



FACT SHEET AS OF 3/31/25

The bank that makes your life better.

Our mission? With our OneLedyard approach, we deliver a highly personalized experience that results in meaningful client relationships.

Q1 Financial Highlights

- Total Assets: \$975 million
- Total Deposits: \$796 million
- Total Gross Loans: \$608 million
- Net Income: \$1.2 million
- Return on Assets (ROA): 0.46%
- Return on Equity (ROE): 7.71%

Market Position

- Founded: 1991
- Headquarters: Hanover, NH
- Number of Branches: 8
- Number of Employees: 129
- Key Service Areas: Upper Valley, Lake Sunapee Region, NH Capital Region

Risk Management

Excellent Credit Quality Allowance for credit losses (ACL) at 3.5x non-performing assets.

Robust Liquidity Profile ~80/20 retail / commercial deposit split, <14% uninsured, deep off-balance sheet access to both FHLB and Fed.

Strong Capital All ratios well in excess of regulatory well-capitalized minimums.

Prudent Interest Rate Risk Management NII and EVE limits, ~\$280m securities portfolio with duration of ~6 years, ~\$149m derivatives hedge position.

Business Model



Core Services

Personal Banking Checking, Savings, Residential Lending and Consumer Lending

Business Banking Checking, Savings, Commercial Lending, Small Business Suite and Cash Management Services

Wealth Management Financial Planning, Investment Management, Retirement & Tax Planning and Investment Strategies



Targeting Approach

- We target individuals and businesses that value highly personalized, full-service relationship solutions through multi-channel client support.
- We support individuals, families, businesses and communities in NH and VT, providing personalization to meet their needs at any aspect of their journey.



Competitive Advantages

- Our OneLedyard approach offers a highly personalized service through an integrated banking experience.
- Online-enabled, convenient and modernized products and services supporting both personal and business needs.
- Industry leading client satisfaction and NPS scores.
- Unique Wealth Management Model with a trusted team advisor approach.
- State-of-the-art financial centers and effective digital banking options are core to the bank's brand position as the bank with highly personalized and high-tech capabilities.
- Recent investments in leadership and infrastructure.
- Strong balance sheet.

Performance & Growth

Recent Achievements

American Banker - Best Banks to Work For 2024 | Registry Review's Fast50 - Top Commercial and Residential Loan Growth in NH 2024 | Reader's Choice Awards - Best Financial Planning Service 2024 | Concord Cappies Awards - Best Financial Advisor Firm 2024 | Concord Cappies Awards - Best Place to Work 2024 | NH Business Review - Top Woman Run Businesses In NH 2024 | 5-Star Bauer Award 2024



Growth Strategy

Ledyard Bank's Strategic Plan is focused on growth, client experience and team member experience for the bank, enabling it to thrive as a community financial institution.

Multi-year strategic plan was launched in 2022, with a focus on growth.

- Expanding synergy between banking and wealth management business
- Deepening client relationships and broadening product set
- Developing a comprehensive commercial banking strategy
- Improving digital capabilities
- Significantly investing in people, technology, training and marketing
- Expanding geographically with a focus on southern NH
- Evaluating inorganic opportunities as they rise

Investment in growth strategy is paying off:

- 33% loan growth over the last 12 months
- Client deposits up 6% over the last 12 months;
- Up 4% excluding transfer of wealth management funds



SCAN TO VIEW
PRESENTATION



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