

Fourth Quarter 2024
ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.8%	1.7%	1.0%	2.0%
Manufacturing (8%)	-1.4%	-2.2%	-3.3%	-2.6%	-1.5%
Other (non-manufacturing) Goods-Producing (6%)	1.2%	2.9%	3.6%	2.7%	3.4%
Private Service-Providing (71%)	1.1%	0.9%	2.1%	1.2%	2.3%
Government (16%)	1.3%	1.0%	2.4%	1.7%	2.3%
Unemployment Rate (% of labor force, seasonally adjusted)	3.4%	3.2%	2.8%	3.1%	2.6%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Single-Family Home Permits	5.6%	5.6%	-4.1%	5.6%	-4.1%
Multifamily Building Permits	-10.0%	-12.4%	-10.6%	-10.0%	-10.6%
Home Price Index (change from year ago)	6.7%	5.6%	9.8%	7.1%	10.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	0.40	0.32	N/A	0.36

BANKING TRENDS

General Information	Q4-24	Q3-24	Q4-23	2024	2023
Institutions (#)	23	23	23	23	23
Total Assets (in millions)	\$44,158	\$43,858	\$42,110	\$44,158	\$42,110
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	0	0	0	0	0
Asset Quality	Q4-24	Q3-24	Q4-23	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.59	0.45	0.45	0.59	0.45
Noncurrent Loans / Total Loans (median %)	0.29	0.28	0.23	0.29	0.23
Loan and Lease Allowance / Total Loans (median %)	0.91	0.90	0.94	0.91	0.94
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.35	3.42	3.31	3.35	3.31
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.01	0.00	0.01
Capital / Earnings (year-to-date annualized, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Tier 1 Leverage (median %, end of period)	10.66	10.79	10.80	10.66	10.80
Return on Assets (median %)	0.57	0.46	0.62	0.57	0.62
Pretax Return on Assets (median %)	0.67	0.58	0.78	0.67	0.78
Net Interest Margin (median %)	2.72	2.66	2.89	2.72	2.89
Yield on Earning Assets (median %)	4.96	4.88	4.47	4.96	4.47
Cost of Funding Earning Assets (median %)	2.24	2.24	1.63	2.24	1.63
Provisions to Avg. Assets (median %)	0.02	0.00	0.03	0.02	0.03
Noninterest Income to Avg. Assets (median %)	0.47	0.47	0.44	0.47	0.44
Overhead to Avg. Assets (median %)	2.50	2.51	2.54	2.50	2.54
Liquidity / Sensitivity	Q4-24	Q3-24	Q4-23	2024	2023
Net Loans to Assets (median %)	79.65	78.31	76.84	79.65	76.84
Noncore Funding to Assets (median %)	20.56	19.63	19.54	20.56	19.54
Long-term Assets to Assets (median %, call filers)	51.35	53.75	56.43	51.35	56.43
Brokered Deposits (number of institutions)	18	18	18	18	18
Brokered Deposits to Assets (median % for those above)	8.67	7.54	6.27	8.67	6.27
Loan Concentrations	Q4-24	Q3-24	Q4-23	2024	2023
(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)					
Commercial and Industrial	41	39	40	41	40
Commercial Real Estate	249	254	273	249	273
Construction & Development	22	24	27	22	27
Multifamily Residential Real Estate	42	41	34	42	34
Nonresidential Real Estate	184	190	189	184	189
Residential Real Estate	290	288	284	290	284
Consumer	5	5	5	5	5
Agriculture	0	1	1	0	1

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Portland-South Portland, ME	23	\$21,066	< \$100 million	2 (8.7%)
Bangor, ME	9	\$4,351	\$100 million to \$250 million	3 (13.0%)
Lewiston-Auburn, ME	9	\$2,141	\$250 million to \$1 billion	2 (8.7%)
			\$1 billion to \$10 billion	16 (69.6%)
			\$10 billion	0 (0.0%)