



State Profile

Maine

Second Quarter 2017

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|--|-------|-------|-------|------|-------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | 0.5% | 0.8% | 1.2% | 1.1% | 0.9% |
| Manufacturing (8%) | -0.9% | -1.1% | 0.5% | 0.1% | 0.9% |
| Other (non-manufacturing) Goods-Producing (5%) | 5.3% | 6.9% | 2.9% | 2.4% | 1.9% |
| Private Service-Providing (71%) | 0.4% | 0.7% | 1.2% | 1.3% | 1.1% |
| Government (16%) | 0.3% | 0.5% | 0.6% | 0.5% | -0.4% |
| Unemployment Rate (% of labor force) | 3.2% | 3.2% | 3.9% | 3.9% | 4.3% |

Other Indicators (change from year ago, unless noted)

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|---|--------|-------|--------|--------|-------|
| Single-Family Home Permits | -11.6% | 8.7% | 58.0% | 37.5% | 1.3% |
| Multifamily Building Permits | 106.1% | 96.9% | -64.6% | -48.9% | 69.8% |
| Home Price Index | 4.7% | 5.1% | 3.4% | 4.2% | 3.5% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 1.19 | 0.86 | 1.25 | 1.09 | 1.31 |

BANKING TRENDS

General Information

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|--------------------------------|--------|--------|--------|--------|--------|
| Institutions (#) | 26 | 26 | 26 | 26 | 26 |
| Total Assets (in millions) | 26,359 | 25,747 | 23,048 | 23,731 | 22,136 |
| New Institutions (# < 3 years) | 0 | 0 | 0 | 0 | 0 |
| Subchapter S Institutions | 0 | 0 | 0 | 0 | 0 |

Asset Quality

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|--|-------|-------|-------|------|------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 1.13 | 1.46 | 1.19 | 1.80 | 1.77 |
| Noncurrent Loans / Total Loans (median %) | 0.72 | 0.80 | 0.87 | 0.91 | 0.87 |
| ALLL/Total Loans (median %) | 0.92 | 0.93 | 0.94 | 0.93 | 0.92 |
| ALLL/Noncurrent Loans (median multiple) | 1.27 | 1.17 | 1.08 | 1.07 | 0.95 |
| Net Loan Losses / Total Loans (median %) | 0.01 | 0.02 | 0.08 | 0.06 | 0.09 |

Capital / Earnings

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|--|-------|-------|-------|-------|-------|
| Tier 1 Leverage (median %) | 11.40 | 11.29 | 11.30 | 11.11 | 10.94 |
| Return on Assets (median %) | 0.72 | 0.69 | 0.75 | 0.74 | 0.72 |
| Pretax Return on Assets (median %) | 1.00 | 0.99 | 1.07 | 1.01 | 0.99 |
| Net Interest Margin (median %) | 3.52 | 3.52 | 3.52 | 3.49 | 3.49 |
| Yield on Earning Assets (median %) | 4.13 | 4.12 | 4.18 | 4.13 | 4.16 |
| Cost of Funding Earning Assets (median %) | 0.62 | 0.57 | 0.58 | 0.58 | 0.60 |
| Provisions to Avg. Assets (median %) | 0.05 | 0.08 | 0.06 | 0.07 | 0.09 |
| Noninterest Income to Avg. Assets (median %) | 0.58 | 0.43 | 0.52 | 0.53 | 0.52 |
| Overhead to Avg. Assets (median %) | 2.91 | 2.96 | 2.92 | 2.88 | 2.96 |

Liquidity/Sensitivity

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|--|-------|-------|-------|-------|-------|
| Net Loans to Assets (median %) | 81.31 | 80.56 | 80.26 | 79.89 | 80.10 |
| Noncore Funding to Assets (median %) | 19.95 | 22.76 | 23.53 | 24.68 | 23.23 |
| Long-term Assets to Assets (median %, call filers) | 49.25 | 49.19 | 48.06 | 49.10 | 49.55 |
| Brokered Deposits (number of institutions) | 21 | 20 | 19 | 20 | 19 |
| Brokered Deposits to Assets (median % for those above) | 7.41 | 7.18 | 6.65 | 6.86 | 6.20 |

Loan Concentrations (median % of Qualifying Total Capital)

| | Q2-17 | Q1-17 | Q2-16 | 2016 | 2015 |
|-------------------------------------|--------|--------|--------|--------|--------|
| Commercial and Industrial | 43.30 | 44.78 | 38.47 | 41.16 | 37.97 |
| Commercial Real Estate | 199.73 | 199.92 | 212.16 | 204.99 | 208.37 |
| Construction & Development | 24.03 | 25.07 | 23.20 | 25.79 | 20.32 |
| Multifamily Residential Real Estate | 17.61 | 18.35 | 17.39 | 17.01 | 16.85 |
| Nonresidential Real Estate | 157.85 | 158.35 | 167.26 | 163.55 | 162.96 |
| Residential Real Estate | 358.42 | 361.90 | 356.06 | 354.17 | 357.33 |
| Consumer | 6.34 | 6.04 | 6.53 | 6.34 | 6.65 |
| Agriculture | 0.75 | 0.71 | 0.93 | 0.97 | 1.24 |

BANKING PROFILE

| Largest Deposit Markets (from 2016 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution | |
|---|------------------------|------------------------|--------------------------------|--------------|
| | | | Assets | Institutions |
| Portland-South Portland, ME | 21 | 12,924 | < \$100 million | 3 (11.5%) |
| Bangor, ME | 9 | 2,541 | \$100 million to \$250 million | 4 (15.4%) |
| Lewiston-Auburn, ME | 9 | 1,663 | \$250 million to \$1 billion | 10 (38.5%) |
| | | | \$1 billion to \$10 billion | 9 (34.6%) |
| | | | > \$10 billion | 0 (0%) |