



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, 2020

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 2019, the Bureau provided regulatory supervision to 43 state-chartered financial institutions, including 19 banks, 12 credit unions, 11 nondepository trust companies, and one merchant bank. As of June 30, 2019, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$25.08 billion. Maine state-chartered banks (including limited purpose banks) recorded \$22.79 billion in assets, representing a year-over-year increase of \$1.3 billion, or 5.4%. Maine state-chartered credit unions recorded \$2.29 billion in assets, representing a year-over-year increase of \$124.6 million, or 5.8%.

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, 2018 to October 31, 2019, the Bureau received and processed 25 applications and notifications. Among these applications and notifications, 19 were related to branching activity, one was for a merger of financial institutions, two were to engage in a closely-related activity, two were for

financial institution name changes, and one was for a state-chartered financial institution to acquire branches from a national bank.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2019, the Bureau's Consumer Outreach Specialist responded to 369 consumer complaints and inquiries, of which 192 required Bureau intervention. Complaints involved deposit account activities, fee disputes, consumer loans and credit cards. In addition to responding to consumer complaints, the Bureau actively monitors the latest scam and data breach activity, informing consumers and financial institutions of the illicit activity when appropriate through targeted email distribution lists and press releases. The Consumer Outreach Specialist also participated in outreach events related to financial services and conducted financial literacy training at a local high school.

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.

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SECTION I APPLICATIONS

Application Activity

Pursuant to Maine law, 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, 2018 to October 31, 2019, application activity for Maine's state-chartered financial institutions focused primarily on branching activity, accounting for 19 of the 25 applications and notifications processed. Maine's state-chartered financial institutions established a total of four new branches in the following locations: Auburn, Freeport, Yarmouth, and in the state of New Hampshire. Maine's state-chartered financial institutions closed a total of 12 branches, of which six were located within Maine and six were located in New Hampshire and Vermont. In-state closures occurred in the following locations: Bangor, Dixfield, Kennebunk, Monmouth, Scarborough, and Springvale. There were three notifications of office relocations, which occurred in Kennebunk, Boston (MA) and Portsmouth (NH).

In addition, the Bureau approved an application to merge Mechanics Savings Bank, located in Auburn, Maine with and into Biddeford Savings Bank, located in Biddeford, Maine. Both banks are owned by the same holding company, Maine Community Bancorp, and are now operating under the name Maine Community Bank. The merger consummated on January 1, 2020.

Further, Bar Harbor Bank & Trust submitted an application to acquire eight branches of People's United Bank, National Association. The acquired branches are located in Brewer, Bangor (three branches), Newport, Orono, Pittsfield, and Waterville. The acquisition consummated October 25, 2019.

SECTION I
APPLICATIONS

Other application and notice activity included two notices from state-chartered banks to engage in a closely-related activity, and two filings for state-chartered financial institutions to change their names. Down East Credit Union changed its name to Downeast Credit Union, effective January 1, 2019, and Sanford Institution for Savings changed its name to Partners Bank of New England, effective July 1, 2019.

Below is a table detailing the application activity over the twelve-month period from November 1, 2018 to October 31, 2019, as compared to the application activity for the previous four reporting periods.

	11/01/14- 10/31/15	11/01/15- 10/31/16	11/01/16- 10/31/17	11/01/17- 10/31/18	11/01/18- 10/31/19
Establish Mutual Holding Company	2	0	1	0	0
Mergers & Acquisitions	0	1	2	1	2
Branch Establishment	7	2	6	6	4
Branch Relocation	1	1	4	3	3
Branch Closing	0	6	7	4	12
Other	2	3	0	1	4

SECTION II CONSUMER OUTREACH PROGRAM

Consumer Outreach Program

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

The Consumer Outreach Specialist maintains the 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 federally-chartered credit union, a referral may be made to the Consumer Financial Protection Bureau (CFPB) or the National Credit Union Administration (NCUA).

During the fiscal year ending June 30, 2019, the Bureau responded to 369 consumer complaints and inquiries. Of these, 192 required Bureau intervention. The Bureau is most successful when intervening in disputes involving its state-chartered financial institutions, though consumers of nationally-chartered institutions are nonetheless encouraged to contact the Consumer Outreach Specialist, who can provide valuable information and discuss possible outcomes.

The Consumer Outreach Specialist is available to assist with, or conduct, consumer outreach and financial literacy training in Maine. The Consumer Outreach Specialist has made presentations about financial scams to the senior citizen community and various civic groups. In the past year, the Consumer Outreach Specialist represented the Bureau at a Military Resource Fair and conducted financial literacy training at a local high school.

SECTION II
CONSUMER OUTREACH PROGRAM

COMPLAINT DATA BY FISCAL YEAR

Type of Account	Number of Contacts		% of Total	
	FY 18	FY 19	FY 18	FY 19
Credit Cards	25	17	7%	5%
Checking Accounts	64	59	17%	16%
Installment Loans	35	36	9%	10%
Mortgage Loans	66	67	17%	18%
Other*	189	190	50%	51%
Total	379	369	100%	100%

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

SECTION III
FINANCIAL INSTITUTION DATA

Summary of Financial Institutions Authorized to Do Business in Maine

There were 100 financial institutions authorized to do business in Maine as of June 30, 2019. 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 \$21.62 billion on June 30, 2018 to \$22.79 billion on June 30, 2019. Total assets for state-chartered credit unions increased from \$2.16 billion to \$2.29 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, 2019

	No.	ASSETS		DEPOSITS/SHARES		LOANS	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	5,863,588	15.45%	3,277,349	8.39%	3,088,959	9.54%
National Banks	7	6,396,065 ¹	16.86%	15,488,431	39.64%	10,641,667	32.87%
State Limited Purpose Banks	12	461,819	1.22%	N/A	N/A	0	0.00%
State Savings Banks	14	16,363,978	43.13%	12,537,592	32.09%	11,961,982	36.94%
Federal Savings Banks	2	157,954	0.42%	125,632	0.32%	134,116	0.41%
State Savings and Loans	1	104,654	0.28%	81,763	0.21%	77,617	0.24%
Federal Savings and Loans	3	362,015	0.95%	294,931	0.75%	305,264	0.94%
State Credit Unions	12	2,286,183	6.03%	2,005,363	5.13%	1,704,810	5.27%
Credit Unions Chartered by Other States	1	N/A ¹	0.00%	183,273	0.47%	73,433	0.23%
Federal Credit Unions	44	5,946,349 ¹	15.67%	5,077,556	13.00%	4,391,191	13.56%
TOTAL	100	37,942,605	100.00%	39,071,890	100.00%	32,379,039	100.00%
Commercial Banks	11	12,259,653 ¹	32.31%	18,765,780	48.03%	13,730,626	42.41%
Limited Purpose Banks	12	461,819	1.22%	N/A	N/A	0	0.00%
Savings Banks	16	16,521,932	43.54%	12,663,224	32.41%	12,096,098	37.36%
Savings and Loans	4	466,669	1.23%	376,694	0.96%	382,881	1.18%
Credit Unions	57	8,232,532 ¹	21.70%	7,266,192	18.60%	6,169,434	19.05%
TOTAL	100	37,942,605	100.00%	39,071,890	100.00%	32,379,039	100.00%
Chartered by the State of Maine	43	25,080,222	66.10%	17,902,067	45.82%	16,833,368	51.99%
Chartered by Other States	1	N/A ¹	0	183,273	0.47%	73,433	0.23%
Federally Chartered	56	12,862,383 ¹	33.90%	20,986,550	53.71%	15,472,238	47.78%
TOTAL	100	37,942,605	100.00%	39,071,890	100.00%	32,379,039	100.00%
In-State Ownership	92	37,942,605	100.00%	28,611,319	73.23%	25,986,784	80.26%
Out-of-State Ownership	8	N/A ^{1,2}	N/A	10,460,571	26.77%	6,392,255	19.74%
TOTAL	100	37,942,605	100.00%	39,071,890	100.00%	32,379,039	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.	2,084,347	740,897
KeyBank, N.A.	2,860,609	1,203,117
NBT Bank, N.A.	32,369	247,591
Northeast Credit Union	183,273	73,433
People's United Bank, N.A.	1,298,224	1,298,224
TD Bank, N.A.	3,999,437	2,826,903
TruGrocer Federal Credit Union	1,967	1,695
United Methodist Federal Credit Union	345	395
TOTAL:	10,460,571	6,392,255

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)

	6/30/15	6/30/16	6/30/17	6/30/18	6/30/19
Commercial Banks Chartered by the State of Maine					
Number of Institutions	4	4	4	4	4
Number of Offices	51	49	46	46	46
Assets	3,268,519	3,574,009	5,563,994	5,683,949	5,863,588
Deposits	2,308,418	2,593,644	2,844,009	3,104,180	3,277,349
Loans	2,266,376	2,441,764	2,730,084	2,075,153	3,088,959
National Banks					
Number of Institutions	7	7	7	7	7
Number of Offices	207	221	215	212	205
Assets	4,329,716	5,465,443	5,776,141	6,060,521	6,396,065
Deposits	11,404,754	13,309,072	13,722,412	14,192,723	15,488,431
Loans	8,728,802	9,848,187	10,172,422	9,997,479	10,641,667
State Chartered Savings Banks					
Number of Institutions	14	14	14	14	14
Number of Offices	199	191	196	188	186
Assets	12,707,445	13,444,997	14,441,915	15,477,812	16,363,978
Deposits	9,541,452	10,117,912	10,890,944	11,653,442	12,537,592
Loans	9,733,239	10,334,828	11,272,290	11,327,257	11,961,982
Federal Savings Banks					
Number of Institutions	3	2	2	2	2
Number of Offices	30	4	4	4	4
Assets	970,947	146,440	140,601	151,777	157,954
Deposits	785,254	115,903	112,474	114,923	125,632
Loans	754,838	123,363	121,095	128,086	134,116
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	90,271	98,949	101,799	104,642	104,654
Deposits	74,619	75,513	78,025	80,294	81,763
Loans	73,952	83,035	85,646	90,091	77,617
Federal Savings & Loan Associations					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	303,292	317,911	334,620	345,815	362,015
Deposits	243,950	253,930	269,676	273,230	294,931
Loans	261,421	268,214	278,555	286,083	305,264

ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE (IN THOUSANDS)					
	06/30/15	6/30/16	6/30/17	6/30/18	6/30/19
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	58	57	57	56	57
Assets	1,804,585	1,918,931	2,056,920	2,162,587	2,286,183
Shares/Deposits	1,549,157	1,658,988	1,795,798	1,897,936	2,005,363
Loans	1,192,899	1,318,560	1,438,962	1,592,165	1,704,810
Credit Unions Chartered by Other States					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	6	6
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	14,228	14,746	15,871	161,438	183,273
Loans	11,967	10,241	11,838	71,174	73,433
Federal Credit Unions					
Number of Institutions	50	48	48	45	44
Number of Offices	137	137	136	131	131
Assets	4,815,705	5,129,368	5,541,118	5,691,009	5,946,349
Shares/Deposits	4,077,924	4,372,423	4,725,640	4,831,138	5,077,556
Loans	3,371,874	3,656,646	3,991,257	4,211,605	4,391,191
State Chartered Merchant Banks					
Number of Institutions	1	1	1	1	1
Assets	65,169	69,834	71,598	74,963	83,057
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	10	11	11	11	11
Assets	149,564	157,761	251,273	280,081	378,762
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	105	104	101	100
Number of Offices	692	670	665	653	645
Assets	28,515,823	30,335,053	34,279,979	36,033,157	37,942,605
Shares & Deposits	29,999,756	32,512,131	34,454,849	36,309,304	39,071,890
Loans	26,395,368	28,084,838	30,102,149	29,779,093	32,379,039

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>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST 82 Main Street Bar Harbor, ME 04609	3,684,621	1,459,580	1,301,042
Scott Conant, President DAMARISCOTTA BANK & TRUST COMPANY 25 Main Street Damariscotta, ME 04543	187,150	166,379	122,090
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765	837,959	691,434	692,559
Richard Wayne, President NORTHEAST BANK 500 Canal Street Lewiston, ME 04240	1,153,858	959,956	973,268
TOTAL: 4	5,863,588	3,277,349	3,088,959

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

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President ATLANTIC TRUST 111 Commercial Street, Suite 302 Portland, ME 04101	642	N/A	N/A
Joseph Pratt, President BAR HARBOR TRUST SERVICES 135 High Street Ellsworth, ME 04605	6,722	N/A	N/A
David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110	15,817	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>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Christopher Hulse, President GLOBAL TRUST COMPANY 12 Gill Street Woburn, MA 01801-1721	81,738	N/A	N/A
Michael Currie, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101	6,961	N/A	N/A
John Pinto, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604	5,399	N/A	N/A
Steven Russo, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	8,484	N/A	N/A
James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101	1,149	N/A	N/A
Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112	5,688	N/A	N/A
Albert Schweiss, President TD AMERITRADE TRUST COMPANY 717 17th Street, Suite 1800 Denver, CO 80202	245,039	N/A	N/A
Beth Shields, President THE MAINE MERCHANT BANK, LLC 11 Atlantic Place South Portland, ME 04106	83,057	N/A	N/A
Charles Gaziano, CEO WATCH POINT TRUST COMPANY, LLC 100 Summer Street Boston, MA 02110	1,123	N/A	N/A
TOTAL: 12	461,819	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>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Neil Kiely, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	1,082,821	885,140	911,385
Robert Montgomery-Rice, President BANGOR SAVINGS BANK¹ 24 Hamlin Way Bangor, ME 04401	4,548,365	3,346,579	2,729,172
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530	945,246	755,653	631,457
Jeanne Hulit, President BIDDEFORD SAVINGS BANK 254 Main Street Biddeford, ME 04005	501,679	379,092	433,628
Tim Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938	425,894	292,517	389,760
Stephen deCastro, President GORHAM SAVINGS BANK 10 Wentworth Drive Gorham, ME 04038	1,216,866	990,249	970,691
Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330	1,102,519	776,575	920,813
Bradford Paige, President KENNEBUNK SAVINGS BANK¹ 104 Main Street Kennebunk, ME 04043	1,262,956	977,529	692,987
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654	1,432,241	1,224,861	1,216,741
Jeanne Hulit, President MECHANICS SAVINGS BANK 100 Minot Avenue Auburn, ME 04210	426,165	313,819	361,074

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268	1,216,129	979,315	990,362
Blaine Boudreau, President PARTNERS BANK OF NEW ENGLAND^{1,2} 900 Main Street Sanford, ME 04073	586,861	443,466	415,259
Robert Quentin, President SACO AND BIDDEFORD SAVINGS INSTITUTION 252 Main Street Saco, ME 04073	1,024,313	683,588	836,442
David Cyr, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976	591,923	489,209	462,211
TOTAL: 14	<u>16,363,978</u>	<u>12,537,592</u>	<u>11,961,982</u>

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

Note:² Sanford Institution for Savings changed its name to Partners Bank of New England effective 7/1/19.

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

	<u>Assets</u>	06/30/19 \$ 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	104,654	81,763	77,617
TOTAL: 1	<u>104,654</u>	<u>81,763</u>	<u>77,617</u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106	63,089	47,379	34,072
Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240	61,894	55,554	45,011
Richard Lachance, CEO CONNECTED CREDIT UNION 85 Civic Center Drive Augusta, ME 04330	45,008	40,271	25,598
Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	234,529	209,840	163,619
Joe Moses, CEO DOWNEAST CREDIT UNION¹ 23 Third Avenue Baileyville, ME 04694	205,065	186,870	172,770
Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103	301,732	272,369	231,457
Julie Marquis, CEO FIVE COUNTY CREDIT UNION 765 Washington Street Bath, ME 04530	251,789	224,558	184,900
Tucker Cole, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330	433,668	374,767	313,552
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road. Saco, ME 04072	204,975	188,279	161,376
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280	47,359	41,640	31,241

Note: ¹ Down East Credit Union changed its name to Downeast Credit Union effective 1/1/19.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072	123,936	110,445	90,831
Renee Ouellette, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469	313,140	253,391	250,385
TOTAL: 12	<u><u>2,286,183</u></u>	<u><u>2,005,363</u></u>	<u><u>1,704,810</u></u>

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Collia, CEO NORTHEAST CREDIT UNION¹ 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	183,273	73,433
TOTAL: 1	<u><u>N/A</u></u>	<u><u>183,273</u></u>	<u><u>73,433</u></u>

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

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ 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	2,084,347	740,897
Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843	4,429,042	3,619,516	3,087,274
Tony McKim, President FIRST NATIONAL BANK 223 Main Street Damariscotta, ME 04543	1,967,023	1,593,929	1,237,661
Raymond Kelley, Maine Market President KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,860,609	1,203,117
John Watt, Maine President NBT BANK, N.A. 5 Widgery Wharf Portland, ME 04101	N/A	32,369	247,591
Daniel Thornton, President, Maine Market PEOPLE'S UNITED BANK, N.A. 350 Fore Street Portland, ME 04101	N/A	1,298,224	1,298,224
Lawrence Wold, Maine President TD BANK, N.A. One Portland Square Portland, ME 04112	N/A	3,999,437	2,826,903
TOTAL: 7	<u>6,396,065</u>	<u>15,488,431</u>	<u>10,641,667</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>	06/30/19 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210	80,601	62,961	69,205
Todd Starbird, President ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841	77,353	62,671	64,911
TOTAL: 2	157,954	125,632	134,116

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

	<u>Assets</u>	06/30/19 \$ 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	130,612	113,818	104,262
Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530	133,633	108,694	114,384
Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main Street Waterville, ME 04903	97,770	72,419	86,618
TOTAL: 3	362,015	294,931	305,264

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
David Desjardins, CEO ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743	220,084	187,483	160,384
Scott Chretien, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011	727,709	594,142	577,109
Basil Closson, CEO BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401	159,235	143,926	120,178
Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Drive South Portland, ME 04106	6,119	4,909	3,363
Dave DeFroscia, CEO BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412	61,662	54,567	49,860
Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438	40,817	34,015	35,379
James Stone, CEO CASCO FEDERAL CU 375 Main Street Gorham, ME 04038	67,434	60,173	56,373
Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241	102,258	89,351	47,159
Rob Picard, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Road Hampden, ME 04444	23,397	21,015	18,090
Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105	272,623	241,433	166,194

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Mark Samson, CEO DIRIGO FEDERAL CU 381 Main Street Lewiston, ME 04243	254,473	215,640	184,307
Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430	61,641	48,860	18,827
Beverly Knapp, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976	93,717	80,992	65,225
Vicki Larrabee, CEO GARDINER FEDERAL CU 420 Brunswick Road Gardiner, ME 04345	51,116	43,361	36,378
Nancy Bard, CEO GREAT FALLS REGIONAL FCU 34 Bates Street Lewiston, ME 04240	27,335	22,307	8,554
Liz Hayes, CEO INFINITY FEDERAL CU 202 Larrabee Road Westbrook, ME 04092	333,872	250,167	242,998
Tina Jamo, CEO KATAHDIN FEDERAL CU 1000 Central Street Millinocket, ME 04462	76,730	65,980	60,608
Deserée Gilman, CEO KSW FEDERAL CU 222 College Avenue Waterville, ME 04901	65,989	56,357	60,781
Christine Devine, CEO KV FEDERAL CU 316 West River Road Augusta, ME 04330	88,331	78,658	50,318
Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine Street Lewiston, ME 04243	23,981	20,866	14,870

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	69,614	60,684	53,748
George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250	115,549	101,708	74,685
Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240	171,614	154,433	84,197
Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930	125,907	109,507	105,110
Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106	4,748	3,742	3,757
John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444	439,132	377,229	353,134
Diana Garcia, CEO MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116	15,330	13,428	9,759
Joseph Gervais, CEO MIDCOAST FEDERAL CU 831 Middle Street Bath, ME 04530	180,431	156,796	137,560
Catherina Blais, CEO MONMOUTH FEDERAL CU 1176 Main Street Monmouth, ME 04259	18,585	16,960	9,701
Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901	162,121	147,720	139,923

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Susan Whitehead, CEO NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756	191,916	159,517	158,715
Kim Turner, CEO OTIS FEDERAL CU 170 Main Street Jay, ME 04329	181,836	150,883	75,066
Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Road Mexico, ME 04257	203,225	170,467	149,776
Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main Street Old Town, ME 04468	75,550	68,743	58,420
Kyle Casburn, CEO SEABOARD FEDERAL CU 177 Main Street Bucksport, ME 04416	128,892	114,581	93,045
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	117,088	95,319	103,384
Ryan Ellsworth, CEO THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736	247,990	215,190	197,238
David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106	394,364	342,463	341,223
Joann Bisson, CEO TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332	92,777	80,218	57,211

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/19 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104	140,774	123,342	128,327
Phyllis Thomason Adkins, CEO TRUGROCER FEDERAL CU¹ 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	1,967	1,695
Ramon Noperi, CEO UNITED METHODIST FEDERAL CU¹ 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	345	395
Cathy Bond, CEO WINSLOW COMMUNITY FEDERAL CU 12 Monument Street Winslow, ME 04901	42,511	38,090	31,158
Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364	67,869	60,021	47,010
TOTAL: 44	<u>5,946,349</u>	<u>5,077,556</u>	<u>4,391,191</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

**24 Hamlin Way
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, Northeast Harbor, Rockland, 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, Manchester, 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
Baileyville, 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
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.

Global Trust Company

12 Gill Street
Woburn, MA 01801

Maine-Chartered Financial Institutions Office Locations

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, Wells, York, Dover, 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, 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.

Northeast Bank

**500 Canal Street
Lewiston, ME 04240**

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

Maine-Chartered Financial Institutions Office Locations

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.

Partners Bank of New England – F.K.A. Sanford Institution for Savings

**900 Main Street
Sanford, ME 04093**

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

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 Institution

**252 Main Street
Saco, ME 04072**

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

Saco Valley Credit Union

**312 Main Street
Saco, ME 04072**

Locations in Saco and Waterboro.

Skowhegan Savings Bank

**7 Elm Street
Skowhegan, ME 04976**

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

Maine-Chartered Financial Institutions Office Locations

Spinnaker Trust
123 Free Street
Portland, ME 04101

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

The Maine Merchant Bank
11 Atlantic Place
South Portland, ME 04106

University Credit Union
139 Rangeley Road
Orono, ME 04473

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

Watch Point Trust Company
100 Summer Street
Boston, MA 02110