

State Banking Performance Summary

FDIC-Insured Institutions

	All Insured Institutions Maine March 31, 2010			All Insured Institutions Maine March 31, 2009			All Insured Institutions Maine March 31, 2008		
	All Institutions	Assets less than \$100 million	Assets greater than \$100 million	All Institutions	Assets less than \$100 million	Assets greater than \$100 million	All Institutions	Assets less than \$100 million	Assets greater than \$100 million
<i>(dollar figures in millions)</i>									
Number of institutions reporting	29	6	23	29	6	23	33	6	27
Total employees (full-time equivalent)	4,019	119	3,900	3,997	119	3,878	12,393	120	12,273
AGGREGATE CONDITION AND INCOME DATA									
Net income (year-to-date)	30	0	29	74	0	74	131	0	131
Total assets	29,737	462	29,275	42,001	443	41,558	79,671	425	79,246
Earning assets	27,659	429	27,230	39,040	415	38,625	66,904	398	66,506
Total loans & leases	15,154	381	14,773	15,217	364	14,853	41,241	352	40,889
Other real estate owned	42	3	39	25	1	23	38	0	38
Total deposits	18,651	358	18,294	33,718	335	33,383	56,809	324	56,486
Equity capital	3,107	40	3,067	3,833	40	3,793	12,575	41	12,534
PERFORMANCE RATIOS (YTD, %)									
Yield on earning assets	4.86	5.44	4.85	4.74	5.75	4.73	5.75	6.57	5.74
Cost of funding earning assets	1.07	1.98	1.06	0.96	2.65	0.94	1.90	3.52	1.89
Net interest margin	3.78	3.46	3.79	3.78	3.10	3.79	3.85	3.05	3.85
Noninterest income to avg. earning assets	0.60	0.27	0.60	0.33	0.27	0.33	0.93	0.31	0.93
Noninterest expense to avg. earning assets	3.52	3.14	3.53	2.80	3.28	2.80	3.50	3.15	3.50
Net charge-offs to loans & leases	0.33	0.67	0.32	0.29	0.34	0.29	0.47	0.03	0.48
Credit-loss provision to net charge-offs	135.64	25.71	141.48	142.58	33.87	145.77	107.73	130.00	107.71
Net operating income to average assets	0.39	0.25	0.40	0.71	-0.05	0.71	0.58	0.09	0.58
Retained earnings to average equity	2.78	2.37	2.78	7.45	1.84	7.51	2.04	1.13	2.04
Pre tax return on assets	0.58	0.44	0.59	1.09	0.32	1.10	0.92	0.23	0.92
Return on assets	0.41	0.27	0.41	0.73	0.20	0.74	0.66	0.14	0.66
Return on equity	3.78	3.13	3.79	8.15	2.20	8.22	4.25	1.43	4.26
Percent of unprofitable institutions	6.90	16.67	4.35	3.45	16.67	39.13	9.09	16.67	7.41
Percent of institutions with earning gains	68.97	66.67	69.57	44.83	66.67	39.13	63.64	50.00	66.67
CONDITION RATIOS (%)									
Net loans and leases to assets	50.26	81.97	49.76	35.82	81.38	35.33	51.15	82.17	50.99
Loss allowance to:									
Loans and leases	1.37	0.72	1.39	1.14	0.93	1.15	1.18	0.64	1.18
Noncurrent loans a	67.04	43.79	67.52	81.41	44.81	82.75	144.78	54.41	145.91
Noncurrent loans & leases to									
total loans & leas	2.04	1.65	2.05	1.40	2.07	1.39	0.81	1.18	0.81
Nonperforming assets to assets	1.18	2.02	1.17	0.57	2.04	0.55	0.47	1.08	0.47
Core deposits to total liabilities	59.91	70.05	59.75	81.30	65.93	81.46	77.45	66.94	77.51
Equity capital to total assets	10.45	8.64	10.48	9.13	9.11	9.13	15.78	9.59	15.82
Core capital (leverage) ratio	10.20	8.56	10.22	7.72	8.95	7.71	7.93	9.44	7.92
Total capital to risk-weighted assets	22.84	14.25	23.04	20.78	15.32	20.88	14.24	15.63	14.23
Gross 1-4 family mortgages to gross assets	23.50	62.96	22.88	16.62	61.99	16.14	16.79	62.40	16.55
Gross real estate assets to gross assets	44.30	76.12	43.80	34.20	75.29	33.76	39.39	77.94	39.18

Source: Call Report and Thrift Financial Report
Prepared by the FDIC-Division of Insurance and Research