



NSB Impact Team

Responsible Neighbor Report

2026



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Norway Savings Bank



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Welcome to the NSB Impact Team Responsible Neighbor Report! In the pages that follow, we are pleased to share the stories, statistics, and significance of the initiatives that are currently completed, continuing, or conceptualized for the future by our NSB Impact Team Alliances.

The NSB Impact Team creates, encourages, and oversees socially responsible and sustainable environmental practices for our team, customers, and communities.

Through four Impact Team Alliances (Social, Environmental, Communications, Governance), the necessary framework is in place to support initiatives that assist the bank in promoting environmental sustainability, social justice, team member development, and responsible corporate behavior.

At NSB, the values of respect, dignity, community service, and fiscal responsibility are important to us. These are cornerstones of our bank that have guided our decisions, contributions, and impact since 1866. The NSB Impact Team and the many team members who comprise it have provided intentional and purposeful steps in promoting and delivering on our values. I want to thank those who have contributed to the efforts to date and we always encourage any interested team members to join an Alliance that inspires them.

It's our privilege to improve the lives of customers, the experience of our team, and the well-being of our communities, helping us to make the world a better place. Building and maintaining sustainable programs, products, and community-enhancing initiatives is how we have a generational impact. This report displays the ways we are living our commitment to corporate citizenship by being responsible neighbors, and we're grateful for the contributions of the NSB Impact Team in focusing those efforts, transforming our bank in positive ways, and working for the betterment of all inside of our bank walls and far beyond them.

With sincere thanks,

A handwritten signature in black ink, appearing to read 'Dan Walsh'.

Dan Walsh
President and CEO, Norway Savings Bank





MAKING OUR COMMUNITIES BETTER PLACES TO WORK AND LIVE





VOLUNTEERISM

In 2025, NSB volunteers donated their time and talent to 119 local organizations totaling 3,056 volunteer hours.

CHARITABLE DONATIONS

NSB contributed to 339 nonprofits in 2025 providing assistance to organizations offering essential need support; civic, cultural, and environmental initiatives; economic, workforce, and housing development; and education and financial literacy.

CLYNK EFFORTS

NSB has collected over 21,000 containers as part of its Clynk bottle and can redemption and recycling campaign, donating \$2,000 in proceeds to four local nonprofits as part of the program.

JUST WATER INITIATIVE

NSB eliminated single-use plastic bottles in the workplace by transitioning to JUST Water 100% Spring Water, sustainably sourced water in plant-based cartons.

DOCUSIGN DATA SINCE 2024

OVER 58,000 SHEETS OF PAPER
SAVED

OVER 8,700 POUNDS OF CARBON
EMISSIONS REDUCED

OVER 3.7 TONS OF WOOD
CONSERVED

Compostable and biodegradable mealware is now provided at all branches.



Unused plastic utensils are being donated to nonprofits that repurpose the items, including Ruth's Reusables, food pantries, and soup kitchens.



As of January 2026, NSB sends over 32,000 e-statements each month, greatly reducing the cost and impact of printing paper and envelopes.

SERVICE

The NSB Commercial Team visited Preble Street Soup Kitchen in Portland to prepare dinners, soup, and vegetables before participating in an assembly line to organize the soup kitchen's dinner service. The group also wiped, swept, and mopped to help the organization. Preble Street feeds thousands of people each day as part of its commitment to empower those who experience problems with hunger, housing, and homelessness.



SOLAR PANELS

NSB's Kennebunk branch has enjoyed a 42% reduction in its electricity costs following the installation of solar panels, which also offset carbon emissions by nearly 50,000 pounds. That annual impact is equivalent to reducing the use and burning of 2,400 gallons of gasoline, 3,750 gallons of propane, and enables NSB to return \$4,737 in power annually to Kennebunk Light & Power.



SOLIDARITY

NSB continued its annual tradition of gathering team members, friends, and family together to march in the Portland Pride Parade in support of the LGBTQ+ community. In the past five years, NSB's support of inclusivity and equality for this community has extended to contributions of over \$225,000 to the Equality Community Center and Equality Maine, which both serve people in need throughout the state.



SUSTAINABILITY

The launch of NSB's new mobile and online banking platforms further contribute to environmental sustainability by reducing the need for paper statements and documentation, and cutting down on associated carbon emissions. The deployment of advanced digital financial tools helps meet NSB's environmental responsibilities and allows for customers to complete their banking tasks where they are instead of needing to drive to a branch.





A CULTURE OF INCLUSION, RESPECT, AND KINDNESS





CULTURE PILLARS

Communication
Diversity, Equity, Inclusion, and Belonging
Hunger for Excellence
Leadership
Team Member Experience

CULTURE DAY

Opportunities to celebrate shared accomplishments, collaboration, and the bank's spirit of encouragement and culture of support.

EMPLOYEE APPRECIATION DAY

NSB employees from across the bank's footprint gather to appreciate NSB's greatest source of strength: Team Members.

GIVING CLOSET

A venue for the NSB team to donate and take free professional and business casual clothing and shoes.

CAREGIVERS RESOURCE GROUP

The group welcomes team members taking care of adult family members, grandchildren, friends, or neighbors and offers support as well as expert guests who present on a variety of helpful topics.

SOCIAL HOUR

Virtual gatherings hosted by the Social Alliance for team members to discuss, learn about, and ponder topics of equality, belonging, and inclusion.

A POSITIVE, TEAM-BASED CULTURE THAT LEVERAGES EACH PERSON'S UNIQUE GIFTS AND STRENGTHS AND OFFERS THE SUPPORT TO ACHIEVE GREAT THINGS.

LIZ DICKERSON

Liz is a Customer Care Center support specialist at Norway Savings Bank who has spent over 25 years serving as the voice customers first encounter when they contact the bank. Liz has answered close to 1.5 million calls during her time at NSB.

"True friendships are made here. The fact that we all work to do what's best for each other, the bank, and, of course, the customers, makes for such a special place."



SEDRINA RODRIGUES

Sedrina is a Personal Banker at Norway Savings Bank's Portland branches. A native of Angola, her friendly demeanor and tireless work ethic have made her popular among customers and team members alike.

"I enjoy working at Norway Savings Bank and have made many great friendships along the way. My co-workers are the best! I plan to continue my career here at the bank and continue to learn and grow."



KEYSHA WRIGHT

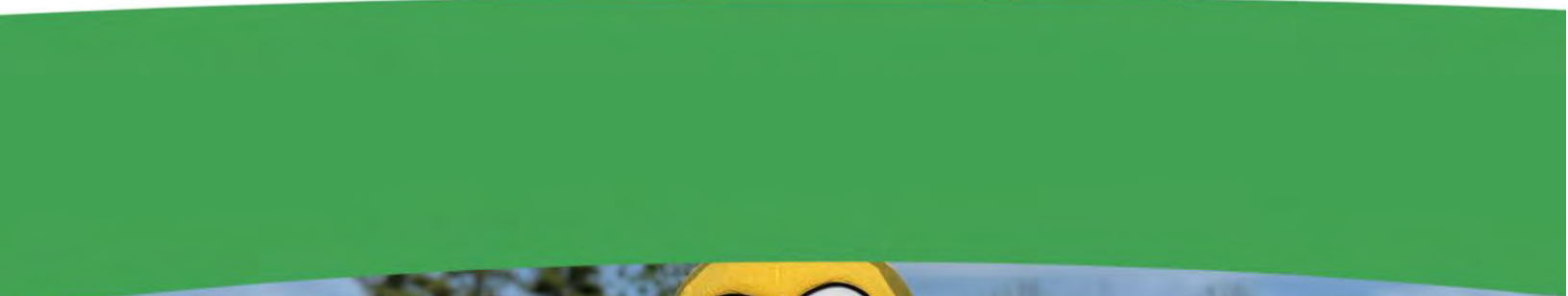
Keysha is a Relationship Manager & Trust Officer in NSB's Asset Management Group, the perfect spot for a person known not only for her attention to detail and great work, but also for her genuine care of others. Researching which Maine company had the best culture led Keysha to NSB.

"NSB goes beyond what they see on paper to really provide opportunities to everyone they come across. Every person that crosses my path can teach me something or allow me to experience something if I am open to it. I am very excited for the opportunities ahead of me, and honored and grateful to have those opportunities at NSB."





TEAM MEMBERS OUR MOST VALUABLE RESOURCE



DEB MCPHAIL
SENIOR DEPOSIT OPERATIONS & BSA OFFICER SVP
NSB SINCE 1982



"We achieve high standards and goals, not by looking to be the biggest, but through our commitment to our employees, customers, and communities. NSB can't be all things to everyone, but what we are is a bank that serves its clientele with the best of who we are."

JACOB GIKAS
BRANCH MANAGER, SCARBOROUGH
NSB SINCE 2021



"Developing relationships with customers and local business owners while assisting with their financial needs is so fulfilling. Working for NSB has allowed me opportunities to get involved in the community and learn more about the amazing work Mainers are doing. I'm looking forward to continuing to grow here as a manager, team member, and community contributor."

ASHLEY MORRILL
MARKET SUPERVISOR, BRUNSWICK/TOPSHAM
NSB SINCE 2021



"I'm so excited to continue my growth and career path here at NSB. I came from a larger financial institution and was happy when I made the switch to NSB because you truly don't feel like 'just a number' here. The growth opportunities here feel endless, and your managers and mentors are excited to see you succeed and that was made clear from the start!"

RODRIGO ARCIBAR
BRANCH MANAGER, YARMOUTH
NSB SINCE 2025



"I wanted to be where I felt I was making a positive impact on my community. This deliberate search led to Norway Savings Bank. The alignment of values focusing on creating a positive impact on my community is what drives me to work hard for NSB knowing their mission is the same."

2025 TEAM by the NUMBERS



156

team members completed 17 retail training classes.

122

enrollments in NSB's Books and Beyond program.

90

% of team members who participated in Wellness program.

68

% of team members who are female.

91

% of team members who completed Employee Engagement Survey.

55

team members in the GROW Mentorship program.

36

team members who attended external training.

19

team members who completed Leadership Academy or Lab.

9

team members who completed Manager Bootcamp.

6

consecutive years named a Best Place for Working Parents.

There are 40 current NSB team members who have served at the bank for over 20 years!

NSB Impact Team Alliances

Environmental

Develops and implements initiatives to reduce NSB's carbon footprint, brings awareness to environmental issues inside and outside of NSB, and encourages team members and customers to embrace environmentally conscious decisions.

Governance

Identifies NSB's related risks and associated controls, determines what level of data tracking and reporting the bank requires in the short and long term, and implements reporting software to track NSB Impact Team metrics.

Social

Drives strategic efforts and brings awareness to social issues impacting our team members, customers, and communities, and encourages organizational support for diversity, equity, inclusion, and belonging for all.

Communications

Explains and promotes NSB Impact Team efforts through releases, videos, presentations, Town Halls, resource creation, and other channels.





ABOUT NSB

Founded in 1866, Norway Savings Bank is a leading mutual banking and financial services company headquartered in Norway, Maine. As of December 31, 2025, Norway Savings Bank had \$2.082 billion in total assets, 25 branch locations, and divisions in trust and investment services, personal banking, and business banking. It has received an “Outstanding” rating for three consecutive Community Reinvestment Act Exams from the FDIC. BauerFinancial has designated the Bank the “Best of Bauer” for earning and maintaining its highest 5-star rating for 36 continuous years, naming NSB one of the “strongest banks in the nation.” NSB holds a Gold Certification as a “Best Wellness Employer” from Wellness Workdays for consistently maintaining a best-in-class corporate wellness program and is recognized as a “Best Place for Working Parents” for being committed to supporting working parents through family-friendly practices.