

FDIC State Profile

Maine

Fourth Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q4-09	Q3-09	Q4-08	2009	2008
Total Nonfarm (share of trailing four quarter employment in parentheses)	-3.7%	-3.9%	-1.3%	-3.6%	-0.1%
Manufacturing (9%)	-9.4%	-11.9%	-3.9%	-10.6%	-1.1%
Other (non-manufacturing) Goods-Producing (5%)	-14.4%	-13.6%	-7.4%	-14.3%	-4.6%
Private Service-Producing (69%)	-2.7%	-2.6%	-0.7%	-2.5%	0.4%
Government (17%)	-1.4%	-1.5%	-0.1%	-0.9%	0.2%
Unemployment Rate (% of labor force)	8.1%	8.2%	6.4%	8.0%	5.4%
Other Indicators	Q4-09	Q3-09	Q4-08	2009	2008
Single-Family Home Permits	16.2%	-6.0%	-40.2%	-12.9%	-43.3%
Multifamily Building Permits	-47.1%	-51.5%	-42.4%	-72.7%	-7.6%
Home Price Index	-4.4%	-3.4%	-3.0%	-3.4%	-0.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.59	2.99	2.27	2.75	2.17

BANKING TRENDS

General Information	Q4-09	Q3-09	Q4-08	2009	2008
Institutions (#)	29	29	31	29	31
Total Assets (in millions)	27,704	51,449	40,197	27,704	40,197
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	0	0	0	0	0
Asset Quality	Q4-09	Q3-09	Q4-08	2009	2008
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.22	2.87	2.67	3.22	2.67
Noncurrent Loans / Total Loans (median %)	1.81	1.65	1.25	1.81	1.25
ALLL/Total Loans (median %)	1.18	1.14	1.10	1.18	1.10
ALLL/Noncurrent Loans (median multiple)	0.64	0.67	0.93	0.64	0.93
Net Loan Losses / Total Loans (median %)	0.27	0.29	0.17	0.25	0.16
Capital / Earnings	Q4-09	Q3-09	Q4-08	2009	2008
Tier 1 Leverage (median %)	9.45	9.22	8.77	9.45	8.77
Return on Assets (median %)	0.57	0.45	0.31	0.43	0.32
Pretax Return on Assets (median %)	0.79	0.60	0.33	0.59	0.42
Net Interest Margin (median %)	3.67	3.60	3.49	3.58	3.58
Yield on Earning Assets (median %)	5.58	5.44	6.07	5.54	6.22
Cost of Funding Earning Assets (median %)	1.83	2.01	2.53	2.08	2.87
Provisions to Avg. Assets (median %)	0.35	0.40	0.31	0.32	0.20
Noninterest Income to Avg. Assets (median %)	0.62	0.65	0.48	0.64	0.54
Overhead to Avg. Assets (median %)	2.96	2.91	2.73	2.95	2.92
Liquidity / Sensitivity	Q4-09	Q3-09	Q4-08	2009	2008
Net Loans to Assets (median %)	79.4	77.2	80.5	79.4	80.5
Noncore Funding to Assets (median %)	30.4	28.7	31.7	30.4	31.7
Long-term Assets to Assets (median %, call filers)	45.2	46.8	46.7	45.2	46.7
Brokered Deposits (number of institutions)	21	22	17	21	17
Brokered Deposits to Assets (median % for those above)	4.0	3.3	5.2	4.0	5.2
Loan Concentrations (median % of Total Risk-Based Capital)	Q4-09	Q3-09	Q4-08	2009	2008
Commercial and Industrial	48.5	45.1	44.6	48.5	44.6
Commercial Real Estate	227.6	220.4	218.4	227.6	218.4
Construction & Development	30.6	28.0	28.0	30.6	28.0
Multifamily Residential Real Estate	9.8	9.6	10.8	9.8	10.8
Nonresidential Real Estate	172.9	170.9	183.2	172.9	183.2
Residential Real Estate	471.1	455.4	448.6	471.1	448.6
Consumer	16.9	17.8	17.5	16.9	17.5
Agriculture	1.3	1.3	1.3	1.3	1.3

BANKING PROFILE

Largest Deposit Markets (from 2009 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Portland-South Portland-Biddeford, ME	20	34,809	< \$100 million	6 (20.7%)
Bangor, ME	10	1,894	\$100 million to \$250 million	2 (6.9%)
Lewiston-Auburn, ME	10	1,169	\$250 million to \$1 billion	16 (55.2%)
			\$1 billion to \$10 billion	4 (13.8%)
			> \$10 billion	1 (3.4%)