



State Profile

Maine

Fourth Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

	Q4-18	Q3-18	Q4-17	2018	2017
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.1%	0.6%	0.9%	0.7%	0.9%
Manufacturing (8%)	2.2%	1.5%	1.1%	1.7%	0.7%
Other (non-manufacturing) Goods-Producing (5%)	-3.7%	1.7%	4.5%	1.8%	2.6%
Private Service-Providing (71%)	0.2%	0.7%	0.8%	0.7%	1.0%
Government (16%)	0.1%	-0.3%	0.1%	0.1%	0.0%
Unemployment Rate (% of labor force, seasonally adjusted)	3.5%	3.5%	3.2%	3.4%	3.4%

Other Indicators (% change of 4-qtr moving total, unless noted)

	Q4-18	Q3-18	Q4-17	2018	2017
Single-Family Home Permits	-6.5%	-7.9%	2.9%	-6.5%	2.9%
Multifamily Building Permits	-10.1%	27.0%	54.6%	-10.1%	54.6%
Home Price Index (change from year ago)	5.6%	5.2%	5.6%	5.6%	5.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.12	0.95	N/A	1.02

BANKING TRENDS

General Information

	Q4-18	Q3-18	Q4-17	2018	2017
Institutions (#)	26	26	26	26	26
Total Assets (in millions)	28,702	28,318	26,660	28,702	26,660
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	0	0	0	0	0

Asset Quality

	Q4-18	Q3-18	Q4-17	2018	2017
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.21	1.12	1.49	1.21	1.49
Noncurrent Loans / Total Loans (median %)	0.60	0.61	0.75	0.60	0.75
ALLL/Total Loans (median %)	0.90	0.90	0.90	0.90	0.90
ALLL/Noncurrent Loans (median multiple)	1.53	1.45	1.29	1.53	1.29
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.04	0.04	0.04	0.04	0.04

Capital / Earnings (year-to-date annualized, unless noted)

	Q4-18	Q3-18	Q4-17	2018	2017
Tier 1 Leverage (median %, end of period)	11.31	11.33	11.16	11.31	11.16
Return on Assets (median %)	0.89	0.87	0.69	0.89	0.69
Pretax Return on Assets (median %)	1.09	1.11	1.04	1.09	1.04
Net Interest Margin (median %)	3.53	3.49	3.54	3.53	3.54
Yield on Earning Assets (median %)	4.31	4.26	4.15	4.31	4.15
Cost of Funding Earning Assets (median %)	0.86	0.83	0.63	0.86	0.63
Provisions to Avg. Assets (median %)	0.07	0.06	0.06	0.07	0.06
Noninterest Income to Avg. Assets (median %)	0.47	0.47	0.49	0.47	0.49
Overhead to Avg. Assets (median %)	2.86	2.84	2.87	2.86	2.87

Liquidity/Sensitivity

	Q4-18	Q3-18	Q4-17	2018	2017
Net Loans to Assets (median %)	81.73	81.85	81.18	81.73	81.18
Noncore Funding to Assets (median %)	16.31	18.24	23.00	16.31	23.00
Long-term Assets to Assets (median %, call filers)	49.01	48.59	49.34	49.01	49.34
Brokered Deposits (number of institutions)	20	20	22	20	22
Brokered Deposits to Assets (median % for those above)	7.20	7.02	7.48	7.20	7.48

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-18	Q3-18	Q4-17	2018	2017
Commercial and Industrial	45	45	50	45	50
Commercial Real Estate	204	206	201	204	201
Construction & Development	22	24	22	22	22
Multifamily Residential Real Estate	18	18	17	18	17
Nonresidential Real Estate	155	157	156	155	156
Residential Real Estate	342	348	350	342	350
Consumer	6	6	6	6	6
Agriculture	1	1	1	1	1

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Institutions	
Portland-South Portland, ME	21	13,663	< \$100 million	3 (11.5%)
Bangor, ME	9	2,960	\$100 million to \$250 million	4 (15.4%)
Lewiston-Auburn, ME	9	1,955	\$250 million to \$1 billion	8 (30.8%)
			\$1 billion to \$10 billion	11 (42.3%)
			> \$10 billion	0 (0%)