Manaç	EVP ging Director of Wealth Mana	None gement	None	None	0.013%
Marie J. McCarthy North Yarmouth, ME USA	Chief Operations and People Officer L.L. Bean	Director	Director	None	None	Director Maine Health	0.021%
Timothy P. Nightingale Rockport, Maine USA		None	EVP Chief Credit Officer	None	None	Director Finance Authority of Maine	0.262%
James H. Page Old Town, Maine USA	Retired	Director	None	None	None	None	0.037%
Patricia Rose Atkinson, New Hampshire US	 SA	None	EVP Retail and Mortgage Officer	None	None	None	0.042%

### Report Item 4: Insiders

		(3)(a) Position with	(3)(b) Position with	(3)(b) Position with	(3)(b) Position with Union Bankshares	(3)(c) Title & Position	(4)(a) Percentage of Voting Shares in
(1) Name & Address	(2) Principal Occupation	Holding Company	Camden National Bank	Camden Capital Trust A	Capital Trust 1	with Other Businesses	Holding Company
Robin A. Sawyer South Portland, Maine USA	Retired	Director	Director	None	None	Treasurer, Chair of Finance Committee Gulf of Maine Research Institute	0.037%
Ryan Smith Auburn, Maine USA		None	EVP Commercial Banking	None	None	None	0.037%

### Report Item 4: Insiders

(1) Name & Address	(2) Principal Occupation	(3)(a) Position with Holding Company	(3)(b) Position with  Camden National Bank	(3)(b) Position with  Camden Capital Trust A	(3)(b) Position with Union Bankshares Capital Trust 1	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company
Carl J. Soderberg	Construction	Director	Director	None	None	President and Owner,	0.490%
Caribou, Maine USA	Soderberg Company, Inc.					Soderberg Company, Inc.	
						Partner,	
						Monica Scandinavian Imports	
						Owner,	
						York Street Complex, Inc.	
						Partner,	
						Nordic Properties, Inc.	
						Partner,	
						C.S.S. Development, Inc.	
						Director	
						Cary Medical Center	
						Director	
						Bigrock Mountain Ski Area	
						Director	
						Northern Skiers Club	
Lawrence J. Sterrs	Telecom	Director	Director	None	None	Board Chair	0.043%
Belfast, Maine USA	UniTek, Inc.	Chair	Chair	110110		UniTek, Inc.	0.01070
Bondot, Manio Cort	on on, me	O.I.a.i	O.I.a.ii			Chair and Chief Executive Officer,	
						Unity Foundation	
						Board Chair	
						Star of Hope, Inc.	
Gregory A White		None	EVP	Administrative	Administrative	None	0.013%
Farmington, Connecticut U	JSA		Chief Financial Officer	Trustee	Trustee		

#### Principal Shareholder

None

## Report Item 4(4)c

Any other company, if 25 percent or more of it's outstanding voting securities or proportionate interest in a partnership are held.

Name of Director, Officer		
or Principal Shareholder	Description	Percentage
Ann W. Bresnahan		
Analine Corporation	Corporation	50%
Camelot Stowe	LLC	100%
Craig Denekas		
None		
Gregory A. Dufour		
Howe Brook Holdings LLC	LLC	25%
David C. Flanagan		
Viking Lumber, Inc.	Corporation	46.72%
Pine Tree Products, Inc.	Corporation	100%
S. Catherine Longley		
None		
Marie McCarthy		
None		
James H. Page		
None		
Robin A. Sawyer		
Allen Avenue Property Management	LLC	50%
East Grand Ave Property Management	LLC	50%
Carl J. Soderberg		
Soderberg Company Inc.	Corporation	100%
Nordic Properties LLC	LLC, Sole Manager	100%
C.S.S. Development Inc.	Corporation	50%
Monica's Scandinavian Imports	Corporation	75%
York Street Complex, Inc.	Corporation	100%

#### Lawrence J. Sterrs

None