



Financial Code of Ethics Policy

Purpose and Scope

Camden National Corporation (the "Company") established this Financial Code of Ethics to promote honest and ethical conduct, as well as to ensure fair, accurate, timely, and understandable reporting of the Company's finances and other public reported numbers.

This Financial Code of Ethics applies to the Company's CEO, CFO, and Controller, and other senior executives performing similar senior financial officer functions, as well as, all Financial Officers and Internal Audit Officers (the "Covered Employees") and is intended to supplement the Code of Business Conduct and Ethics and other applicable business conduct standards, policies or guidelines in the Company's employee handbook.

Process

The Covered Employees will:

- Engage in and promote honest and ethical behavior, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships.
- Avoid conflicts of interest and disclose to the Company's Business Ethics Officer (BEO) any material transaction or relationship that reasonably could be expected to give rise to such conflict.
- Promote accurate, complete, fair, timely and understandable disclosure in material respects in reports and documents that the Company files with, or submits to, the SEC and other regulators and in other public communications made by the Company in accordance with the following guidelines:
 - all accounting records, and the reports produced from such records, must be in accordance with all applicable laws;
 - all accounting records must fairly and accurately reflect the transactions or occurrences to which they relate;
 - all accounting records must fairly and accurately reflect in reasonable detail in accordance with generally accepted accounting principles the Company's assets, liabilities, revenues and expenses;
 - all accounting records must not contain any materially false or intentionally misleading entries;



- no transactions should be intentionally misclassified as to accounts, departments or accounting periods;
 - all transactions must be supported by accurate documentation in reasonable detail and in all material respects to be recorded in the property account or in the proper accounting period;
 - no information should be concealed from our internal auditors or our independent audits; and
- Comply with rules and regulations of federal, state, and local governments and of other appropriate regulatory agencies.
- Respect the confidentiality of information acquired in the course of one's work except when authorized or otherwise legally obligated to disclosure, as provided for in the Company's policies and procedures governing confidentiality and privacy.
- Take all reasonable measures to protect the confidentiality of non-public information relating to the Company and its customers.
- Exercise responsible use, control, and stewardship over all of Company assets and resources that are employed by or entrusted to the Covered Employees.
- Not coerce, manipulate, mislead, or unduly influence any authorized audit or interfere with any auditor engaged in the performance of an internal or independent audit of the Company's system of internal controls, financial statements, or accounting books and records.

Reporting Violations of this Code

Any concerns or questions regarding potential violations of the Financial Code of Ethics, any other Company policy or procedure or applicable law, rules or regulations involving accounting, internal accounting controls or auditing matters should be directed to the Audit Committee or a designee of the Audit Committee. Officers and employees may communicate with the Audit Committee or its designee:

- In writing to: Brandon Boey, Business Ethics Officer, 3 Canal Plaza, Portland, Maine 04101, or
- By phoning the Feedback Line at (207) 236-9064, or
- By contacting the Chairman of the Audit Committee, S. Catherine "Katy" Longley, directly by telephone at (207) 288-6108.

Officers and employees may use either of these methods to communicate anonymously with the Audit Committee.



The reporting requirements do not prevent employees from reporting to the government or regulators conduct that the employees believe to be in violation of law, and it does not require employees notifying the Company prior to reporting to the government or the regulators.

The Company strictly prohibits intimidation or retaliation against anyone who makes a good faith report about a known or suspected violation of this Code, or any law or regulation.

Enforcement

Violations of this Financial Code of Ethics may result in disciplinary action, up to and including termination of employment.

Approved: November 1, 2017

Reviewed: October 29, 2018

Reviewed: October 29, 2019

Reviewed: October 26, 2021

Amended: October 25, 2022