

MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF
**Professional
& Financial
Regulation**

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, 2019

Janet T. Mills
Governor

Anne L. Head
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 2018, the Bureau provided regulatory supervision to 43 state-chartered financial institutions, including 19 banks, 12 credit unions, and 12 limited purpose financial institutions. As of June 30, 2018, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$23.78 billion. Maine state-chartered banks, (including limited purpose banks) recorded \$21.62 billion in assets, representing a year-over-year increase of \$1.19 billion, or 5.8%. Maine state-chartered credit unions recorded \$2.16 billion in assets, representing a year-over-year increase of \$105.67 million, or 5.1%.

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 safety and soundness, compliance, trust, information technology, and holding company examinations.

During the twelve-month period from November 1, 2017 to October 31, 2018, the Bureau received and processed 15 applications and notifications. Among these applications and notifications, 13 were related to branching activity, one was for a merger of financial institutions, and one was to engage in a closely-related activity.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2018, the Bureau's Consumer Outreach Specialist responded to 379 consumer complaints and inquiries, of which 197 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.

In addition to its regular functions, the Bureau strives to remain informed about the latest trends impacting banking and financial services, and maintains memberships with trade associations, including the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS). Membership in these organizations provides access to a variety of training opportunities and seminars for Bureau staff.

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.

TABLE OF CONTENTS

SECTION I

APPLICATIONS

- APPLICATION ACTIVITY 1

SECTION II

CONSUMER OUTREACH

- CONSUMER OUTREACH PROGRAM2
- ONLINE BANKING SCAMS3

SECTION III

FINANCIAL INSTITUTION DATA

- SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS
IN MAINE4
- ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE6
- ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION.....8
- MAINE-CHARTERED FINANCIAL INSTITUTIONS OFFICE LOCATIONS22

SECTION I
APPLICATIONS

Application Activity

Financial institutions are required to submit an application or provide notice to the Bureau prior to chartering new institutions and before existing institutions may branch, merge, acquire other organizations, or engage in certain business activities. Over the twelve-month period from November 1, 2017 to October 31, 2018, application activity for Maine’s state-chartered financial institutions primarily involved branching activity, accounting for 13 of the 15 applications and notifications processed. Maine’s state-chartered financial institutions established six new branches: one in Bangor, one in Pittsfield, one in Portland, and three in the state of New Hampshire in the towns of Bedford, Manchester, and Portsmouth. Maine’s state-chartered financial institutions closed branches in Bangor, Baileyville, Lincoln, and Pittsfield. There were three notifications of branch relocations, which occurred in the towns of Biddeford and Portland.

Other activity included the merger and acquisition of the holding company First Colebrook Bancorp, Inc., Colebrook, NH with and into Bangor Bancorp, MHC, Bangor, Maine, which included the merger of their respective bank subsidiaries, Granite Bank with and into Bangor Savings Bank. The mergers consummated on April 6, 2018.

	11/01/13- 10/31/14	11/01/14- 10/31/15	11/01/15- 10/31/16	11/01/16- 10/31/17	11/01/17- 10/31/18
Establish Mutual Holding Company	1	2	0	1	0
Mergers & Acquisitions	0	0	1	2	1
Branch Establishment	6	7	2	6	6
Branch Relocation	2	1	1	4	3
Branch Closing	1	0	6	7	4
Other	0	2	3	0	1

SECTION II
CONSUMER OUTREACH PROGRAM

Consumer Outreach Program

Since 1987, the Bureau has had 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 when necessary.

The Consumer Outreach Specialist maintains the Bureau’s online consumer resources hosted on the Bureau’s website. There, consumers 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 a 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, 2018, the Bureau responded to 379 consumer complaints and inquiries. Of these, 197 required Bureau intervention. The Bureau is most successful when intervening in disputes involving its state-chartered financial institutions, though consumers of nationally-chartered financial 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		% of Total	
	FY17	FY18	FY17	FY18
Credit Cards	21	25	5%	7%
Checking Accounts	61	64	14%	17%
Installment Loans	40	35	9%	9%
Mortgage Loans	82	66	19%	17%
Other*	226	189	53%	50%
Total	430	379	100%	100%

*Included in "Other" are the following: credit report problems, fees associated with deposit account, forgery, funds availability, prepaid debit cards, identity theft and telemarketing.

Online Banking Scams

The Bureau is aware that consumers are subject to numerous financial and identity theft scams. Where possible, the Bureau attempts to alert consumers (and financial institutions) of new or escalating scams. For example, in April of 2018, the Bureau issued a press release warning consumers about cybercriminals posing as the consumers' financial institution and demanding personal information in order to avoid alleged service disruptions. In its press release, the Bureau provided several tips to help consumers avoid the scam, including contacting their financial institutions directly upon receipt of the suspicious email, and instructing consumers not to click on any links contained in the email. Furthermore, Superintendent LaFountain reminded consumers that "Banks and credit unions will not email, text, or call customers asking them to divulge account numbers, pins, or social security numbers," and that consumers should always monitor their account statements.

SECTION III
FINANCIAL INSTITUTION DATA

Summary of Financial Institutions Authorized to Do Business in Maine

There were 101 financial institutions authorized to do business in Maine as of June 30, 2018. Included among them were 19 state-chartered banks, 12 state-chartered credit unions, 11 state-chartered nondepository trust companies, and one state-chartered merchant bank. Total assets of state-chartered banks (including limited purpose banks) increased from \$20.43 billion on June 30, 2017 to \$21.62 billion on June 30, 2018. Total assets for state-chartered credit unions increased from \$2.06 billion to \$2.16 billion during the same period. 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.

SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN MAINE

SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN MAINE

June 30, 2018

	No.	ASSETS		DEPOSITS/SHARES		LOANS	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	5,683,949	15.77%	3,104,180	8.55%	2,075,153	6.97%
National Banks	7	6,060,521 ¹	16.82%	14,192,723	39.09%	9,997,479	33.57%
State Limited Purpose Banks	12	355,044	0.99%	N/A	N/A	0	0.00%
State Savings Banks	14	15,477,812	42.95%	11,653,442	32.09%	11,327,257	38.04%
Federal Savings Banks	2	151,777	0.42%	114,923	0.32%	128,086	0.43%
State Savings and Loans	1	104,642	0.29%	80,294	0.22%	90,091	0.30%
Federal Savings and Loans	3	345,815	0.96%	273,230	0.75%	286,083	0.96%
State Credit Unions	12	2,162,587	6.00%	1,897,936	5.23%	1,592,165	5.35%
Credit Unions Chartered by Other States	1	N/A	0.00%	161,438	0.44%	71,174	0.24%
Federal Credit Unions	45	5,691,009 ¹	15.79%	4,831,138	13.31%	4,211,605	14.14%
TOTAL	101	36,033,157	100.00%	36,309,304	100.00%	29,779,093	100.00%
Commercial Banks	11	11,744,470 ¹	32.59%	17,296,903	47.64%	12,072,632	40.54%
Limited Purpose Banks	12	355,044	0.99%	N/A	N/A	0	0.00%
Savings Banks	16	15,629,589	43.38%	11,768,365	32.41%	11,455,343	38.47%
Savings and Loans	4	450,457	1.25%	353,524	0.97%	376,174	1.26%
Credit Unions	58	7,853,597 ¹	21.80%	6,890,512	18.98%	5,874,944	19.73%
TOTAL	101	36,033,157	100.00%	36,309,304	100.00%	29,779,093	100.00%
Chartered by the State of Maine	43	23,784,034	66.01%	16,735,852	46.09%	15,084,666	50.66%
Chartered by Other States	1	N/A	0	161,438	0.44%	71,174	0.24%
Federally Chartered	57	12,249,122 ¹	33.99%	19,412,014	53.46%	14,623,253	49.11%
TOTAL	101	36,033,157	100.00%	36,309,304	100.00%	29,779,093	100.00%
In-State Ownership	93	36,033,157	100.00%	26,455,092	72.86%	23,778,631	79.85%
Out-of-State Ownership	8	N/A ^{1,2}	N/A	9,854,212	27.14%	6,000,462	20.15%
TOTAL	101	36,033,157	100.00%	36,309,304	100.00%	29,779,093	100.00%

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

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

² Out of State Ownership:

	Deposits/ Shares	Loans
Bank of America, N.A.	2,017,961	956,818
KeyBank, N.A.	2,484,183	1,056,541
NBT Bank, N.A.	17,176	229,545
Northeast Credit Union	161,438	71,174
People's United Bank, N.A.	1,324,692	915,884
TD Bank, N.A.	3,846,397	2,768,725
TruGrocer Federal Credit Union	1,993	1,568
United Methodist Federal Credit Union	372	207
TOTAL:	9,854,212	6,000,462

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

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

	06/30/14	6/30/15	6/30/16	6/30/17	6/30/18
Commercial Banks Chartered by the State of Maine					
Number of Institutions	4	4	4	4	4
Number of Offices	51	51	49	46	46
Assets	3,026,127	3,268,519	3,574,009	5,563,994	5,683,949
Deposits	2,148,938	2,308,418	2,593,644	2,844,009	3,104,180
Loans	2,058,535	2,266,376	2,441,764	2,730,084	2,075,153
National Banks					
Number of Institutions	5	7	7	7	7
Number of Offices	183	207	221	215	212
Assets	4,138,831	4,329,716	5,465,443	5,776,141	6,060,521
Deposits	10,241,387	11,404,754	13,309,072	13,722,412	14,192,723
Loans	8,052,218	8,728,802	9,848,187	10,172,422	9,997,479
State Chartered Savings Banks					
Number of Institutions	14	14	14	14	14
Number of Offices	196	199	191	196	188
Assets	12,253,013	12,707,445	13,444,997	14,441,915	15,477,812
Deposits	9,030,226	9,541,452	10,117,912	10,890,944	11,653,442
Loans	9,275,475	9,733,239	10,334,828	11,272,290	11,327,257
Federal Savings Banks					
Number of Institutions	4	3	2	2	2
Number of Offices	55	30	4	4	4
Assets	940,581	970,947	146,440	140,601	151,777
Deposits	1,656,235	785,254	115,903	112,474	114,923
Loans	1,682,156	754,838	123,363	121,095	128,086
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	86,125	90,271	98,949	101,799	104,642
Deposits	72,679	74,619	75,513	78,025	80,294
Loans	67,515	73,952	83,035	85,646	90,091
Federal Savings & Loan Associations					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	298,372	303,292	317,911	334,620	345,815
Deposits	239,387	243,950	253,930	269,676	273,230
Loans	249,033	261,421	268,214	278,555	286,083

ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE (IN THOUSANDS)					
	06/30/14	06/30/15	6/30/16	6/30/17	6/30/18
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	56	58	57	57	56
Assets	1,732,523	1,804,585	1,918,931	2,056,920	2,162,587
Shares/Deposits	1,477,582	1,549,157	1,658,988	1,795,798	1,897,936
Loans	1,117,455	1,192,899	1,318,560	1,438,962	1,592,165
Credit Unions Chartered by Other States					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	6
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	10,360	14,228	14,746	15,871	161,438
Loans	6,927	11,967	10,241	11,838	71,174
Federal Credit Unions					
Number of Institutions	51	50	48	48	45
Number of Offices	136	137	137	136	131
Assets	4,592,463	4,815,705	5,129,368	5,541,118	5,691,009
Shares/Deposits	3,935,766	4,077,924	4,372,423	4,725,640	4,831,138
Loans	3,159,586	3,371,874	3,656,646	3,991,257	4,211,605
State Chartered Merchant Banks					
Number of Institutions	1	1	1	1	1
Assets	63,888	65,169	69,834	71,598	74,963
Deposits	N/A	N/A	N/A	N/A	NA
Loans	0	0	0	0	0
State Chartered Nondepository Trust Companies					
Number of Institutions	10	10	11	11	11
Assets	138,905	149,564	157,761	251,273	280,081
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	107	107	105	104	101
Number of Offices	689	692	670	665	653
Assets	27,280,654	28,515,823	30,335,053	34,279,979	36,033,157
Shares & Deposits	28,812,560	29,999,756	32,512,131	34,454,849	36,309,304
Loans	25,668,900	26,395,368	28,084,838	30,102,149	29,779,093

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

KeyBank N.A., Cleveland, Ohio

NBT Bank N.A., Norwich, NY

Northeast Credit Union, Portsmouth, New Hampshire

People's United Bank N.A., Bridgeport, Connecticut

TD Bank, N.A., Wilmington, Delaware

TruGrocer Federal Credit Union, Bosie, Idaho

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.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST ¹ 82 Main Street Bar Harbor, ME 04609	3,536,787	1,329,278	1,179,244
Scott Conant, President DAMARISCOTTA BANK & TRUST COMPANY 25 Main Street Damariscotta, ME 04543	188,887	168,884	122,755
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765	801,458	633,920	664,974
Richard Wayne, President NORTHEAST BANK 500 Canal Street Lewiston, ME 04240	1,156,817	972,098	108,180
TOTAL: 4	5,683,949	3,104,180	2,075,153

Note: ¹ Bar Harbor Bank & Trust total assets include assets after Lake Sunapee merger. Deposits and loans are for Maine only.

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President ATLANTIC TRUST 111 Commercial Street, Suite 302 Portland, ME 04101	828	N/A	N/A
Joseph Pratt, President BAR HARBOR TRUST SERVICES 135 High Street Ellsworth, ME 04605	6,064	N/A	N/A
David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110	14,992	N/A	N/A

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Thomas Forese, Jr., President GLOBAL TRUST COMPANY 12 Gill Street Woburn, MA 01801-1721	85,270	N/A	N/A
Michael Currie, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101	6,547	N/A	N/A
John Pinto, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604	5,188	N/A	N/A
Steven Russo, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	8,157	N/A	N/A
James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101	1,045	N/A	N/A
Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112	5,322	N/A	N/A
Albert Schweiss, President TD AMERITRADE TRUST COMPANY 717 17th Street, Suite 1800 Denver, CO 80202	145,756	N/A	N/A
Joseph Yohlin, President THE MAINE MERCHANT BANK, LLC 477 Congress Street., Suite 1100 Portland, ME 04092	74,963	N/A	N/A
Charles Gaziano, CEO WATCH POINT TRUST COMPANY, LLC 53 State Street Boston, MA 02109	912	N/A	N/A
TOTAL: 12	355,044	N/A	N/A

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Neil Kiely, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	991,042	789,852	831,417
Robert Montgomery-Rice, President BANGOR SAVINGS BANK 3 State Street Bangor, ME 04402	4,268,390	3,055,889	2,675,066
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530	902,654	726,547	616,989
Jeanne Hulit, President BIDDEFORD SAVINGS BANK 254 Main Street Biddeford, ME 04005	500,095	376,985	429,959
Tim Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938	406,919	263,623	369,423
Stephen deCastro, President GORHAM SAVINGS BANK 10 Wentworth Drive Gorham, ME 04038	1,145,241	873,613	912,298
Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330	1,015,802	686,157	830,864
Bradford Paige, President KENNEBUNK SAVINGS BANK 104 Main Street Kennebunk, ME 04043	1,190,729	903,006	576,562
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654	1,340,537	1,150,447	1,130,665
Jeanne Hulit, President MECHANICS SAVINGS BANK 100 Minot Avenue Auburn, ME 04210	403,993	299,400	343,765

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268	1,175,003	969,036	956,636
Robert Quentin, President SACO AND BIDDEFORD SAVINGS INSTITUION 252 Main Street Saco, ME 04073	974,770	639,845	788,481
Blaine Boudreau, President SANFORD INSTITUTION FOR SAVINGS 900 Main Street Sanford, ME 04073	568,301	433,858	401,490
John Witherspoon, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976	594,336	485,184	463,642
TOTAL: 14	15,477,812	11,653,442	11,327,257

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Weir, President BAR HARBOR SAVINGS AND LOAN ASSOCIATION 103 Main Street Bar Harbor, ME 04609	104,642	80,294	90,091
TOTAL: 1	104,642	80,294	90,091

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106	56,117	44,527	35,408
Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240	57,785	51,695	43,432
Richard Lachance, CEO CONNECTED CREDIT UNION 85 Civic Center Drive Augusta, ME 04330	41,988	37,446	24,067
Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	212,377	190,321	152,892
Joe Moses, CEO DOWN EAST CREDIT UNION 23 Third Avenue Baileyville, ME 04694	184,130	166,869	157,209
Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103	287,509	261,744	198,914
Julie Marquis, CEO FIVE COUNTY CREDIT UNION 765 Washington Street Bath, ME 04530	245,183	219,341	177,274
Tucker Cole, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330	411,299	354,943	287,989
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road. Saco, ME 04072	208,411	181,254	164,125
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280	45,653	40,372	29,710

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072	115,485	103,110	82,570
Matthew Walsh, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469	296,650	246,315	238,575
TOTAL: 12	<u><u>2,162,587</u></u>	<u><u>1,897,936</u></u>	<u><u>1,592,165</u></u>

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Collia, CEO NORTHEAST CREDIT UNION 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	161,438	71,174
TOTAL: 1	<u><u>N/A</u></u>	<u><u>161,438</u></u>	<u><u>71,174</u></u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Bill Williamson, President for Maine BANK OF AMERICA, N.A. 100 Middle Street Portland, ME 04101	N/A	2,017,961	956,818
Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843	4,178,431	3,084,283	2,856,517
Tony McKim, President FIRST NATIONAL BANK 223 Main Street Damariscotta, ME 04543	1,882,090	1,418,031	1,213,449
Raymond Kelley, Maine Market President KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,484,183	1,056,541
John Watt, Maine President NBT BANK, N.A. 254 Commercial Street Portland, ME 04101	N/A	17,176	229,545
Daniel Thornton, President, Maine Market PEOPLE'S UNITED BANK, N.A. 350 Fore Street Portland, ME 04101	N/A	1,324,692	915,884
Lawrence Wold, Maine President TD BANK, N.A. One Portland Square Portland, ME 04112	N/A	3,846,397	2,768,725
TOTAL: 7	<u>6,060,521</u>	<u>14,192,723</u>	<u>9,997,479</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, N.A.

NBT Bank, N.A.

People's United Bank, N.A.

TD Bank, N.A.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210	78,661	54,314	65,261
Todd Starbird, President ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841	73,116	60,609	62,825
TOTAL: 2	<u>151,777</u>	<u>114,923</u>	<u>128,086</u>

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Swanberg, President AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION 43 High Street Caribou, ME 04736	122,011	97,677	94,521
Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530	128,234	104,763	107,712
Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main Street Waterville, ME 04903	95,570	70,790	83,850
TOTAL: 3	<u>345,815</u>	<u>273,230</u>	<u>286,083</u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
David Desjardins, CEO ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743	213,751	183,718	147,965
Roger Sirois, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011	376,113	305,529	310,503
Basil Closson, CEO BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401	150,726	136,608	107,168
Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Drive South Portland, ME 04106	6,469	5,250	3,456
Dave DeFroscia, CEO BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412	59,252	52,912	47,080
Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438	38,603	32,469	32,233
James Stone, CEO CASCO FEDERAL CU 375 Main Street Gorham, ME 04038	68,029	59,720	56,144
Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241	97,398	85,305	47,556
Sue Cross, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Road Hampden, ME 04444	23,256	20,917	18,912

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105	255,357	225,966	153,754
Mark Samson, CEO DIRIGO FEDERAL CU² 381 Main Street Lewiston, ME 04243	235,487	197,641	178,420
Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430	62,577	50,276	19,098
Karen Greenleaf, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976	92,400	79,904	59,963
Vicki Larrabee, CEO GARDINER FEDERAL CU 420 Brunswick Road Gardiner, ME 04345	50,388	43,545	34,903
Nancy Bard, CEO GREAT FALLS REGIONAL FCU 34 Bates Street Lewiston, ME 04240	28,754	23,824	8,523
Liz Hayes, CEO INFINITY FEDERAL CU 202 Larrabee Road Westbrook, ME 04092	348,494	237,518	250,623
Deserée Gilman, CEO KSW FEDERAL CU 222 College Avenue Waterville, ME 04901	64,193	55,151	59,600
Tina Jamo, CEO KATAHDIN FEDERAL CU 1000 Central Street Millinocket, ME 04462	78,689	66,639	57,270

Note: ²Rainbow FCU was renamed to Dirigo FCU in the 4th quarter of 2017.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Christine Devine, CEO KV FEDERAL CU 316 West River Road Augusta, ME 04330	86,323	77,210	44,660
Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine Street Lewiston, ME 04243	22,934	20,008	14,009
Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	65,750	58,015	49,086
George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250	113,788	101,225	70,226
Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240	160,281	144,725	83,885
Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930	118,998	107,134	99,577
Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106	4,714	3,710	3,828
John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444	387,176	336,683	317,876

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Diana Garcia, CEO MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116	15,456	13,566	10,131
Joseph Gervais, CEO MIDCOAST FEDERAL CU 831 Middle Street Bath, ME 04530	175,651	153,423	131,758
Catherina Blais, CEO MONMOUTH FEDERAL CU 1176 Main Street Monmouth, ME 04259	18,276	16,753	9,785
Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901	154,938	137,112	131,082
Susan Whitehead, CEO NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756	190,215	158,149	152,478
Kim Turner, CEO OTIS FEDERAL CU 170 Main Street Jay, ME 04329	168,330	140,043	71,523
Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Road Mexico, ME 04257	187,070	157,279	146,531
Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main Street Old Town, ME 04468	70,005	63,857	57,641
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	109,181	88,516	93,350

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	109,181	88,516	93,350
Ryan Ellsworth, CEO THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736	248,131	217,659	197,526
David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106	373,454	307,164	328,640
Joann Bisson, CEO TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332	90,888	79,335	55,223
Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104	128,526	111,947	111,592
Phyllis Thomason Adkins, CEO TRUGROCER FEDERAL CU³ 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	1,993	1,568
Ramon Noperi, CEO UNITED METHODIST FEDERAL CU³ 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	372	207
Cathy Bond, CEO WINSLOW COMMUNITY FEDERAL CU 12 Monument Street Winslow, ME 04901	41,551	37,800	30,623

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364	66,524	59,194	43,530
Scott Chretien, CEO YORK COUNTY FEDERAL CU 1516 Main Street Sanford, ME 04073	318,774	264,102	270,830
TOTAL: 48	<u>5,691,009</u>	<u>4,831,138</u>	<u>4,211,605</u>

Note: ³Maine shares and loans for TruGrocer FCU and United Methodist 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.

Atlantic Trust

**111 Commercial Street
Portland, ME 04101**

Bangor Savings Bank

**3 State Street
Bangor, ME 04401**

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

Bar Harbor Bank & Trust

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

Locations in Bar Harbor, Blue Hill, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Rockland, Northeast Harbor, South China, Topsham, Southwest Harbor, and Winter Harbor. DBA Lake Sunapee with the following New Hampshire and Vermont locations:

New Hampshire: Andover, Bradford, Claremont, Concord, Enfield, Grantham, Hanover, Hillsborough, Lebanon, Milford, Nashua, Newbury, New London, Newport, Peterborough, Sunapee, and West Lebanon.

Vermont: Brandon, Pittsford, Quechee, Randolph, Rochester, Royalton, Rutland, South Royalton, West Rutland, Williamstown, and Woodstock.

Bar Harbor Savings and Loan Association

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

Location in Bar Harbor.

Bar Harbor Trust Services

**135 High Street
Ellsworth, ME 04605**

Bath Savings Institution

**105 Front Street
Bath, ME 04530**

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

Biddeford Savings Bank

**254 Main Street
Biddeford, ME 04005**

Locations in Biddeford, Kennebunk, Scarborough, and Waterboro.

Maine-Chartered Financial Institutions Office Locations

Coast Line Credit Union

**333 Cottage Road
South Portland, ME 04106**
Location in South Portland.

Community Credit Union

**144 Pine Street
Lewiston, ME 04240**
Location in Auburn, Lewiston, and Turner.

Connected Credit Union

**85 Civic Center Drive
Augusta, ME 04330**
Locations in Augusta.

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
Baileysville, ME 04694**
Locations in Baileyville, 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, Portland, South Portland, and Windham.

Five County Credit Union

**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 Ellsworth, Farmington, Jay, Rangeley, Rumford, Skowhegan, and Wilton.

Maine-Chartered Financial Institutions Office Locations

Global Trust Company

**12 Gill Street
Woburn, MA 01801**

Gorham Savings Bank

**64 Main Street
Gorham, ME 04038**

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

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, Fort Fairfield, Fort Kent, Hampden, Houlton, Island Falls, Mars Hill, Oakfield, Patten, Presque Isle, Scarborough, and Van Buren..

Kennebec Savings Bank

**150 State Street
Augusta, ME 04332**

Locations in Augusta, Farmingdale, 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, Durham, NH, Hampton, NH, Newmarket, NH, Portsmouth, NH, and Stratham, NH.

Machias Savings Bank

**4 Center Street
Machias, ME 04654**

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

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 Auburn, Brunswick, Lewiston, and Windham.

Maine-Chartered Financial Institutions 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, Gray, Kennebunk, Naples, Norway, Portland, Topsham, Saco, Scarborough, South Paris, South Portland, Standish, Windham, and Yarmouth.

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

**30 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.

Sanford Institution for Savings

**900 Main Street
Sanford, ME 04093**

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

Maine-Chartered Financial Institutions Office Locations

Skowhegan Savings Bank

**7 Elm Street
Skowhegan, ME 04976**

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

Spinnaker Trust

**123 Free Street
Portland, ME 04101**

TD Ameritrade Trust Company

**717 17th Street, Suite 1700
Denver, CO 80202**

The Maine Merchant Bank

**477 Congress St
Portland, ME 04101**

University Credit Union

**139 Rangeley Road
Orono, ME 04473**

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

Watch Point Trust Company

**53 State Street
Boston, MA 02109**