

MAINE STATE LEGISLATURE

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ANNUAL REPORT FROM THE
SUPERINTENDENT
OF
THE BUREAU OF FINANCIAL INSTITUTIONS
TO THE LEGISLATURE

PREPARED BY THE STAFF OF THE
MAINE BUREAU OF FINANCIAL INSTITUTIONS

January 15, 2026

Janet T. Mills
Governor

Joan Cohen
Commissioner

Lloyd P. LaFountain III
Superintendent

INTRODUCTION

The statutory mission of the Maine Bureau of Financial Institutions (Bureau), as set forth in 9-B M.R.S. § 111, is to ensure the strength, stability and efficiency of the financial institutions it regulates, encourage the development and expansion of financial services, ensure reasonable and orderly competition, protect consumers against unfair practices, provide consumer education, and encourage the development of economically sound credit practices.

In 2025, the Bureau provided regulatory supervision to 38 state-chartered financial institutions, including 16 banks, 12 credit unions, and ten limited purpose banks consisting of nine nondepository trust companies and one merchant bank. As of June 30, 2025, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$39.57 billion. Maine state-chartered banks (including limited purpose banks) recorded \$35.64 billion in assets, representing a year-over-year increase of \$1.86 billion, or 5.5%. Maine state-chartered credit unions recorded \$3.93 billion in assets, representing a year-over-year increase of \$212.7 million, or 5.7%. Maine state-chartered limited purpose banks recorded \$126.4 billion in assets under management, representing a year-over-year increase of \$4.7 billion, or 3.9%.

The Bureau's two distinct divisions are responsible for the administration of the Maine Consumer Credit Code (Title 9-A) and the Maine Banking Code (Title 9-B). The Research, Administration, and Legal Affairs Division issues regulatory guidance, promulgates rules, responds to consumer complaints, reviews and processes applications to charter new financial institutions or merge existing institutions, and interacts with the Maine Legislature during legislative sessions. The Supervision and Examination Division conducts periodic on-site examinations of each state-chartered financial institution to evaluate financial strength, risk management processes, and compliance with state and federal laws and regulations. Bureau examiners conduct on-site and remote safety and soundness, compliance, trust, information technology, Bank Secrecy Act / Anti Money Laundering, and holding company examinations.

During the twelve-month period from November 1, 2024 to October 31, 2025, the Bureau received and processed seven applications and notifications. Among these

applications and notifications, four were related to branching activity, including the establishment by Maine state-chartered financial institutions of two new branches located in Maine, and one branch located in New Hampshire. As well as two new branches in Maine opened by out-of-state institutions. Other applications and notifications processed included one merger application, from a state-chartered bank and one name change of a Maine state-chartered financial institution.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2025, the Bureau's Consumer Outreach Specialist responded to 429 consumer complaints and inquiries, of which 226 required Bureau intervention. Complaints involved deposit account activities, fee disputes, consumer loans and credit cards. In addition to responding to consumer complaints, the Bureau actively monitors the latest scam and data breach activity, informing consumers and financial institutions of the illicit activity when appropriate through targeted email distribution lists and press releases.

The following report contains summary financial data for financial institutions doing business in Maine. It includes information on assets, deposits/shares, and loans, as well as office and branch location information. While this Annual Report should be helpful as a point-in-time resource for data on financial institutions, the Bureau's website (<http://www.maine.gov/pfr/financialinstitutions/>) continues to provide access to both current and archived information.

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SECTION I APPLICATION ACTIVITY

Pursuant to Maine law, potential organizers must file an application to charter a new institution and existing financial institutions must file an application or provide notice to the Bureau prior to branching, merging, acquiring other organizations, or engaging in certain other business activities.

Over the twelve-month period from November 1, 2024, to October 31, 2025, application activity for Maine's state-chartered financial institutions focused primarily on branching activity, accounting for four of the seven applications and notifications processed. Maine's state-chartered financial institutions established three new branches, which occurred in the following locations: Lewiston, Saco, and in the state of New Hampshire. Two branches were opened by financial institutions not chartered by the state of Maine in the following locations: Portland and Kennebunk. There was one notification of office relocation, which occurred in the town of Concord, New Hampshire.

One application was processed for mergers and acquisitions. Bar Harbor Bank and Trust, Bar Harbor, Maine merged with Woodsville Guaranty Savings Bank, a New Hampshire chartered stock bank with Bar Harbor Bank and Trust continuing as the surviving institution. After the merger, Bar Harbor Bank & Trust operates an additional nine branches in New Hampshire.

Five County Credit Union changed their name to Ancorum Credit Union, effective August 11, 2025.

SECTION I
APPLICATION ACTIVITY

Below is a table detailing the application activity over the twelve-month period from November 1, 2024 to October 31, 2025, as compared to the application activity for the previous four reporting periods.

	11/01/20- 10/31/21	11/01/21- 10/31/22	11/01/22- 10/31/23	11/01/23- 10/31/24	11/01/24- 10/31/25
Branch Establishment	9	6	7	9	4
Branch Relocation	1	2	2	0	1
Branch Closing	7	2	0	3	0
Change in Control/ Acquisition	1	2	0	0	0
Closely Related Activity	2	1	1	0	0
Est. Mutual Holding Company	0	0	0	0	0
Est. Nondepository Trust Company	1	0	0	0	0
Field Of Membership Expansion	0	2	1	3	0
Mergers & Acquisitions	4	1	0	2	1
Name Change	1	0	0	0	1
Other Filings	3	1	1	0	0
TOTAL	29	17	12	17	7

SECTION II
CONSUMER OUTREACH PROGRAM

Since 1987, the Bureau has maintained a Consumer Outreach Program with a designated Outreach Specialist on staff. The Outreach Specialist is available to answer questions related to the business of financial institutions, mediate complaints against financial institutions, participate in training programs, and make referrals to other regulatory agencies.

The Consumer Outreach Specialist maintains the consumer resources found on the Bureau’s website. Where, consumers can find links to a variety of financial topics, answers to frequently asked questions, and lists of the financial institutions doing business in the State. Consumers may also file complaints through the website, which are either handled by the Consumer Outreach Specialist or referred to the appropriate federal supervisory authority. If a consumer issue pertains to a nationally-chartered bank or federally-chartered credit union, a referral is made to the Consumer Financial Protection Bureau (CFPB) or the National Credit Union Administration (NCUA).

During the fiscal year ending June 30, 2025, the Bureau responded to 429 consumer complaints and inquiries. Of these, 226 required Bureau intervention. The Bureau is most successful when intervening in disputes involving its state-chartered financial institutions, though consumers of nationally-chartered institutions are nonetheless encouraged to contact the Consumer Outreach Specialist who can provide valuable information and discuss possible outcomes.

Type of Account	Number of Contacts		Percentage of Total	
	FY 24	FY 25	FY 24	FY 25
Credit Cards	30	37	6%	9%
Checking Accounts	105	85	20%	20%
Installment Loans	40	30	8%	7%
Mortgage Loans	53	49	10%	11%
Other*	295	228	56%	53%
Total	523	429	100%	100%

* “Other” may include disputes or inquiries related to the following: credit reports, deposit account fees, forgeries, funds availability, debit cards, identity theft and telemarketing

SECTION III
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

There were 89 financial institutions authorized to do business in Maine as of June 30, 2025. Included among them were 16 state-chartered banks, 12 state-chartered credit unions, and ten state-chartered limited purpose banks consisting of nine nondepository trust companies and one merchant bank. Total assets of state-chartered banks (including limited purpose banks) increased from \$33.78 billion on June 30, 2024 to \$35.64 billion on June 30, 2025. Total assets for state-chartered credit unions increased from \$3.72 billion to \$3.93 billion during the same period. Total assets under management for state-chartered limited purpose banks increased from \$121.7 billion on June 30, 2024 to \$126.4 billion on June 30, 2025. The following tables show assets, deposits, and loans by institution type over the reporting period, including the number and location of branches held by each institution.

SECTION III
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

SUMMARY OF FINANCIAL INSTITUTIONS
AUTHORIZED TO DO BUSINESS IN MAINE

June 30, 2025

	No.	<u>ASSETS</u>		<u>DEPOSITS/SHARES</u>		<u>LOANS</u>	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	3	9,471,202	16.01%	4,342,664	7.72%	2,741,817	5.70%
National Banks	7	10,066,748 ¹	17.02%	18,570,606	33.01%	17,516,677	36.42%
State Limited Purpose Banks	10	261,233	0.44%	N/A	N/A	N/A	N/A
State Savings Banks	12	25,810,914	43.64%	19,941,383	35.45%	17,123,974	35.60%
Federal Savings Banks	2	195,908	0.33%	149,613	0.27%	160,998	0.33%
State Savings and Loans	1	98,909	0.17%	72,725	0.13%	85,358	0.18%
Federal Savings and Loans	2	386,356	0.65%	316,588	0.56%	284,427	0.59%
Banks Chartered by Other States	1	N/A ¹	0.00%	806,458	1.43%	670,382	1.39%
State Credit Unions	12	3,933,728	6.65%	3,465,235	6.16%	2,840,429	5.91%
Credit Unions Chartered by Other States	1	N/A ¹	N/A	358,314	0.64%	115,967	0.24%
Federal Credit Unions	38	8,926,485 ¹	15.09%	8,233,111	14.63%	6,557,473	13.63%
TOTAL	89	59,151,483	100.00%	56,256,697	100.00%	48,097,502	100.00%
Commercial Banks	11	19,537,950 ¹	33.03%	23,719,728	42.16%	20,928,876	43.51%
Limited Purpose Banks	10	261,233	0.44%	N/A	N/A	0	0.00%
Savings Banks	14	26,006,822	43.97%	20,090,996	35.71%	17,284,972	35.94%
Savings and Loans	3	485,265	0.82%	389,313	0.69%	369,785	0.77%
Credit Unions	51	12,860,213 ¹	21.74%	12,056,660	21.43%	9,513,869	19.78%
TOTAL	89	59,151,483	100.00%	56,256,697	100.00%	48,097,502	100.00%
Chartered by the State of Maine	38	39,575,986	66.91%	27,822,007	49.46%	22,791,578	47.39%
Chartered by Other States	2	N/A ¹	N/A	1,164,772	2.07%	786,349	1.63%
Federally Chartered	49	19,575,497 ¹	33.09%	27,269,918	48.47%	24,519,575	50.98%
TOTAL	89	59,151,483	100.00%	56,256,697	100.00%	48,097,502	100.00%
In-State Ownership	80	59,151,483	100.00%	43,348,227	77.05%	36,571,346	76.04%
Out-of-State Ownership	9	N/A ^{1,2}	N/A	12,908,470	22.95%	11,526,156	23.96%
TOTAL	89	59,151,483	100.00%	56,256,697	100.00%	48,097,502	100.00%

¹ Maine assets are unavailable for the following multi-state banks and credit unions:

Bank of America, N.A.	NBT Bank, N.A.
Empeople Credit Union	Lighthouse Credit Union
JP Morgan Chase Bank N.A.	TD Bank, N.A.
KeyBank, N.A.	TruGrocer Federal Credit Union
Manufacturers and Traders Trust Co.	

² Out of State Ownership:

	Deposits/ Shares	Loans
Bank of America, N.A.	2,217,964	1,076,821
Empeople Credit Union	358,314	115,967
JP Morgan Chase Bank N.A.	152,982	5,392,171
KeyBank, N.A.	2,794,810	726,965
Manufacturers and Traders Trust Co.	806,458	670,382
NBT Bank, N.A.	52,683	610,181
Lighthouse Credit Union	425,891	491,027
TD Bank, N.A.	6,096,753	2,440,447
TruGrocer Federal Credit Union	2,615	2,195
TOTAL:	12,908,470	11,526,156

Tricorp FCU is not open to the public, and excluded from this schedule.

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE
(IN THOUSANDS)**

	6/30/21	6/30/22	6/30/23	6/30/24	6/30/25
Commercial Banks Chartered by the State of Maine					
Number of Institutions	3	3	3	3	3
Number of Offices	47	45	45	45	45
Assets	6,759,642	6,259,819	7,895,277	8,199,196	9,471,202
Deposits	2,876,209	3,214,823	3,534,339	3,890,706	4,342,664
Loans	2,188,898	2,240,468	2,472,536	2,589,511	2,741,817
National Banks					
Number of Institutions	8	7	7	7	7
Number of Offices	179	166	161	160	154
Assets	7,547,587	8,050,473	8,579,074	8,758,895	10,066,748
Deposits	19,920,084	18,503,242	18,240,684	19,043,939	18,570,606
Loans	9,858,528	13,938,448	15,581,005	16,391,770	17,516,677
State Chartered Savings Banks					
Number of Institutions	13	13	13	13	12
Number of Offices	193	195	194	194	194
Assets	21,313,266	23,059,247	24,501,046	25,207,171	25,810,914
Deposits	20,128,219	18,666,356	18,504,128	18,698,286	19,941,383
Loans	19,355,979	14,093,468	15,566,745	16,450,812	17,123,974
Federal Savings Banks					
Number of Institutions	2	2	2	2	2
Number of Offices	4	4	4	3	3
Assets	187,238	185,482	191,706	198,188	195,908
Deposits	159,492	156,031	156,443	145,591	149,613
Loans	149,420	148,976	155,006	162,504	160,998
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	100,709	100,800	101,981	102,920	98,909
Deposits	81,228	78,524	73,248	76,575	72,725
Loans	67,819	71,756	83,682	87,632	85,358
Federal Savings & Loan Associations					
Number of Institutions	2	2	2	2	2
Number of Offices	7	7	7	7	7
Assets	339,482	359,679	367,479	370,142	386,356
Deposits	294,210	317,539	311,291	303,038	316,588
Loans	222,965	228,512	257,239	269,613	284,427
Commercial Banks Chartered by Other States					
Number of Institutions	0	1	1	1	1
Number of Offices	0	17	17	16	16
Assets	0	N/A	N/A	N/A	N/A
Deposits	0	1,271,001	853,034	858,639	806,458
Loans	0	767,661	744,548	799,637	670,382

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE
(IN THOUSANDS)**

	6/30/21	6/30/22	6/30/23	6/30/24	6/30/25
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	58	57	58	61	61
Assets	3,149,641	3,417,335	3,489,560	3,721,025	3,933,728
Shares/Deposits	2,831,484	3,094,611	3,108,004	3,281,234	3,465,235
Loans	2,000,977	2,255,158	2,507,795	2,720,108	2,840,429
Credit Unions Chartered by Other States					
Number of Institutions	2	2	2	2	1
Number of Offices	11	10	10	10	5
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	531,498	752,108	798,573	795,048	358,314
Loans	362,473	662,876	587,675	585,257	115,967
Federal Credit Unions					
Number of Institutions	42	40	38	38	38
Number of Offices	130	126	124	125	130
Assets	7,194,091	7,698,476	8,105,838	8,449,263	8,926,485
Shares/Deposits	6,414,221	6,895,930	7,095,996	7,427,855	8,233,111
Loans	4,498,748	4,944,042	5,490,542	5,816,633	6,557,473
State Chartered Limited Purpose Banks					
Number of Institutions	13	11	10	10	10
Assets	275,868	266,585	264,467	272,451	261,233
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
State Totals					
Number of Institutions	98	94	91	91	89
Number of Offices	630	628	621	622	616
Assets	46,867,525	49,397,897	53,496,428	55,279,251	59,151,483
Shares & Deposits	53,236,645	52,950,165	52,675,740	54,520,911	56,256,697
Loans	38,705,807	39,351,364	43,446,773	45,873,478	48,097,502

Note: Maine deposits, shares, and loans for the following banks and credit unions operating in a multi-state environment are included in this exhibit; however, Maine assets are not available for:

Bank of America, N.A., Charlotte, North Carolina

Empeople Credit Union, Moline, Illinois

JP Morgan Chase Bank N.A., New York, New York (loans were not available as of 6/30/2021).

KeyBank N.A., Cleveland, Ohio

Manufacturers and Traders Trust Company, Buffalo, New York

NBT Bank N.A., Norwich, NY

Northeast Credit Union, Portsmouth, New Hampshire

TD Bank, N.A., Wilmington, Delaware

TruGrocer Federal Credit Union, Bosie, Idaho

Tricorp FCU is not open to the public and excluded from this schedule.

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
COMMERCIAL BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST¹ 82 Main Street Bar Harbor, ME 04609	4,106,441	1,939,718	1,887,850
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765	1,085,692	934,861	838,439
Richard Wayne, President NORTHEAST BANK¹ 27 Pearl Street Portland, ME 04101	4,279,069	1,468,085	15,528
TOTAL: 3	9,471,202	4,342,664	2,741,817

Note: ¹Bar Harbor Bank & Trust and Northeast Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only.

**STATE CHARTERED
LIMITED PURPOSE BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kenneth Morgan, President CLEARSTEAD TRUST 1 Union Street Suite 302 Portland, ME 04101	12,845	N/A	N/A
James Kirchner, President EATON VANCE TRUST COMPANY One Post Office Square Boston, MA 02109	20,325	N/A	N/A
Freddie Jacobs Jr., President GLOBAL TRUST COMPANY 12 Gill Street Woburn, MA 01801	73,899	N/A	N/A

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
LIMITED PURPOSE BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Daniel Lay, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101	11,278	N/A	N/A
Shaun O'Brien, CEO NIXON PEABODY TRUST COMPANY 53 State Street Boston, MA 02110	4,747	N/A	N/A
Eric Wietsma, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604	4,875	N/A	N/A
Louis Sousa, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	15,803	N/A	N/A
James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101	1,443	N/A	N/A
Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112	8,997	N/A	N/A
Beth Shields, President THE MAINE MERCHANT BANK, LLC 11 Atlantic Place South Portland, ME 04106	107,021	N/A	N/A
TOTAL: 10	261,233	N/A	N/A

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
SAVINGS BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Neil Kiely, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	1,763,462	1,373,195	1,443,221
Robert Montgomery-Rice, President BANGOR SAVINGS BANK¹ 24 Hamlin Way Bangor, ME 04401	7,335,916	5,577,932	3,701,967
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530	1,447,972	1,125,192	825,064
Timothy Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938	755,186	587,526	638,618
Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330	1,790,373	1,352,989	1,484,578
Lex Meagher, President KENNEBUNK SAVINGS BANK¹ 104 Main Street Kennebunk, ME 04043	1,933,479	1,335,619	720,076
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654	2,611,219	2,294,497	2,196,251
Steve deCastro, President MAINE COMMUNITY BANK 254 Main Street Biddeford, ME 04005	2,752,574	2,253,432	1,462,787
Daniel Walsh, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268	2,059,300	1,592,193	1,462,787

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
SAVINGS BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Anthony Cataldi, President PARTNERS BANK¹ 900 Main Street Sanford, ME 04073	1,078,591	724,137	635,056
Mark Jones, President SACO AND BIDDEFORD SAVINGS INSTITUION 252 Main Street Saco, ME 04072	1,439,697	1,017,963	1,149,086
Dan Tilton, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976	843,145	706,708	611,568
TOTAL: 13	25,810,914	19,941,383	17,123,974

Note: ¹Bangor Savings Bank, Kennebunk Savings Bank, and Partners Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only.

**STATE CHARTERED
SAVINGS AND LOAN ASSOCIATIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
David Cohen, President BAR HARBOR SAVINGS AND LOAN ASSOCIATION 103 Main Street Bar Harbor, ME 04609	98,909	72,725	85,358
TOTAL: 1	98,909	72,725	85,358

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	<u>06/30/25 \$ in (000's) Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106	83,617	63,566	38,602
Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240	111,773	98,833	92,586
Kristen Poremby, CEO CONNECTED CREDIT UNION 85 Civic Center Drive Augusta, ME 04330	128,159	113,426	48,730
Kelsey Marquis, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	416,784	370,840	284,119
Joe Moses, CEO DOWNEAST CREDIT UNION 23 Third Avenue Baileysville, ME 04694	302,467	271,076	258,801
Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103	603,307	553,426	442,362
Julie Marquis, CEO FIVE COUNTY CREDIT UNION* 765 Washington Street Bath, ME 04530	396,668	352,116	291,637
Stephen Wallace, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330	752,215	667,840	524,205
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road Saco, ME 04072	355,839	331,326	273,654
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280	83,340	74,994	33,949

*Five County Credit Union changed their name to Ancorum Credit Union effective 8/11/25.

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072	188,438	168,438	153,676
Renee Ouellette, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469	511,390	399,354	398,109
TOTAL: 12	3,933,728	3,465,235	2,840,429

**STATE CHARTERED
CREDIT UNIONS
CHARTERED BY OTHER STATES**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
EMPEOPLE CREDIT UNION¹ 202 Larrabee Road Westbrook, ME 04092	N/A	358,314	115,967
TOTAL: 1	N/A	358,314	115,967

Note: ¹Empeople Credit Union operates in a multi-state environment, therefore total assets are not reported while deposits and loans are for Maine only.

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**STATE CHARTERED
COMMERCIAL BANKS
CHARTERED BY OTHER STATES**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
MANUFACTURERS AND TRADERS TRUST CO.¹ 1 M&T Plz Buffalo, NY 14203	N/A	806,458	670,382
TOTAL: 1	N/A	806,458	670,382

Note: ¹Manufacturers and Traders Trust Co. operates in a multi-state environment, therefore total assets are not reported while deposits and loans are for Maine only.

**FEDERALLY CHARTERED
COMMERCIAL BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
BANK OF AMERICA, N.A. One City Center Portland, ME 04101	N/A	2,217,964	1,076,821
CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843	6,902,692	4,546,063	4,900,914
FIRST NATIONAL BANK 223 Main Street Damariscotta, ME 04543	3,164,056	2,706,351	2,369,178
JP MORGAN CHASE BANK N.A. 480 Congress Street Portland, ME 04101	N/A	152,982	5,392,171
KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,794,810	726,965
NBT BANK, N.A. 5 Widgery Wharf Portland, ME 04101	N/A	52,683	610,181

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**FEDERALLY CHARTERED
COMMERCIAL BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
TD BANK, N.A. One Portland Square Portland, ME 04112	N/A	6,096,753	2,440,447
TOTAL: 7	10,066,748	18,570,606	17,516,677

Note: Maine deposits and loans for the following banks authorized to do business in a multi-state environment are included in this exhibit; however, Maine assets are not available:

*Bank of America, N.A.
JP Morgan Chase Bank N.A.
KeyBank, N.A.
NBT Bank, N.A.
TD Bank, N.A.*

**FEDERALLY CHARTERED
SAVINGS BANKS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210	102,731	76,453	81,637
ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841	93,177	73,160	79,361
TOTAL: 2	195,908	149,613	160,998

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**FEDERALLY CHARTERED
SAVINGS AND LOAN ASSOCIATIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION 43 High Street Caribou, ME 04736	200,783	176,912	139,458
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530	185,573	139,676	144,969
TOTAL: 2	386,356	316,588	284,427

**FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743	386,204	341,080	321,979
ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011	1,089,913	954,085	740,435
BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401	277,617	254,395	177,255
BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412	110,107	98,582	73,019
CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438	68,660	55,979	53,600
CASCO FEDERAL CU 375 Main Street Gorham, ME 04038	112,566	100,892	71,313

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241	136,033	115,244	38,661
CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105	467,463	417,889	260,832
DIRIGO FEDERAL CU 381 Main Street Lewiston, ME 04243	464,602	413,617	357,090
EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430	76,087	61,456	27,528
FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976	140,193	121,525	66,017
GARDINER FEDERAL CU 420 Brunswick Avenue Gardiner, ME 04345	91,420	76,387	56,487
GREAT FALLS REGIONAL FEDERAL CU 34 Bates Street Lewiston, ME 04240	64,396	56,068	21,942
KATAHDIN FEDERAL CU 1000 Central street Millinocket, ME 04462	129,468	113,501	78,466
KSW FEDERAL CU 222 College Avenue Waterville, ME 04901	107,414	90,416	72,998
KV FEDERAL CU 316 West River Road Augusta, ME 04330	108,189	92,994	88,166
LIGHTHOUSE CREDIT UNION¹ 100 Borthwick Avenue Portsmouth, NH 03801	N/A	425,891	491,027
LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	138,881	121,560	106,978

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250	201,373	178,382	98,059
MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240	272,495	247,912	115,136
MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930	219,426	194,704	136,617
MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106	6,480	5,415	4,656
MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444	816,155	729,141	657,894
MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116	20,419	17,847	11,856
MIDCOAST FEDERAL CU 831 Middle Street Bath, ME 04530	264,560	233,012	214,897
MILESTONES FEDERAL CU 291 Pine Street Lewiston, ME 04243	35,085	31,192	22,492
NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901	220,023	191,048	176,124
NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756	278,163	244,312	187,905
OTIS FEDERAL CU 170 Main Street Jay, ME 04329	279,680	233,490	125,240
OXFORD FEDERAL CU 225 River Road Mexico, ME 04257	353,188	296,721	217,993

SECTION III
ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE

**FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/25 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
SEABOARD FEDERAL CU 177 Main Street Bucksport, ME 04416	232,148	208,078	141,723
SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	179,336	138,501	155,443
THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736	488,722	431,662	367,304
TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106	615,870	511,640	473,536
TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332	123,361	109,820	85,006
TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104	249,083	225,950	203,875
TRUGROCER FEDERAL CU¹ 501 East Highland Street Boise, ID 83707	N/A	2,615	2,195
WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364	101,708	90,108	55,731
TOTAL: 38	8,926,485	8,233,111	6,557,473

Note: ¹Maine shares and loans for Lighthouse Credit Union and TruGrocer FCU, which operate in a multi-state environment, are included in this exhibit; however, Maine assets are not available.

Maine-Chartered Financial Institutions Office Locations

Androscoggin Savings Bank

30 Lisbon Street

Lewiston, ME 04240

Locations in Auburn, Brunswick, Gray, Jay, Lewiston, Lisbon Falls, Portland, South Paris and Turner.

Bangor Savings Bank

24 Hamlin Way

Bangor, ME 04401

Locations in Auburn, Augusta, Bangor, Bar Harbor, Belfast, Biddeford, Boothbay Harbor, Brewer, Brunswick, Bucksport, Calais, Castine, Cornish, Damariscotta, Dexter, Dover-Foxcroft, Eastport, Ellsworth, Falmouth, Farmington, Greenville, Hampden, Houlton, Jonesport, Kennebunk, Lewiston, Lincoln, Machias, Madison, Millinocket, New Harbor, Ogunquit, Old Town, Orono, Pittsfield, Portland, Rockland, Rockport, Rumford, Saco, Scarborough, Searsport, Skowhegan, South Portland, Union, Unity, Warren, Waterville, Windham, Winslow, York, Amherst, NH, Colebrook, NH, Concord, NH, Derry NH, Manchester, NH, and Portsmouth, NH.

Bar Harbor Bank & Trust

82 Main Street

Bar Harbor, ME 04609

Locations in Bangor, Bar Harbor, Blue Hill, Brewer, Brunswick, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Newport, Northeast Harbor, Orono, Pittsfield, Rockland, South China, Southwest Harbor, Waterville, and Winter Harbor. Andover NH, Bedford NH, Bradford NH, Claremont NH, Concord NH, Enfield NH, Grantham NH, Hanover NH, Hillsborough NH, Lebanon NH, Manchester NH, Milford NH, Nashua NH, Newbury NH, New London NH, Newport NH, Peterborough NH, Sunapee NH, West Lebanon, NH. Brandon VT, Pittsford VT, Randolph VT, Rochester VT, Royalton VT, Rutland VT, South Royalton VT, Williamstown VT, and Woodstock VT.

Bar Harbor Savings and Loan Association

103 Main Street

Bar Harbor, ME 04609

Location in Bar Harbor.

Bath Savings Institution

105 Front Street

Bath, ME 04530

Locations in Bath, Boothbay Harbor, Brunswick, Damariscotta, Falmouth, Freeport, Portland, South Portland, Westbrook, and Yarmouth.

Clearstead Trust

1 Union Street

Portland, ME 04101

Coast Line Credit Union

333 Cottage Road

South Portland, ME 04106

Location in South Portland.

Community Credit Union

144 Pine Street

Lewiston, ME 04240

Locations in Auburn, Lewiston, and Turner.

Maine-Chartered Financial Institutions Office Locations

Connected Credit Union

85 Civic Center Drive
Augusta, ME 04330

Locations in Augusta and Winslow.

cPort Credit Union

50 Riverside Industrial Parkway
Portland, ME 04101

Locations in Augusta, Lewiston, Portland, and Scarborough.

Down East Credit Union

23 Third Avenue
Baileyville, ME 04694

Locations in Baileyville, Belfast, Brewer, Calais, Machias, Richmond, Topsham, and Unity.

Eaton Vance Trust Company

Two International Place
Boston, MA 02110

Evergreen Credit Union

225 Riverside Street
Portland, ME 04101

Locations in Naples, Portland, Scarborough, South Portland, and Windham.

Five County Credit Union (Anorum Credit Union effective 8/11/25)

765 Washington Street
Bath, ME 04530

Locations in Auburn, Augusta, Bath, Bowdoinham, Brunswick, Lewiston, Lisbon, Portland, Rockland, Scarborough, Skowhegan, Topsham, Waterville, Windham, and Yarmouth.

Franklin Savings Bank

197 Main Street
Farmington, ME 04938

Locations in Farmington, Jay, Rangeley, Rumford, Skowhegan, and Wilton.

Global Trust Company

12 Gill Street
Woburn, MA 01801

H.M. Payson & Co.

1 Portland Square
Portland, ME 04101

Locations in Brunswick and Damariscotta.

Katahdin Trust Company

11 Main Street
Patten, ME 04765

Locations in Ashland, Bangor, Caribou, Eagle Lake, Fort Fairfield, Fort Kent, Hampden, Houlton, Island Falls, Mars Hill, Oakfield, Patten, Presque Isle, Scarborough, and Van Buren.

Maine-Chartered Financial Institutions Office Locations

Kennebec Savings Bank

**150 State Street
Augusta, ME 04332**

Locations in Augusta, Farmingdale, Freeport, Portland, Waterville, and Winthrop.

Kennebunk Savings Bank

**104 Main Street
Kennebunk, ME 04043**

Locations in Berwick, Eliot, Kennebunk, Kittery, North Berwick, Ogunquit, Sanford, Wells, York, Dover, NH, Hampton, NH, Portsmouth, NH, and Stratham, NH.

Machias Savings Bank

**4 Center Street
Machias, ME 04654**

Locations in Bangor, Bar Harbor, Brewer, Calais, Caribou, Columbia, Danforth, Ellsworth, Houlton, Lincoln, Machias, Portland, Presque Isle, Princeton, and Rockland.

Maine Community Bank

**254 Main Street
Biddeford, ME 04005**

Locations in Auburn, Biddeford, Brunswick, Kennebunk, Lewiston, Scarborough, Waterboro, Westbrook, and Windham.

Maine State Credit Union

**200 Capitol Street
Augusta, ME 04330**

Locations in Augusta, Gray, Rockland, and Waterville.

Nixon Peabody

**Exchange Place
53 State Street
Boston, MA 02110**

Northeast Bank

**27 Pearl Street
Portland, ME 04101**

Locations in Auburn, Augusta, Bethel, Brunswick, Poland, Portland, and South Paris.

Norway Savings Bank

**261 Main Street
Norway, ME 04268**

Locations in Auburn, Bethel, Bridgton, Brunswick, Falmouth, Freeport, Fryeburg, Gorham, Gray, Kennebunk, Naples, Norway, Portland, Saco, Scarborough, South Paris, South Portland, Standish, Topsham, Windham, Yarmouth, and North Conway NH.

Partners Bank

**900 Main Street
Sanford, ME 04093**

Locations in Buxton, East Waterboro, Limerick, Sanford, Springvale, Wells, York, Kingston, NH, Portsmouth, NH, and Rye, NH.

Maine-Chartered Financial Institutions Office Locations

Pentegra Trust Company
701 Westchester Avenue
White Plains, NY 10604

PeoplesChoice Credit Union
23 Industrial Park Road
Saco, ME 04072

Locations in Biddeford, Saco, Sanford, and Wells.

Plimoth Trust Company
38 Resnik Road
Plymouth, MA 02360

Portland Trust Company
Two City Center
Portland, ME 04101

Sabattus Regional Credit Union
2 Middle Road
Sabattus, ME 04280

Location in Sabattus.

Saco and Biddeford Savings Institutions

252 Main Street
Saco, ME 04072

Locations in Biddeford, Old Orchard Beach, Portland, Saco, Scarborough, South Portland, and Westbrook.

Saco Valley Credit Union

312 Main Street
Saco, ME 04072

Locations in Saco and Waterboro.

Skowhegan Savings Bank

13 Elm Street
Skowhegan, ME 04976

Locations in Augusta, Bingham, Dexter, Fairfield, Farmington, Jackman, Kingfield, Madison, Norridgewock, Portland, Rangeley, and Skowhegan.

Spinnaker Trust

123 Free Street
Portland, ME 04101

The Maine Merchant Bank

11 Atlantic Place
South Portland, ME 04106

University Credit Union

15 Main Street
Orono, ME 04473

Locations in Augusta, Bangor, Farmington, Gorham, Machias, Orono, Portland, and Presque Isle.

