

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, 2014

Paul R. LePage
Governor

Anne L. Head
Commissioner

Lloyd P. LaFountain III
Superintendent

INTRODUCTION

The Bureau of Financial Institutions (“Bureau”) is Maine’s primary regulator of state-chartered financial institutions. At the close of 2013, the Bureau was responsible for the supervision and regulation of 42 financial institutions which included 12 credit unions, 1 savings and loan association, 4 commercial banks, 14 savings banks and 11 limited purpose banks. As of June 30, 2013, the total assets regulated by the Bureau were approximately \$16.3 billion.

The statutory mission of the Bureau is to ensure the strength, stability and efficiency of the financial institutions that it regulates, encourage the development and expansion of financial services, ensure reasonable and orderly competition, protect consumers against unfair practices by institutions that provide consumer credit, provide consumer education, and encourage the development of economically sound credit practices.

The financial needs of Maine citizens and small businesses continue to be well served by Maine’s state-chartered banks and credit unions. Maine financial institutions remain in sound financial condition with sufficient capital, good earnings and acceptable asset quality. The Bureau continues to monitor the performance of state-chartered financial institutions within its realm of regulatory responsibility. In addition, the Bureau continues to explore new ways to assure the appropriate level of protections for Maine consumers.

Section I of this Report focuses on residential lending and foreclosure activity by state-chartered financial institutions. For several years, the Bureau has conducted a quarterly survey of state-chartered banks and credit unions to determine foreclosure activity and trends. The findings from these quarterly surveys have been used by both Maine lawmakers and the media to ascertain the extent of foreclosure activity in the state. Though the Bureau’s most recent foreclosure survey shows some mixed results, it does indicate continuing signs of stabilization. New foreclosure filings by state-chartered banks and credit unions declined throughout 2013 and foreclosure inventory has declined to its lowest level since year-end 2010.

Section II of this Report focuses on Bureau oversight activities and regulatory developments. In a continued effort to harmonize Maine's truth-in-lending laws with federal truth-in-lending laws, the Bureau promulgated Regulation Z-3 which became effective on October 15, 2013. In addition, Section II discusses the Bureau's participation with the Federal Reserve and other state banking regulators in a national research conference that explored the challenges and opportunities for community banks in the 21st century.

Section III of this Report focuses on the outreach efforts of the Bureau. In a continuing effort to provide consumers with up-to-date information concerning financial education, products and services, the Bureau's Consumer Outreach program serves as a resource to the public and can provide assistance when consumers have questions about their financial institutions. In addition, the Bureau's Consumer Outreach program helps to resolve consumers' account and loan-related complaints that they may have with their financial institutions. As in past years, many of the complaints handled by the Bureau in 2013 included issues related to consumer scams, credit cards, mortgage loans and checking accounts. Presently, the Bureau is participating with the Maine Council on Elder Abuse Prevention to address the issue of financial exploitation of the elderly. Financial institution employees are in a unique position to detect irregularities in an elder's behavior and account transactions. The Bureau is assisting with the revision of existing training programs for financial institutions to help them detect and report suspected financial exploitation.

Section IV of this Report reviews application activity in the Bureau. Although no new state-chartered financial institutions were chartered in 2013, there were several new branch applications. In addition, recent purchase and assumption applications approved by the Bureau resulted in the acquisition by two state-chartered banks of several branches formerly owned by nationally-chartered banks.

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SECTION I

RESIDENTIAL LENDING AND FORECLOSURES

Foreclosure Survey

The Bureau continues to survey Maine's 31 state-chartered banks and credit unions regarding first-lien residential real estate mortgages. The foreclosure survey, which began in late 2006, has been revised several times during the past seven years, but no changes were made in 2013. The survey requests information from state-chartered institutions each quarter, including information about residential real estate loan originations and sales, foreclosures, and delinquencies.

First Lien Residential Mortgages

The number of first-lien residential real estate mortgages held by Maine state-chartered institutions continues to grow, totaling 61,700 as of September 30, 2013, representing an increase of 4,000, or 7%, compared to one year earlier. First-lien home equity lines of credit (HELOCs) represent 21.8% of outstanding first-lien residential real estate as of September 30, 2013, increasing slightly from 21.1% one year earlier. Table 1 shows that state-chartered institutions originated nearly 15,000 first-lien residential real estate loans from October 1, 2012, through September 30, 2013. This was approximately 2,000 more than the previous 12-month period beginning October 1, 2011. Mortgage refinancing comprises nearly one-half of annual originations. However, loan refinancings declined from 49% to 44% of total originations and purchases increased from 36% to 39% of originations for the 12-month period ending September 30, 2013. This trend is consistent with increased home sales in the State.

Institutions continue to sell a portion of their closed-end mortgages to the secondary market to reduce holdings in long-term, fixed-rate assets, a strategy to mitigate sensitivity to interest rate risk. Sales of first-lien residential real estate loans to the secondary market have declined over the past year, dropping from 34% to 27% of originations. Higher sales were reported mid-to-end 2012, slowing in the first half of

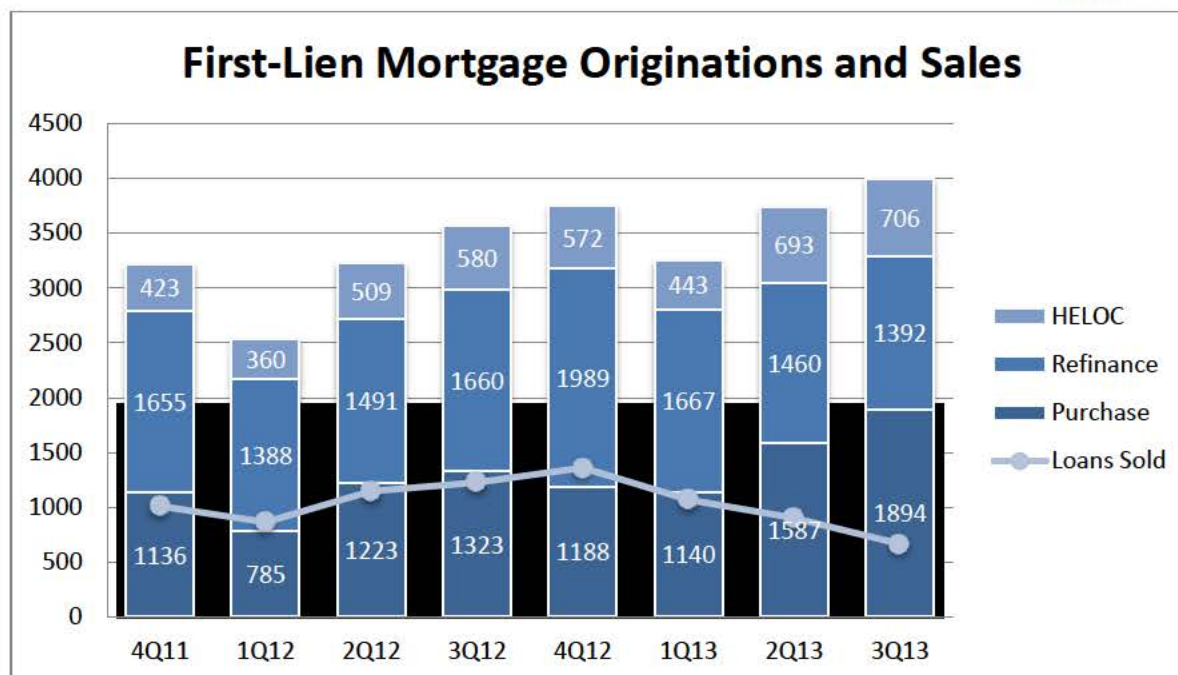
2013, and then dropping more significantly in third quarter 2013. This trend likely reflects some intent to retain loans made at the slightly higher interest rates in effect since June 2013.

TABLE 1

Originations	4Q2011-3Q2012	% of Originations	4Q2012-3Q2013	% of Originations
Purchases	4,467	36%	5,809	39%
Refinancing	6,194	49%	6,508	44%
1st lien HELOCs	1,872	15%	2,414	16%
Total Originations	12,533	100%	14,731	100%
Loans Sold	4,241	34%	3,989	27%

Chart 1 depicts the mix of purchase money loans, refinancings, and HELOCs over the past eight quarters compared to quarterly sales to the secondary market.

CHART 1

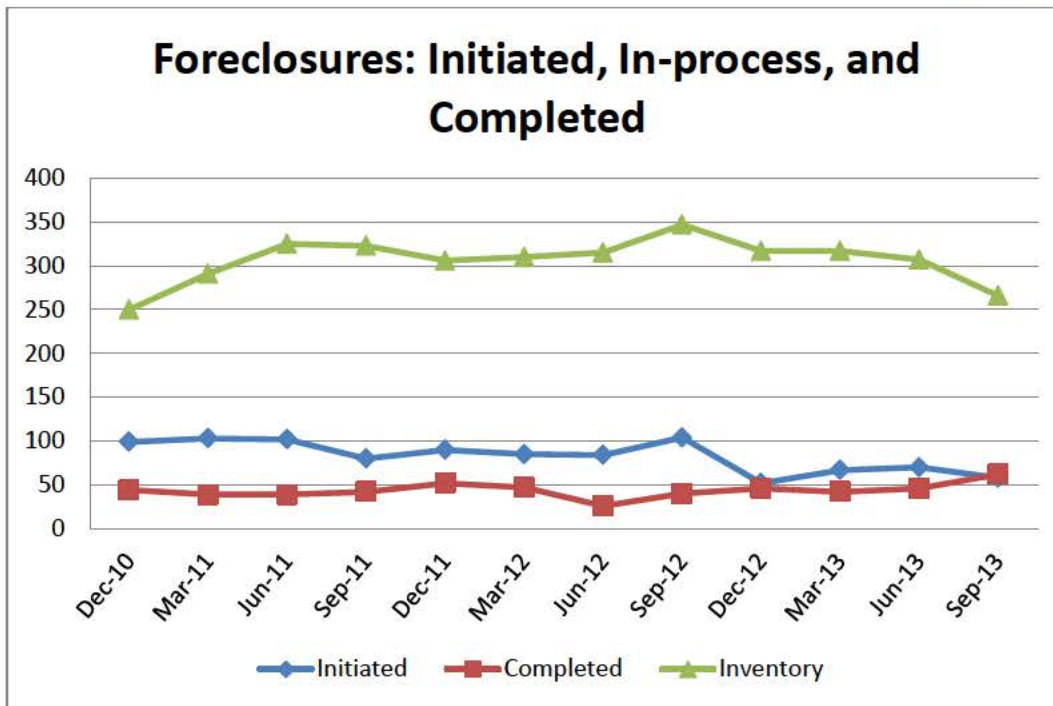


Foreclosures: Initiated, In-process, and Completed

As of September 30, 2013, foreclosure inventory (loans in-process of foreclosure) has declined to its lowest level since year-end 2010. As seen in Chart 2, the number of completed foreclosures (62) exceeded the number of initiated

foreclosures (58) during the third quarter for the first time since the Bureau began its foreclosure survey. The decline in foreclosure inventory was a result of fewer new or initiated foreclosures over the past year and a recent increase in completed foreclosures observed in third quarter 2013. Foreclosure inventory was also reduced by an increase in negotiated resolutions and short sales, which generally indicate a willingness of lenders to work with distressed borrowers. The reduction in initiated foreclosures among state-chartered financial institutions and reduced foreclosure inventory is consistent with the National Delinquency Survey conducted by The Mortgage Bankers Association. That survey, which covers a larger sample of Maine mortgage loans, shows a slight reduction in initiated foreclosures in Maine at the end of the third quarter 2013, and a decline in Maine's foreclosure inventory to its lowest level since year-end 2010.

CHART 2

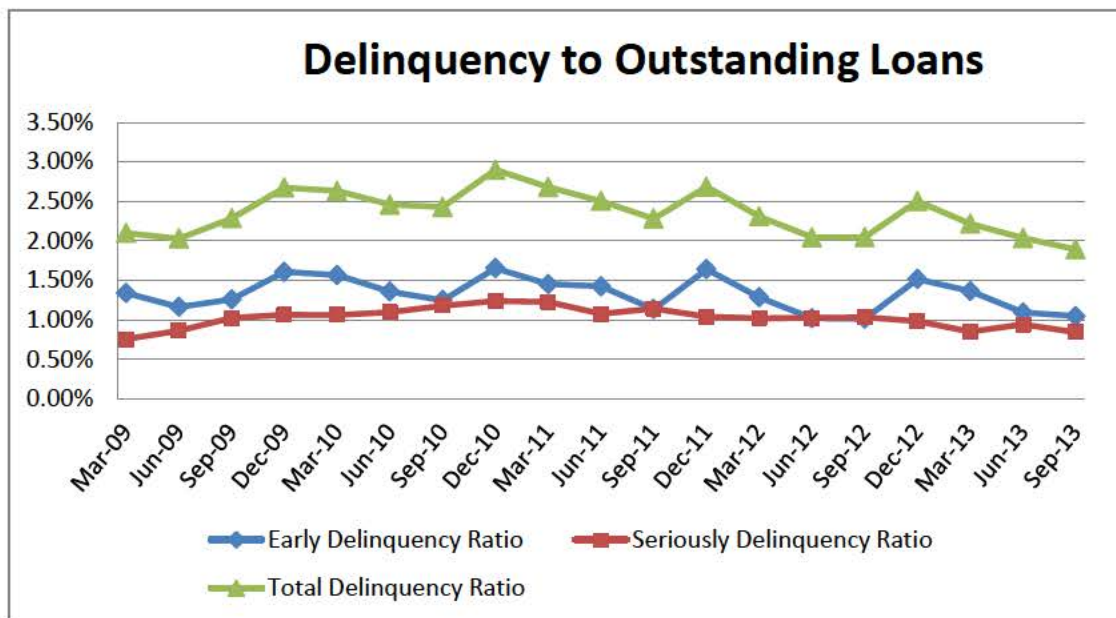


Delinquency Trends

The Bureau's survey also collects past due data for early delinquencies (less than 90 days past due) and more severe delinquencies (90 days or more past due). As depicted in Chart 3, the early delinquency rate typically spikes at year-end,

progressively improves through the year, and is at its lowest rate in the third quarter. This may be due to seasonal expenses that cause some borrowers to get temporarily behind on their loan payments at year-end. The rate of more severe delinquencies is far less seasonal but reports improvement nonetheless. It was greater than 1% for each quarter in the three-year period from September 2009 through September 2012, but in December 2012 the more severe delinquency rate dropped under 1% and has remained at that level over the last four quarters ending September 2013. An increase in the total delinquency rate, driven by the aforementioned early delinquency trend, is anticipated again for year-end 2013. However, if the current overall trend continues, it appears, at the time of this writing, that the total delinquency rate is likely to be less than the 2.50% reported at year-end 2012.

CHART 3



Summary

Though the Bureau’s foreclosure survey of state-chartered banks and credit unions shows some mixed results, it does indicate continuing signs of stabilization. New foreclosure filings declined throughout 2013 and foreclosure inventory has declined to its lowest level since year-end 2010.

SECTION II

BUREAU OVERSIGHT ACTIVITIES AND REGULATORY DEVELOPMENTS

Regulation Z-3

As part of the Bureau of Financial Institutions' and the Bureau of Consumer Credit Protection's ongoing efforts to harmonize State truth-in-lending laws with federal truth-in-lending laws, and in keeping with "An Act to Amend the Maine Consumer Credit Code to Conform with Federal Law" passed in 2011, the Bureaus promulgated Regulation Z-3 in October 2013. Regulation Z-3 aligns state law with new and significant consumer protection provisions found in federal truth-in-lending regulations.

Since 2011, federal truth-in-lending regulations have been the responsibility of the Consumer Financial Protection Bureau (CFPB). Using its new authority, the CFPB re-codified Regulation Z (Truth-in-Lending) and Regulation M (Consumer Leasing) as 12 C.F.R. Parts 1026 and 1013, respectively, and began promulgating and modifying those regulations consistent with the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

The most notable of the new federal regulations captured in Maine's Regulation Z-3 extends existing ability-to-repay requirements that had previously applied only to higher-priced mortgage loans to, generally, all closed-end residential mortgage loans. These ability-to-repay requirements impose an obligation on creditors to determine and verify that borrowers have the ability to repay their mortgage loans by evaluating a number of factors, including the borrower's income, employment status, assets, and debts. These regulations create two standards for verifying a borrower's ability to repay, depending upon whether or not the mortgage offered is a "qualified" mortgage as defined in the new federal regulations. If a lender makes a "qualified" (or plain) mortgage, its burden of demonstrating that a borrower has the ability to repay is somewhat diminished because a "qualified" mortgage must contain features that lower the default risk for borrowers. Generally, "qualified" mortgages must have the following features: regular periodic payments; 30-year maximum term; 3% points and fees cap; sound underwriting; verification of income and debt; and a 43% debt-to-income cap.

These new regulations not only provide greater protections for consumers, they also create legal safeguards for those creditors offering “qualified” mortgages, thereby incentivizing creditors to offer these types of lower-risk, more transparent, products.

Importantly for Maine’s financial institutions, Regulation Z-3 also captures those federal regulations that expand the definition of what a “qualified” mortgage is by including what are known as small creditor portfolio qualified mortgages. Small portfolio creditors are those creditors that keep the loan in portfolio for at least three years, have assets of less than \$2 billion (subject to annual adjustment), and originate (together with their affiliates) no more than 500 closed-end first-lien covered transactions a year. Unlike standard qualified mortgages, there is no specific debt-to-income requirement for a loan to qualify as a small creditor portfolio qualified mortgage.

Furthermore, the new federal regulations that have been incorporated into Regulation Z-3 provide for what are known as rural balloon and temporary balloon qualified mortgages. Again, these types of qualified mortgages are limited to loans held in portfolio for at least three years by small creditors. For the first two years, small creditors, whether or not they operate in rural or underserved areas, will be eligible to make these types of qualified mortgages. Thereafter, they will need to operate in a rural or underserved area in order to be eligible to make these types of mortgages. These rural balloon and temporary balloon mortgages cannot have a rate that increases, must have a minimum 5-year term and maximum 30-year term, cannot be interest-only or negatively amortize, and must have points and fees that are no more than 3% of the total loan amount. Like the small creditor portfolio qualified mortgages, in order for a loan to qualify as a rural balloon or temporary balloon qualified mortgage, the creditor does not have to establish that the borrower’s debt-to-income ratio is 43% or less.

The CFPB’s decision to expand the definition of what a “qualified” mortgage is to include portfolio loans made by small creditors was in recognition that these loans, like standard “qualified” mortgages, are low risk and that the new regulations would have otherwise inappropriately burdened small institutions. The CFPB’s expansion of “qualified” mortgages was also in recognition that these types of lenders know their customers well, are not known to make predatory loans, and are confident enough in the loans they make to retain them in their portfolios.

Also included in the definition of qualified mortgage are loans eligible to be purchased or guaranteed by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, as well as those loans eligible to be insured or guaranteed by certain other federal agencies.

Other recent federal rulemakings that are captured by Regulation Z-3 impose certain restrictions on how loan originators are compensated, impose new mortgage loan servicing requirements, impose requirements for appraisals for higher-risk mortgage loans, expand the definition of high-cost mortgage loans, impose limits on prepayment penalties, and lengthen the time for which escrow accounts established for higher-priced mortgage loans must be maintained.

Lastly, Regulation Z-3 directs lenders to adhere to the federal mandatory compliance deadlines in the new federal regulations.

Regulation Z-3 thus accomplishes three important objectives: (1) it provides additional consumer credit protections to Maine consumers; (2) it evens the compliance burdens borne by Maine financial institutions with those of their federal counterparts by keeping state and federal truth-in-lending requirements in close alignment, and; (3) it ensures the preservation of the Bureaus' ability to enforce truth-in-lending laws by keeping Maine's truth-in-lending laws substantially similar to federal truth-in-lending laws.

Community Banking in the 21st Century

Following the recent financial crisis and the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act in 2010, financial institutions throughout the country have been challenged by a new and ever-evolving financial and regulatory landscape. In order to better understand the challenges and opportunities created in this new landscape, the Federal Reserve System, together with state banking regulators from around the county, met in October in St. Louis, Missouri for a national research conference titled "Community Banking in the 21st Century."

Community bankers, academics, policymakers and bank supervisors attended the conference to focus on the challenges and opportunities that community banks face in the 21st century. In addition to Superintendent LaFountain, Maine was also

represented by Rick Vail, President of Mechanics Savings Bank and the current Chairman of the Maine Bankers Association.

In preparation for the meeting, state banking regulators were asked to meet with community bankers in their home states to discuss specific industry issues. Superintendent LaFountain traveled throughout the state to have one-on-one interviews with community bank presidents in order to discuss the challenges and opportunities for Maine's community banks, and to review the role community banks play within individual Maine communities.

The greatest opportunity for community banks in Maine includes increasing market share and growth, according to Superintendent LaFountain's findings. Maine banks can capitalize on management's knowledge of the community, according to the survey respondents. Survey respondents also identified the greatest local challenge for community banks as weak loan demand and margin compression resulting from the prolonged period of low interest rates.

Maine bankers further noted that most banking business models can work provided they are properly executed. In addition, nearly all of the respondents indicated that regulations are excessive and burdensome and that the costs of compliance are becoming too expensive.

A state-by-state summary of these bankers' observations is included in the report at: www.csbs.org/news/csbswhitepapers/Documents/FINALPUBLICATION.pdf.

Nationally, according to the observations elicited from community bankers, some of the most cited opportunities involve community banks differentiating themselves from larger banks. Bankers noted several opportunities arising from individuals and small businesses preferring to work with community banks rather than larger banks. This includes taking advantage of the knowledge community bankers have of their service areas and of customer frustration with large-bank fees, and emphasizing their personalized customer service.

The Federal Reserve of St. Louis will again serve as host for the conference in 2014.

SECTION III

CONSUMER OUTREACH

Consumer Outreach Program

The Bureau's Consumer Outreach Program allows consumers to ask questions and raise concerns related to financial institutions and their products and services, and to receive objective information about their concerns. Consumers may contact the Bureau by phone, mail, encrypted email or in person. The Bureau works with consumers and financial institutions to help resolve account and loan-related complaints. The Bureau also provides financial education and referral services, and participates in efforts to help consumers, including elderly consumers, avoid scams and other forms of financial exploitation.

The ability to work directly with consumers in this manner helps the Bureau identify consumer-related issues and trends that may require closer evaluation during on-site examinations. The Bureau has a website that includes a consumer library, reports and statistics, and relevant laws and regulations. The consumer library contains many links to information on financial literacy, foreclosure, and avoidance of scams.

Because the Bureau is the primary regulator of state-chartered financial institutions, it is most effective when intervening in disputes involving Maine-chartered financial institutions. When a federally-chartered financial institution is involved, the Bureau, when possible, educates consumers about the issues and then assists them pursue the complaint through a federal regulator with enforcement authority over the federally-chartered institution.

Financial Exploitation of the Elderly - New Disclosure Guidance

Financial exploitation of the elderly is a serious issue in Maine and throughout the United States. Regulators and financial institutions recognize the issue, and understand that identifying and reporting abuse will become more urgent as the baby boom population ages. Older adults generally have resources, such as savings or home equity, and are targeted by scam artists, who sometimes include family members

and caregivers. Some elderly experience cognitive decline, making it more difficult for them to recognize and prevent scams and financial exploitation.

Financial institution employees, particularly tellers, are in a unique position to detect irregularities in an elder's behavior and account transactions. This ability to spot problems makes them a great resource for law enforcement and other professionals who wish to assist in the prevention of elder financial abuse. The difficulty for financial institutions has been determining when it is proper to report instances of suspected financial abuse, and where to report the information. The reporting process is complicated because financial institutions must comply with State and federal privacy laws that limit when financial institutions may share customers' nonpublic information.

The privacy laws in the Maine Banking Code were updated in 2009 and 2011 to encourage reporting of financial exploitation. The Maine law provides immunity to financial institutions that make good faith reports of exploitation of dependent or incapacitated adults. The Maine law also permits reporting to the extent permissible under federal privacy law. However, until recently, some financial institutions were uncertain as to the extent of permissible reporting under the federal law. In September of 2013, federal regulators tried to clear up some of the uncertainty by issuing Interagency Guidance on Privacy Laws and Reporting Financial Abuse of Older Adults. The guidance clarifies that reporting suspected financial abuse of older adults to appropriate local, state, or federal agencies does not, in general, violate the privacy provisions of the Gramm-Leach-Bliley Act or its implementing regulations.

As part of the Maine Council on Elder Abuse Prevention's financial exploitation working group, the Bureau is helping to reinvigorate existing training programs for financial institutions developed in part by Maine Adult Protective Services and, in so doing, highlight the latest federal privacy guidance. The goal is to encourage financial institutions to continue to train personnel to spot red flags indicating exploitation and to clarify what resources exist for reporting suspected financial exploitation.

SECTION IV APPLICATIONS

Application Activity

Application activity by Maine state-chartered financial institutions remains primarily focused on branching, which accounts for ten of the 15 applications processed during the twelve-month period between November 1, 2012 and October 31, 2013. Included in the six new branch establishments was a third branch in New Hampshire by Kennebunk Savings Bank. (Its first branch opened in 2011, and its second branch opened in 2012.) Four of the new branches were opened in central Maine (Auburn, Brunswick and two in Augusta) and the remaining new branch was opened in southern Maine (Kennebunk).

There were two purchase and assumption applications, both of which have been approved by the Bureau. These include: 1) Skowhegan Savings Bank's application to acquire certain assets and assume certain liabilities of five Franklin county branches from the Camden National Corporation; and 2) Machias Savings Bank's application to acquire certain assets and assume certain liabilities of six northern Maine branches from The Bank of Maine.

The three remaining applications/activities related to ownership interest in insurance subsidiaries, two from banks and one from a credit union.

TABLE 2

	11/10 – 10/11	11/11 – 10/12	11/12 – 10/13
Charters – Nondepository Inst.	1	0	0
Mergers & Acquisitions	0	2	2
New Activities	1	1	0
Branch Establishment	6	7	6
Branch Relocation	4	3	2
Branch Closing	0	2	2
Other	0	0	3

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EXHIBITS

**SUMMARY OF FINANCIAL INSTITUTIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

June 30, 2013

	No.	<u>ASSETS</u>		<u>DEPOSITS/SHARES</u>		<u>LOANS</u>	
		Dollars	% of	Dollars	% of	Dollars	% of
		(000's)	Total	(000's)	Total	(000's)	Total
State Commercial Banks	4	2,778,932	10.69%	2,041,902	7.38%	1,912,390	7.77%
National Banks	5	3,984,288 ¹	15.32%	9,757,828	35.25%	8,039,370	32.66%
State Limited Purpose Banks	11	172,152	0.66%	N/A	N/A	0	0.00%
Federal Limited Purpose Banks	1	12,416	0.05%	N/A	N/A	N/A	N/A
State Savings Banks	14	11,646,990	44.80%	8,658,530	31.28%	8,779,411	35.66%
Federal Savings Banks	4	938,895 ¹	3.61%	1,656,027	5.98%	1,572,111	6.39%
State Savings and Loans	1	76,023	0.29%	66,802	0.24%	55,311	0.22%
Federal Savings and Loans	3	292,929	1.13%	240,282	0.87%	246,366	1.00%
State Credit Unions	12	1,665,452	6.41%	1,443,220	5.22%	1,043,516	4.24%
Credit Unions Chartered by Other States	1	N/A ¹	N/A	11,259	0.04%	7,997	0.03%
Federal Credit Unions	50	4,428,982 ¹	17.04%	3,806,782	13.75%	2,961,504	12.03%
TOTAL	106	25,997,059	100.00%	27,682,632	100.00%	24,617,976	100.00%
Commercial Banks	9	6,763,220 ¹	26.02%	11,799,730	42.63%	9,951,760	40.42%
Limited Purpose Banks	12	184,568	0.71%	N/A	N/A	0	0.00%
Savings Banks	18	12,585,885 ¹	48.41%	10,314,557	37.26%	10,351,522	42.05%
Savings and Loans	4	368,952	1.42%	307,084	1.11%	301,677	1.23%
Credit Unions	63	6,094,434 ¹	23.44%	5,261,261	19.00%	4,013,017	16.30%
TOTAL	106	25,997,059	100.00%	27,682,632	100.00%	24,617,976	100.00%
Chartered by the State of Maine	42	16,339,549	62.85%	12,210,454	44.11%	11,790,628	47.90%
Chartered by Other States	1	N/A ¹	N/A	11,259	0.04%	7,997	0.03%
Federally Chartered	63	9,657,510 ¹	37.15%	15,460,919	55.85%	12,819,351	52.07%
TOTAL	106	25,997,059	100.00%	27,682,632	100.00%	24,617,976	100.00%
In-State Ownership	100	25,997,059	100.00%	19,987,591	72.20%	18,160,833	73.77%
Out-of-State Ownership	6	N/A ^{1,2}	N/A	7,695,041	27.80%	6,457,143	26.23%
TOTAL	106	25,997,059	100.00%	27,682,632	100.00%	24,617,976	100.00%

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

KeyBank, National Association	People's United Bank
Bank of America, N.A.	TD Bank, N.A.
Northeast Credit Union	United Methodist Federal Credit Union

² Out of State Ownership:

	Deposits/ Shares	Loans
Bank of America, N.A.	1,350,040	1,030,117
KeyBank, National Association	2,490,698	1,049,989
Northeast Credit Union	11,259	7,997
People's United Bank	868,199	878,269
TD Bank, N.A.	2,974,510	3,490,634
United Methodist Federal Credit Union	335	137
TOTAL:	7,695,041	6,457,143

Tricorp FCU and TD Bank USA, financial institutions that are not open to the public, are excluded from this schedule.

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

	06/30/09	06/30/10	06/30/11	06/30/12	06/30/13
Commercial Banks Chartered by the State of Maine					
Number of Institutions	5	5	5	5	4
Number of Offices	50	49	49	51	51
Assets	2,384,581	2,446,478	2,478,552	2,674,840	2,778,932
Deposits	1,578,709	1,647,610	1,736,435	1,868,251	2,041,902
Loans	1,606,171	1,647,479	1,624,382	1,763,004	1,912,390
National Banks					
Number of Institutions	5	5	5	5	5
Number of Offices	213	205	205	201	196
Assets	3,622,696	3,565,679	3,691,168	3,755,158	3,984,288
Deposits	9,682,144	10,303,635	9,666,742	11,744,796	9,757,828
Loans	8,031,088	10,864,364	9,326,995	8,215,423	8,039,370
State Chartered Savings Banks					
Number of Institutions	14	14	14	14	14
Number of Offices	180	181	186	188	190
Assets	10,211,778	10,499,563	10,833,931	11,187,339	11,646,990
Deposits	7,234,136	7,658,761	7,966,131	8,381,134	8,658,530
Loans	7,969,836	8,129,575	8,172,390	8,377,516	8,779,411
Federal Savings Banks					
Number of Institutions	4	4	4	4	4
Number of Offices	69	67	68	66	67
Assets	1,124,243	1,041,109	953,068	931,921	938,895
Deposits	1,605,618	1,589,457	1,522,885	1,579,088	1,656,027
Loans	1,804,023	1,617,678	1,623,332	1,616,031	1,572,111
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	44,412	56,575	69,156	75,958	76,023
Deposits	39,530	51,513	63,092	68,882	66,802
Loans	34,201	40,380	45,552	49,926	55,311
Federal Savings & Loan Associations					
Number of Institutions	3	3	3	3	3
Number of Offices	8	8	9	9	9
Assets	278,120	288,371	279,931	288,705	292,929
Deposits	218,052	230,787	255,030	235,297	240,282
Loans	240,745	247,299	236,396	243,567	246,366

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

	06/30/09	06/30/10	06/30/11	06/30/12	06/30/13
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	49	49	53	54	55
Assets	1,385,798	1,444,068	1,515,650	1,593,284	1,665,452
Shares/Deposits	1,160,980	1,241,340	1,297,266	1,378,949	1,443,220
Loans	922,513	932,162	935,977	979,825	1,043,516
Credit Unions Chartered by Other States					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	10,116	10,783	11,729	11,652	11,259
Loans	8,859	7,558	7,290	7,514	7,997
Federal Credit Unions					
Number of Institutions	56	56	54	51	50
Number of Offices	139	140	142	140	138
Assets	3,668,192	3,899,997	4,044,638	4,253,771	4,428,982
Shares/Deposits	3,140,880	3,345,859	3,483,156	3,637,244	3,806,782
Loans	2,588,020	2,647,702	2,704,182	2,795,633	2,961,504
State Chartered Merchant Banks					
Number of Institutions	1	1	1	1	1
Assets	46,505	52,166	56,388	59,495	59,012
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	0	0	0	0	0
State Chartered Nondepository Trust Companies					
Number of Institutions	9	9	10	10	10
Assets	123,526	108,125	126,210	133,151	113,140
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
Federal Nondepository Trust Companies					
Number of Institutions	1	1	1	1	1
Assets	12,910	13,252	11,899	11,713	12,416
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	112	112	111	108	106
Number of Offices	710	701	714	711	708
Assets	22,902,761	23,415,383	24,060,591	24,965,335	25,997,059
Shares & Deposits	24,670,165	26,079,745	26,002,466	28,905,293	27,682,632
Loans	23,205,456	26,134,197	24,676,496	24,048,439	24,617,976

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, National Association, Charlotte, North Carolina	Northeast Credit Union, Portsmouth, New Hampshire
KeyBank National Association, Cleveland, Ohio	TD Bank, N.A., Wilmington, Delaware
People's United Bank, Bridgeport, Connecticut	United Methodist Federal Credit Union, Montclair, California

Tricorp FCU and TD Bank USA, financial institutions that are not open to the public, are excluded from this schedule.

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

	06/30/13 \$ in (000's)		
	<u>Assets</u>	<u>Deposits</u>	<u>Loans</u>
Daniel Hurley, III, President BAR HARBOR TRUST SERVICES 135 High St. Ellsworth, ME 04605	2,769	N/A	N/A
David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110	8,075	N/A	N/A
John Keffer, President FORUM TRUST, LLC Three Canal Plaza Portland, ME 04101	5,029	N/A	N/A
Thomas Forese, Jr., President GLOBAL TRUST COMPANY 12 Gill St. Woburn, MA 01801-1721	5,426	N/A	N/A
Michael Currie, President H. M. PAYSON & CO. 1 Portland Sq. Portland, ME 04101	4,076	N/A	N/A
Joseph Yohlin, President MAINE MERCHANT BANK 477 Congress St., Suite 1100 Portland, ME 04101	59,012	N/A	0
Robert Albanese, President PENTEGRA TRUST COMPANY 317 Madison Ave. New York, NY 10017	6,391	N/A	N/A
George Oliveira, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	6,994	N/A	N/A
Richard Curran, Jr., President SPINNAKER TRUST 123 Free Street Portland, ME 04112	4,876	N/A	N/A

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Warren Eastman, President TD AMERITRADE TRUST COMPANY 717 17th Street, Suite 1700 Denver, CO 80202	68,891	N/A	N/A
Charles Gaziano, CEO WATCH POINT TRUST COMPANY, LLC 100 Summer Street Boston, MA 02110	613	N/A	N/A
TOTAL: 11	172,152	N/A	0

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST 82 Main St. Bar Harbor, ME 04609	1,342,419	855,342	852,572
Scott Conant, President DAMARISCOTTA BANK & TRUST 25 Main St. Damariscotta, ME 04543	162,927	144,271	118,256
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main St. Patten, ME 04765	607,055	530,573	505,176
Richard Wayne, President NORTHEAST BANK 500 Canal Street Lewiston, ME 04240	666,531	511,716	436,386
TOTAL: 4	2,778,932	2,041,902	1,912,390

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Paul Andersen, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon St., PO Box 1407 Lewiston, ME 04240	749,153	561,261	613,949
James Conlon, President BANGOR SAVINGS BANK 99 Franklin St. Bangor, ME 04402	2,965,047	2,160,884	1,945,664
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front St. Bath, ME 04530	688,530	524,535	450,978
Charles Petersen, President BIDDEFORD SAVINGS BANK 254 Main St. Biddeford, ME 04005	340,216	255,259	264,296
Peter Judkins, President FRANKLIN SAVINGS BANK 197 Main St. Farmington, ME 04938	330,649	242,003	269,208
Christopher Emmons, President GORHAM SAVINGS BANK 10 Wentworth Dr. Gorham, ME 04038	936,459	659,826	670,758
Mark Johnston, President KENNEBEC SAVINGS BANK 150 State St. Augusta, ME 04330	784,044	541,821	639,382
Bradford Paige, President KENNEBUNK SAVINGS BANK 104 Main St. Kennebunk, ME 04043	858,668	719,352	724,593
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center St. Machias, ME 04654	970,859	806,161	853,348
Richard Vail, President MECHANICS SAVINGS BANK 100 Minot Ave. Auburn, ME 04210	351,326	262,686	296,199

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President NORWAY SAVINGS BANK 261 Main St. Norway, ME 04268	982,097	768,168	776,551
Kevin Savage, President SACO AND BIDDEFORD SAVINGS INSTITUTION 252 Main St. Saco, ME 04073	781,910	530,184	592,355
Mark Mickeriz, President SANFORD INSTITUTION FOR SAVINGS 900 Main St. Sanford, ME 04073	434,920	327,330	345,532
John Witherspoon, President SKOWHEGAN SAVINGS BANK 7 Elm St. Skowhegan, ME 04976	473,112	299,060	336,598
TOTAL: 14	11,646,990	8,658,530	8,779,411

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Weir, President BAR HARBOR SAVINGS AND LOAN ASSOCIATION 103 Main St. Bar Harbor, ME 04609	76,023	66,802	55,311
TOTAL: 1	76,023	66,802	55,311

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Rd. South Portland, ME 04106	47,399	34,552	31,480
Kerry Wood, CEO COMMUNITY CREDIT UNION 144 Pine St. Lewiston, ME 04240	44,965	39,790	29,469
Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	149,515	134,251	94,366
David Tozier, CEO DOWN EAST CU 23 Third Ave. Baileyville, ME 04694	104,848	89,748	85,739
H. Tucker Cole, CEO EVERGREEN CREDIT UNION 225 Riverside St. Portland, ME 04103	222,320	204,161	129,166
Richard Dupuis, CEO FIVE COUNTY CREDIT UNION 765 Washington St. Bath, ME 04530	214,768	186,487	143,994
Richard Lachance, CEO MAINE EDUCATION CREDIT UNION 15 University Dr. Augusta, ME 04330	32,045	28,286	18,644
Normand Dubreuil, CEO MAINE STATE CREDIT UNION 200 Capital St. Augusta, ME 04330	351,150	307,254	146,847
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 35 Bradbury St. Biddeford, ME 04005	147,948	125,477	98,561

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Rd. Sabattus, ME 04280	34,687	30,649	17,025
Carrie Shaw, CEO SACO VALLEY CREDIT UNION 312 Main St. Saco, ME 04072	98,888	90,303	72,459
Matthew Walsh, CEO UNIVERSITY CREDIT UNION 139 Rangeley Rd. University of ME Orono, ME 04469	216,919	172,262	175,766
TOTAL: 12	<u>1,665,452</u>	<u>1,443,220</u>	<u>1,043,516</u>

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Peter Kavalauskas, CEO NORTHEAST CREDIT UNION 100 Borthwick Ave. Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	11,259	7,997
TOTAL: 1	<u>N/A</u>	<u>11,259</u>	<u>7,997</u>

Note: Maine shares and loans for Northeast Credit Union, which operates in a multi-state environment, are included in this exhibit; however, Maine assets are not available.

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Bill Williamson, Maine State President BANK OF AMERICA, N.A. 100 Middle St. Portland, ME 04101	N/A	1,350,040	1,030,117
Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm St. Camden, ME 04843	2,572,524	1,913,210	1,602,559
Sterling Kozlowski, District President KEYBANK, NATIONAL ASSOCIATION One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,490,698	1,049,989
Lawrence Wold, Maine President TD BANK, N.A. One Portland Sq. Portland, ME 04112	N/A	2,974,510	3,490,634
Daniel Daigneault, President THE FIRST, N.A. 223 Main St. Damariscotta, ME 04543	1,411,764	1,029,370	866,071
TOTAL: 5	<u><u>3,984,288</u></u>	<u><u>9,757,828</u></u>	<u><u>8,039,370</u></u>

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.

KeyBank, National Association

TD Bank, N.A.

**FEDERALLY CHARTERED
NONDEPOSITORY TRUST COMPANIES
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Stephen Tall, President ACADIA TRUST, NATIONAL ASSOCIATION 5 Milk St. Portland, ME 04101	12,416	N/A	N/A
TOTAL: 1	<u><u>12,416</u></u>	<u><u>N/A</u></u>	<u><u>N/A</u></u>

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Allen Sterling, President AUBURN SAVINGS BANK, FSB 256 Court St. Auburn, ME 04210	72,611	52,766	61,643
John Everets, CEO BANK OF MAINE 2 Canal Plaza Portland, ME 04101	784,573	666,247	560,987
PEOPLE'S UNITED BANK William Lucy, President, Maine Northern Division 201 Main St. Bangor, ME 04401	NA	868,199	878,269
Daniel Thornton, President, Maine Southern Division 467 Congress St. Portland, ME 04101			
Timothy Adams, President ROCKLAND SAVINGS BANK, FSB 582 Main St. Rockland, ME 04841	81,711	68,815	71,212
TOTAL: 4	<u>938,895</u>	<u>1,656,027</u>	<u>1,572,111</u>

**FEDERALLY CHARTERED
LIMITED PURPOSE FINANCIAL INSTITUTIONS
AUTHORIZED TO DO BUSINESS IN MAINE**

Mike Pedersen, President
TD BANK USA, NATIONAL ASSOCIATION
One Portland Square
Portland, ME 04101

Stephen Roy, President
TRICORP FEDERAL CREDIT UNION
2 Ledgeview Drive
Westbrook, ME 04092

Note: Maine deposits and loans for People's United Bank, which operates in a multi-state environment, are included in this exhibit; however, Maine assets are not available.

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Swanberg, President AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION 43 High St. Caribou, ME 04736	97,140	86,124	73,085
Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front St. Bath, ME 04530	116,764	98,075	103,690
Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main St. Waterville, ME 04903	79,025	56,083	69,591
TOTAL: 3	<u><u>292,929</u></u>	<u><u>240,282</u></u>	<u><u>246,366</u></u>

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
David Desjardins, CEO ACADIA FEDERAL CU 9 East Main St. Fort Kent, ME 04743	119,311	100,126	88,380
Roger Sirois, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing St. Brunswick, ME 04011	266,389	226,985	172,961
Stephen Clark, CEO BANGOR FEDERAL CU 339 Hogan Rd. Bangor, ME 04401	124,523	113,592	90,015

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Dr. South Portland, ME 04106	6,404	5,124	3,634
Richard Kaul, CEO BREWER FEDERAL CU 77 N. Main St. Brewer, ME 04412	48,638	43,948	35,043
Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Ave. Augusta, ME 04438	26,636	23,578	21,025
James Stone, CEO CASCO FEDERAL CU 375 Main St. Gorham, ME 04038	43,616	37,635	32,314
Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon St. Lewiston, ME 04241	87,427	76,521	29,278
Susan Cross, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Rd. Hampden, ME 04444	21,929	19,726	15,443
Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Rd. Falmouth, ME 04105	174,483	155,487	100,331
Ralph Ferland, CEO EASTERN MAINE MEDICAL CENTER FEDERAL CU 417 State St. Bangor, ME 04401	46,071	41,451	22,624
Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main St. East Millinocket, ME 04430	59,192	48,168	15,795
Karen Greenleaf, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt St. Skowhegan, ME 04976	76,747	69,141	46,217

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Vicki Lemieux, CEO GARDINER FEDERAL CU 10 Old Brunswick Rd. Gardiner, ME 04345	38,026	33,820	26,999
Nancy Bard, CEO GREAT FALLS REGIONAL FCU 34 Bates St. Lewiston, ME 04240	24,702	19,997	8,873
Lynda Quirion, CEO HEALTHFIRST FEDERAL CU 9 Quarry Rd. Waterville, ME 04901	16,471	14,989	14,388
Joan Sage, CEO HOWLAND ENFIELD FEDERAL CU 4 Coffin St. Howland, ME 04448	7,530	6,956	3,718
Kenneth Williams, CEO INFINITY FEDERAL CU 202 Larrabee Rd. Westbrook, ME 04092	266,117	174,733	165,774
Donald Casco, CEO KATAHDIN FEDERAL CU 1000 Central St. Millinocket, ME 04462	69,472	60,276	42,778
Deserée Gilman, CEO KSW FEDERAL CU 222 College Ave. Waterville, ME 04901	49,425	44,416	39,485
Christine Devine, CEO KV FEDERAL CU 316 West River Rd. Augusta, ME 04330	57,527	51,453	30,903
Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine St. Lewiston, ME 04243	19,539	17,459	9,427
Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	46,927	41,739	32,345

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon St. Lisbon, ME 04250	81,492	71,567	54,515
Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus St. Lewiston, ME 04240	121,741	109,852	67,760
Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main St. Dexter, ME 04930	89,881	81,521	58,308
Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Dr. South Portland, ME 04106	4,608	3,655	3,028
John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Ave. Hampden, ME 04444	260,131	237,627	185,406
Gail Richardson, CEO MIDCOAST FEDERAL CU 831 Middle St. Bath, ME 04530	131,289	116,947	73,198
Marguerite Gagne, CEO MONMOUTH FEDERAL CU 1176 Main St. Monmouth, ME 04259	17,289	15,801	9,872
Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove St. Waterville, ME 04901	68,075	59,860	59,613
David Rossignol, CEO NORSTATE FEDERAL CU 78 Fox St. Madawaska, ME 04756	165,449	136,335	137,161
Judy Morin, CEO OCEAN COMMUNITIES FEDERAL CU 1 Pool St. Biddeford, ME 04005	149,625	132,582	117,022

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Roland Poirier, CEO OTIS FEDERAL CU 170 Main St. Jay, ME 04329	130,741	108,438	67,500
Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Rd. Mexico, ME 04257	139,549	119,497	97,632
Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main St. Old Town, ME 04468	50,426	45,212	40,946
Hosea Carpenter, CEO PORTLAND MAINE POLICE DEPARTMENT FEDERAL CU 109 Middle St. Portland, ME 04101	7,822	7,436	5,869
Philippe Moreau, CEO RAINBOW FEDERAL CU 391 Main St. Lewiston, ME 04243	183,286	138,912	111,517
Kyle Casburn, CEO SEABOARD FEDERAL CU 177 Main St. Bucksport, ME 04416	108,580	98,978	80,996
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Ave. Pittsfield, ME 04967	78,119	71,268	66,183
Diana Garcia, CEO SEMICONDUCTOR OF ME FEDERAL CU 405 Western Ave. #515 South Portland, ME 04116	14,184	12,333	9,062
Karen Denis, CEO TACONNET FEDERAL CU 316 Benton Ave. Winslow, ME 04901	52,424	48,469	38,125

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

	<u>Assets</u>	06/30/13 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Kenneth Hensler, CEO THE COUNTY FEDERAL CU 82 Bennett Dr. Caribou, ME 04736	191,164	170,730	118,709
David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main St. South Portland, ME 04106	234,738	208,068	197,646
J. Hunter King, CEO TRADEMARK FEDERAL CU 44 Edison Dr. Augusta, ME 04332	76,223	66,327	41,291
Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Ave. Portland, ME 04104	87,154	76,325	66,789
Ramon Noperi, CEO UNITED METHODIST FEDERAL CU¹ 9040 Benson Ave. Montclair, CA 91763 1 Maine branch: Westbrook	NA	335	137
Cathy Bond, CEO WINSLOW COMMUNITY FEDERAL CU 12 Monument St. Winslow, ME 04901	29,124	26,484	16,757
Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Ave. Winthrop, ME 04364	60,087	54,230	34,026
Scott Chretien, CEO YORK COUNTY FEDERAL CU 1516 Main St. Sanford, ME 04073	198,679	160,673	154,686
TOTAL: 50	<u><u>4,428,982</u></u>	<u><u>3,806,782</u></u>	<u><u>2,961,504</u></u>

¹ Note: Maine shares and loans for United Methodist Federal Credit Union, which operates in a multi-state environment, are included in this exhibit; however, Maine assets are not available.

Maine-Chartered Financial Institution 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

**3 State Street
Bangor, ME 04401**

Locations in Augusta, Bangor, Belfast, Biddeford, Brewer, Bucksport, Calais, Castine, Cornish, Dexter, Dixfield, Dover-Foxcroft, East Millinocket, Eastport, Ellsworth, Falmouth Farmington, Greenville, Hampden, Hartland, Hollis Center, Houlton, Howland, Jonesport, Lewiston, Lincoln, Machias, Madison, Millinocket, Monmouth, Old Town, Orono, Pittsfield, Portland, Rockland, Rockport, Rumford, Saco, Scarborough, Searsport, Skowhegan, South Portland, Unity, Waterville, Winslow, and York.

Bar Harbor Bank & Trust

**82 Main Street
Bar Harbor, ME 04609**

Locations in Augusta, Blue Hill, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Rockland, Northeast Harbor, South China, Topsham, Southwest Harbor, and Winter Harbor.

Bar Harbor Savings and Loan Association

**103 Main Street
Bar Harbor, ME 04609**

Bar Harbor Trust Services

**135 High Street
Ellsworth, ME 04605**

Bath Savings Institution

**105 Front Street
Bath, ME 04530**

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

Biddeford Savings Bank

**254 Main Street
Biddeford, ME 04005**

Locations in Biddeford, Kennebunk, Scarborough, and Waterboro.

Coast Line Credit Union

**333 Cottage Road
South Portland, ME 04106**

Community Credit Union

**144 Pine Street
Lewiston, ME 04240**

Location in Auburn.

Maine-Chartered Financial Institution Office Locations

cPort Credit Union

**50 Riverside Industrial Parkway
Portland, ME 04101**

Locations in Augusta, Portland, and Scarborough.

Damariscotta Bank & Trust

**25 Main Street
Damariscotta, ME 04543**

Locations in Belfast, Damariscotta, New Harbor, Union, and Warren.

Down East Credit Union

**23 Third Avenue
Baileyville, ME 04694**

Locations in Bangor, Belfast, 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**

Branch locations in Naples, South Portland, and Windham.

Five County Credit Union

**765 Washington Street
Bath, ME 04530**

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

Forum Trust, LLC

**Three Canal Plaza
Portland, ME 04101**

Franklin Savings Bank

**197 Main Street
Farmington, ME 04938**

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

Global Trust Company

**12 Gill Street
Woburn, MA 01801**

Gorham Savings Bank

**64 Main Street
Gorham, ME 04038**

Locations in East Waterboro, Falmouth, Portland, Scarborough, South Portland, Standish, Windham, and Gorham.

Maine-Chartered Financial Institution Office Locations

H.M. Payson & Co.

**1 Portland Square
Portland, ME 04101**

Location in Damariscotta.

Katahdin Trust Company

**11 Main Street
Patten, ME 04765**

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

Kennebec Savings Bank

**150 State Street
Augusta, ME 04332**

Locations in Farmingdale, Hallowell, Waterville, and Winthrop.

Kennebunk Savings Bank

**104 Main Street
Kennebunk, ME 04043**

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

Machias Savings Bank

**4 Center Street
Machias, ME 04654**

Locations in Baileyville, Bangor, Bar Harbor, Brewer, Calais, Columbia Falls, Danforth, Ellsworth, Houlton, Lincoln, Princeton, and Rockland.

Maine Education Credit Union

**15 University Drive
Augusta, ME 04330**

Location in Augusta.

Maine Merchant Bank

**477 Congress St
Portland, ME 04101**

Maine State Credit Union

**200 Capitol Street
Augusta, ME 04330**

Locations in Augusta and Waterville.

Mechanics Savings Bank

**100 Minot Avenue
Auburn, ME 04210**

Locations in Brunswick, Lewiston, and Windham.

Maine-Chartered Financial Institution Office Locations

Northeast Bank

**500 Canal Street
Lewiston, ME 04240**

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

Norway Savings Bank

**261 Main Street
Norway, ME 04268**

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

Pentegra Trust Company

**317 Madison Avenue
New York, NY 10017**

PeoplesChoice Credit Union

**23 Industrial Park Road
Saco, ME 04072**

Locations in Biddeford, Sanford, and Wells.

Plimoth Trust Company

**30 Resnik Road
Plymouth, MA 02360**

Sabattus Regional Credit Union

**2 Middle Road
Sabattus, ME 04280**

Saco and Biddeford Savings Institutions

**252 Main Street
Saco, ME 04072**

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

Saco Valley Credit Union

**312 Main Street
Saco, ME 04072**

Locations in Saco and Waterboro.

Sanford Institution for Savings

**900 Main Street
Sanford, ME 04093**

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

Skowhegan Savings Bank

**7 Elm Street
Skowhegan, ME 04976**

Locations in Augusta, Bingham, Dexter, Fairfield, Jackman, Madison, Norridgewock, Pittsfield, and Skowhegan.

Maine-Chartered Financial Institution Office Locations

Spinnaker Trust
123 Free Street
Portland, ME 04101

TD Ameritrade Trust Company
717 17th Street, Suite 1700
Denver, CO 80202

University Credit Union
139 Rangeley Road
Orono, ME 04473
Locations in Bangor, Farmington, Orono, Portland, and Presque Isle.

Watch Point Trust Company
100 Summer Street
Boston, MA 02110