

MAINE BANKERS

Association

Maine HQ'd Banks (23)

Data source: FDIC Call Reports – June 30, 2021

	<u>6.30.21</u> (6 months)	<u>12.31.20</u>	<u>12.31.19</u>	<u>12.31.18</u>
Residential Real Estate Loans (% annual growth)	1.64 %	.93 %	6.01 %	7.70 %
Home Equity Loans (% annual growth)	(3.35 %)	(16.09 %)	(4.67 %)	(5.89 %)
90 Days Delinquent – All Loans	.48 %	.58 %	0.62 %	0.69 %
Commercial Real Estate (% annual growth)	4.57 %	8.18 %	5.27 %	6.83 %
C & I Loans (% annual growth)	(1.27 %) (*)	24.77% (10.90%) **	5.36 %	8.10 %
Net Income before extraordinary items	1.22	0.74	0.95	0.87

All Numbers Below are from the 23 Maine HQ'd banks

- Total assets grew 7.05 % in the first 6 months of 2021 to \$36.2 billion
- Total loans grew 1.69 % in the first 6 months of 2021 to \$24.5 billion
- Loan growth by category for the past 6 months:
 - C&I loans decreased (1.27 %) to \$3.64 billion (*)
 - Commercial real estate grew 4.57 % to \$9.08 billion
 - Residential 1-4 family grew 1.64 % to \$10.38 billion
 - Home equity loans decreased (3.35 %) to \$1.21 billion
 - Consumer loans decreased (6.39 %) to \$276 million
 - Delinquencies continue to decline to 0.48 %

(*) Over \$131 million in PPP loans were forgiven during the 6-month period from 12/20 to 6/21. C & I loan growth would have been roughly 3.22% without the PPP loan forgiveness.

(**) Removing PPP loans (\$1.061 Billion) from the C & I loan balances

Maine Banking Facts – All 29 Retail Banks

- 29 retail banks – 23 in-state HQ'd and 6 out-of-state banks
- \$41.9 billion Maine deposits (all 29 banks)
- 443 banking offices statewide
- 7,194 retail office employees with \$609 million in annual compensation (ABA survey of estimated wages & benefits, year-end 2020)
- 3,000 bank operations center employees (ABA/MBA survey)