

20 | ANNUAL 20 | REPORT



Supporting our local communities



**Bank of
New Hampshire**



A Message from the Chairman and President



Suzanne L. Stiles, Chairman of the Board with Michael J. Long, President and CEO

Since Bank of New Hampshire was founded in 1831, it has weathered every storm that's come its way. From global pandemics, world wars, and economic recessions, New Hampshire's local bank has grown into a pillar of strength for its customers and communities statewide. In the winter of 1918, history's most lethal influenza virus erupted in Kansas and 24 weeks later, it had taken the lives of 100 million people worldwide. Who could have predicted that just over 100 years later, the COVID-19 virus would be swiftly spreading across the world? This year has forever changed our way of life, but Bank of New Hampshire once again stands tall and strong in the middle of the storm.

We understand and take very seriously our responsibility to safeguard our customers' funds, meet their financial needs and support our communities, especially during these difficult times. In the latter part of February, as the impact of COVID-19 began to hit the state of New Hampshire, we took immediate and proactive steps, activating our established Pandemic and Business Continuity Plans, quickly instituting remote working environments, and closure of public areas while shifting services to drive-up and customer call centers.

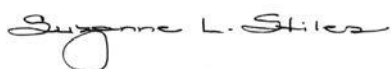
The story behind the scenes, however, is how our staff rallied above and beyond expectations to get the job done despite the challenges and adversity we faced. When the Small Business Administration's Payroll Protection Program loans became available, our Commercial Team, along with assistance from our Residential staff, produced the equivalent of 23 months of loan activity in just three weeks, working around the clock. This helped to assist over 800 organizations for over \$120MM.

Across the state, our front line staff worked tirelessly throughout each day at all drive-up locations, while continuing to assist customers with curbside service for a variety of requests, including opening new accounts.

In the midst of this pandemic, our Information Technology department was able to successfully manage a full system migration, converting our mainframe processing from an in-house operation to an outsourced service center for improved customer service.

It's this type of hard work and dedication that makes Bank of New Hampshire a standout statewide. This past year we were selected as the Union Leader's Choice Gold Award winner for a bank in the services category; we received three Gold awards and one Silver award for the Best of the Lakes Region contest, most notably being voted Best Bank or Credit Union. Lastly, we have been named Business New Hampshire Magazine's Business of the Decade for the financial services category.

We could not be more proud of our employees who have worked so hard to meet the needs of our customers under such difficult conditions caused by this pandemic. They provide the inner strength of this great institution and will help ensure that we remain strong and vibrant in the future, as we have for our last 189 years.



Suzanne L. Stiles
Chairman of the Board



Michael J. Long
President & CEO

Executive Management Team



Back row left to right: Michael J. Seymour, SVP - Chief Customer Experience & Marketing Officer, Gayle E. Price, SVP - Chief Human Resources Officer, Ross W. Bartlett, EVP - Chief Risk & Credit Officer, Christopher J. Logan, EVP - Chief Administrative Officer, and Nobo K. Sircar, EVP - Chief Financial Officer. Front row left to right: Cydney D. Shapleigh, EVP - Chief Wealth Management Officer, and Michael J. Long, President & CEO.

Building for the Future



Gilford, New Hampshire

A few of our Lakes Region Officers proudly working in the recently renovated Gilford Village office. From left to right: Tiffany Baert, Megan Ryder, Christopher Walkley, and Alexandra Pelletier.



Conway, New Hampshire

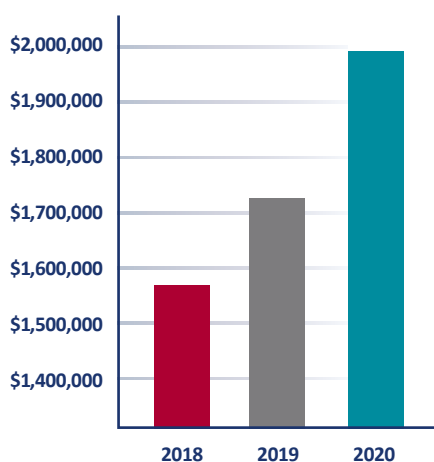
The newly constructed Conway office was completed and open to the public on June 29, 2020.

CONSOLIDATED FINANCIAL HIGHLIGHTS*

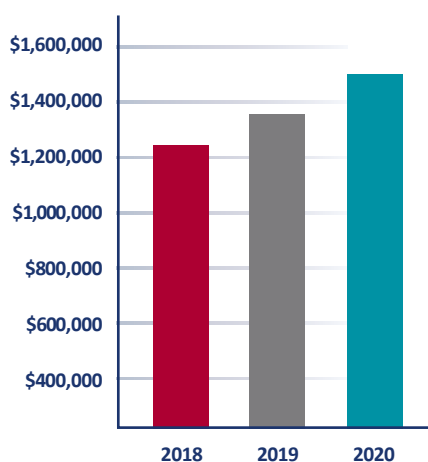
(\$ in thousands)

	6/30/18	6/30/19	6/30/20
Total Assets	1,596,864	1,720,129	1,997,946
Net Loans	1,258,092	1,371,782	1,555,954
Deposits	1,233,506	1,333,479	1,585,615
Net Income	10,024	12,550	15,687

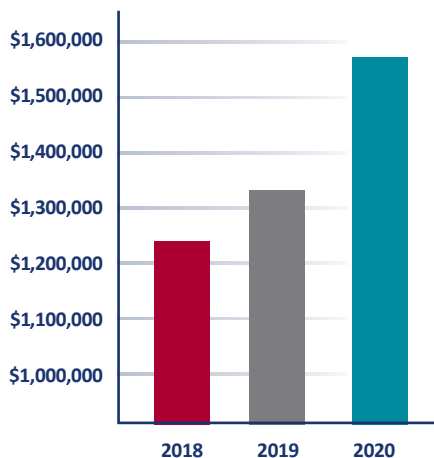
TOTAL ASSETS



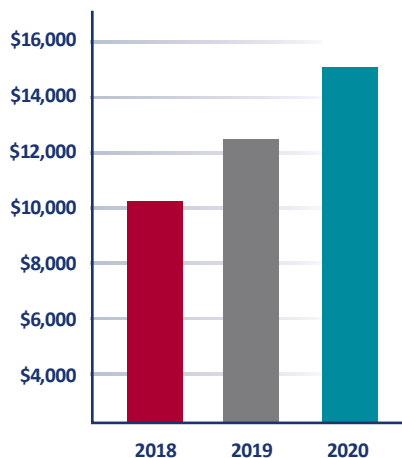
NET LOANS



DEPOSITS



NET INCOME



*Unaudited



MANAGEMENT & CORPORATE OFFICERS

EXECUTIVE MANAGEMENT TEAM

Michael J. Long
President & CEO

Ross W. Bartlett
Chief Risk Management
& Credit Officer

Christopher J. Logan
Chief Administrative Officer

Gayle E. Price
Chief Human Resources Officer

Michael J. Seymour
Chief Customer Experience
& Marketing Officer

Cydney D. Shapleigh
Chief Wealth Management Officer

Nobo K. Sircar
Chief Financial Officer

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Private Banking Officer

Tania L. Bossey
Senior Commercial Credit Officer

Eric C. Carter
Electronic Banking Manager

Cheri M. Caruso
Senior Project Manager

Cecile M. Chase
Retail Sales & Development

Debra L. Davis
Bank Operations Officer

Arlene C. Folsom
Wealth Management Fiduciary
Officer

Edwin K. Killam
Commercial Banker & Team Leader

Robert A. Magan
Private Banking Investment Officer

Charles P. Mathews
Private Banking Investment Officer

Paul C. Nee
Chief Information Officer

Carolyn B. Peverly
Retail Banking Officer

Michael J. St. Onge
Investment Officer

Evelyn M. Whelton
Retail Lending Sales Manager

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Natalia S. Beaulieu
Compliance Officer

Lisa A. Byars
Human Resources Officer

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Senior Mortgage Loan Officer

Tammy L. Cote
Senior Mortgage Loan Officer

Tawnya J. Courtemanche
Banking Office Manager

Travis J. Fautten
Commercial Banker

Joanne M. Gagnon
Commercial Banker

James L. Glover
Banking Office Manager

Deborah I. Greenwood
Banking Office Manager

Kelly A. Guilmette
Corporate Cash Management
Officer

Donna C. Harris
Customer Service Manager

James R. Hayes
Corporate Cash Management
Manager

Mary M. Henderson
Banking Office Manager

Darren M. Howcroft
Senior Financial Consultant

Martha L. Hughes
Banking Office Manager

Anthony J. Ilacqua
Banking Office Manager

Patricia R. Kingwill
Banking Office Manager

Peter J. Lee
Information Security
& Vendor Management

Joan E. Leroux
Digital Product Administrator

Therese C. D. Linden
Wealth Management
Client Support Manager

Michael P. Lowrey
Data Processing Manager

Melissa A. Mansfield
Retail Lending Operations Manager

Martha A. McLeod
Controller

Dona G. Murray
Investment Officer

Britany L. Nickolich
Commercial Administration
& Compliance Officer

Kelli J. Olsen
Corporate Cash Management
Officer

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Alexandra P. Pelletier
Retail Banking Operations
Officer

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Jared C. Price
Business Analytics Manager

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Officer

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Administration Manager

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Commercial Banker

Debra D. Thum
Commercial Banker

Christopher F. Walkley
Commercial Banker

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ASSISTANT VICE PRESIDENTS

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Banking Office Manager

Timothy C. Boudreau
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Sarah A. Desrosiers
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Thomas J. Galante
Financial Consultant

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Mortgage Loan Assistant
Manager

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Information Security
Administrator

CORPORATE OFFICERS

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Mortgage Loan Officer

Vickie J. DiPrizio
Mortgage Loan Officer

Barbara A. Laflamme
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Banking Office Manager

Elizabeth W. Lyons
Banking Office Manager

Jillian C. Rolfe
Assistant Office Manager



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Shatswell, MacLeod & Company, P.C.

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LRGHealthcare

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Bamford, Dedopoulos & Regan, PLLC

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Baron's Major Brands

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Decorative Interiors

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Plymouth State University

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Coldwell Banker

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R.M. Piper, Inc.

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State of NH, DHHS

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Rist-Frost Shumway

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George C. Stafford & Sons, Inc. / Stafford Oil Company, Inc.

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Veterinarian

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Commercial Real Estate Sales Associate
Weeks Commercial

Sean C. Sullivan
CPA

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Melcher & Prescott, Inc.

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Widmark Companies

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Retired Executive Director
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President
Construx, Inc.

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Oak Ledge Farm

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Alvin J. Coleman & Son, Inc.

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D'Amante Couser Pellerin & Associates, P.A.

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Retired
Vutek

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Master Crystal Cutter
Pepi Herrmann Crystal, Inc.

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Retired
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J. J. Morin

Judith T. Reeve
Community Volunteer

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NCM Management, Inc.

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Retired Accountant

Margaret K. Selig
Retired Director
Laconia Adult Education

Joni Stover
Retired Executive
Dow Fuel Company

BANKING OFFICES

ANTRIM

77 Main Street
588.6333

CONWAY

29 Main Street
447.2408

LITTLETON

125 Main Street
444.5192

BEDFORD

256 Wallace Road
471.7043

DOVER

845 Central Avenue
740.4277

MANCHESTER

705 Hooksett Road
626.1301

CAMPTON

21 Tower Road
726.3442

GILFORD

1441 Lakeshore Road
Route 11
528.1121

MOULTONBOROUGH

960 Whittier Highway
Route 25
476.2265

CENTER OSSIPEE

300 Route 16B
Indian Mound Shopping Center
539.4278

GILFORD

One Country Club Road
528.3000

PLYMOUTH

6 Riverside Drive
536.4200

CLAREMONT

14 Sullivan Street
542.3072

GORHAM

583 Main Street
466.3352

PORTSMOUTH

11 Portwalk Place
334.9658

CONCORD

167 North Main Street
224.5444

HILLSBOROUGH

325 West Main Street
464.5444

ROCHESTER

301 North Main Street
330.7000

CONCORD

18 South Main Street
At Bank of NH Stage
230.4240

LACONIA

62 Pleasant Street
524.1212

WHITEFIELD

22 King's Square
837.2532

CONCORD

11 Triangle Park Drive
228.6101

LINCOLN

76 Main Street
Route 112
745.3431

WOODSVILLE

55 Central Street
747.2859

WEALTH MANAGEMENT OFFICE

3 Eagle Square, Concord

LOAN PRODUCTION OFFICE

12 Northbrook Drive, Falmouth, ME



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PCF

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Printed on 100% recycled,
chlorine free paper



**Bank of
New Hampshire**

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Member FDIC

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