Maine HQ’d Banks (25)
Data source - FDIC Call Reports – March 31, 2020

<table>
<thead>
<tr>
<th></th>
<th>3.31.20 (3 months)</th>
<th>12.31.19</th>
<th>12.31.18</th>
<th>12.31.17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential Real Estate Loans (% annual growth)</td>
<td>0.88 %</td>
<td>6.01 %</td>
<td>7.70 %</td>
<td>5.58 %</td>
</tr>
<tr>
<td>Home Equity Loans (% annual growth)</td>
<td>(2.28 %)</td>
<td>(4.67 %)</td>
<td>(5.89 %)</td>
<td>(0.25 %)</td>
</tr>
<tr>
<td>90-days delinquent – all loans</td>
<td>0.62 %</td>
<td>0.62 %</td>
<td>0.69 %</td>
<td>0.73 %</td>
</tr>
<tr>
<td>Commercial Real Estate (% annual growth)</td>
<td>2.1 %</td>
<td>5.27 %</td>
<td>6.83 %</td>
<td>9.50 %</td>
</tr>
<tr>
<td>C &amp; I Loans (% annual growth)</td>
<td>2.5 %</td>
<td>5.36 %</td>
<td>8.10 %</td>
<td>8.16 %</td>
</tr>
<tr>
<td>Net Income before extraordinary items</td>
<td>0.12</td>
<td>0.95</td>
<td>0.87</td>
<td>0.67</td>
</tr>
</tbody>
</table>

Maine banks are healthy, but the Maine presents challenges
(all numbers below from 25 Maine HQ’d banks)

- Total assets grew 1.87% in the first 3 months of 2020 to $30.5 billion
- Total loans grew 1.27% in the first 3 months of 2020 to $22.8 billion
- Loan growth by category remains steady during the past 3 months
  - C&I loans grew 2.5% to $3.0 billion
  - Commercial real estate grew 2.1% to $8.1 billion
  - Residential 1-4 family grew .88% to $10.0 billion
  - Home equity loans decreased (2.28%) to $1.45 billion
  - Consumer loans decreased (1.9%) to $315 million
  - Delinquencies continue to decline achieving a 13-year low of 0.62%.

Maine banking facts

- 30 retail banks – 25 in-state HQ’d and 5 out-of-state banks
- $34 billion Maine deposits (all 30 banks)
- 463 banking offices statewide (FDIC 6/30/19)
- 8,651 employees (ABA survey)
- $575 million in annual compensation (estimated wages & benefits, year-end 2018)