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**State of New Hampshire
Banking Department**

53 Regional Drive, Suite 200, Concord, NH 03301
603-271-3561 - nhbd@banking.nh.gov - www.banking.nh.gov



August 19, 2026

Her Excellency, Governor Kelly A. Ayotte
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

The New Hampshire Banking Department is submitting its Annual Report for the fiscal year ending June 30, 2026, pursuant to RSA 383:15.

EXPLANATION

Enclosed are copies of the One Hundred Eighty Second Annual Report of the Bank Commissioner, covering administration and operation pursuant of the Banking Department to RSA 383:15.

Respectfully submitted,

Michael Moranti Digitally signed by
Michael Moranti
Date: 2026.07.30
09:10:59 -04'00'
Emelia A.S. Galdieri
Bank Commissioner

Enclosure

The
Annual Report
of the
BANK COMMISSIONER



New
Hampshire
Banking
Department



182nd Edition
June 30, 2026



STATE OF NEW HAMPSHIRE



GOVERNOR

Kelly Ayotte

EXECUTIVE COUNCIL

Joseph D. Kenney, District 1

Karen Liot Hill, District 2

Janet Stevens, District 3

John Stephen, District 4

David K. Wheeler, District 5

BANK COMMISSIONER

Emelia A.S. Galdieri

DEPUTY BANK COMMISSIONER

Michael Moranti

DIRECTOR OF CHARTERED INSTITUTIONS DIVISION

Jameson Randall

DIRECTOR OF CONSUMER CREDIT DIVISION

Michael Poullos

GENERAL COUNSEL

Seth Zoracki

DIRECTOR OF OPERATIONS

Christina Martin

DEPUTY GENERAL COUNSEL

Robert Lamberti

DEPUTY DIRECTOR OF CHARTERED INSTITUTION DIVISION

Matthew Duddy

DEPUTY DIRECTOR OF CONSUMER CREDIT DIVISION

Lea Sabean

NEW HAMPSHIRE BANKING DEPARTMENT

53 Regional Drive, Suite 200
Concord, New Hampshire 03301

Telephone (603) 271-3561

Web Site Address: www.banking.nh.gov
Email Address: nhbd@banking.nh.gov

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State of New Hampshire Banking Department

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Her Excellency, Governor Kelly Ayotte
And the Honorable Council
State House
Concord, NH 03301

Dear Governor Ayotte and Council,

I am pleased to submit the 182nd Annual Report of the Bank Commissioner for the fiscal year ending June 30, 2026, pursuant to RSA 383:15. This report provides an overview of the Department's operations and contains information about the financial institutions under the supervision of the Banking Department.

During Fiscal Year 2026, the Department continued to strengthen its supervisory framework and modernize internal processes. The expanded use of the State Examination System (SES) and the further development of the Department's internal knowledge and data systems improved examination efficiency, information management, and coordination across all divisions. The Department also achieved reaccreditation through the Conference of State Bank Supervisors, affirming adherence to nationally recognized standards in financial supervision.

Consumer protection and public education remained central priorities. The Department supported statewide outreach efforts related to financial exploitation prevention, expanded financial literacy initiatives, and participated in national regulatory training to maintain strong professional competence.

None of these achievements would be possible without the expertise and dedication of the Department's staff. Their professionalism – whether executing digital initiatives, conducting examinations, or engaging with stakeholders – continues to drive operational excellence and public service.

Thank you for reviewing this year's report.

Respectfully submitted,

A handwritten signature in cursive script that reads "Emelia Galdieri".

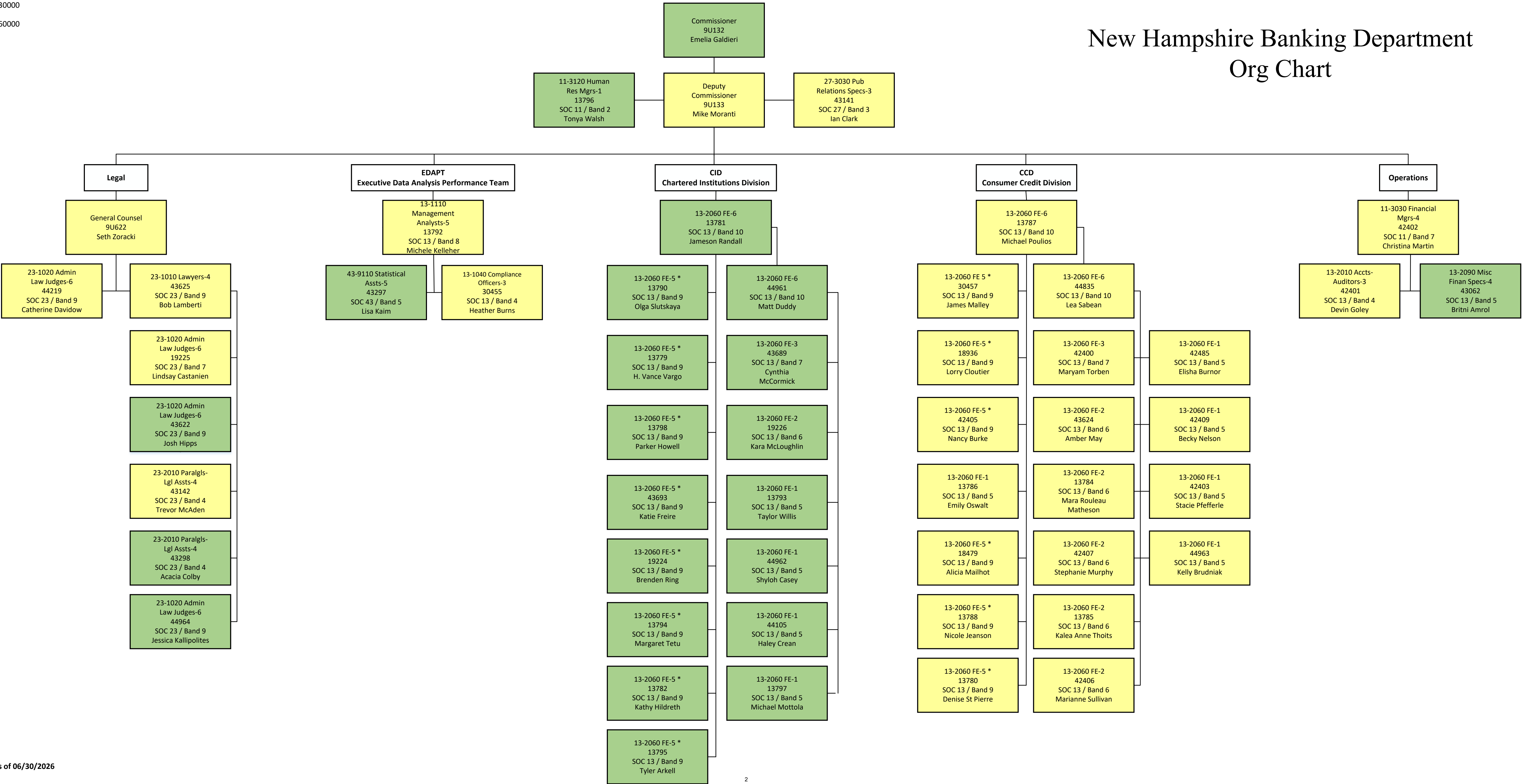
Emelia A.S. Galdieri
Bank Commissioner

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20460000

New Hampshire Banking Department

Org Chart



Foreword

The one hundred eighty second annual report of the Bank Commissioner contains management, financial information and locations of banks, credit unions, and trust companies operating under state charter. This report also contains information concerning debt adjusters, money transmitters, mortgage bankers and brokers, mortgage servicers, retail sellers, sales finance companies, and small loan lenders.

Mission Statement

The Banking Department's mission is to make a positive impact on the economy, financial service providers, and New Hampshire consumers. We are an innovative regulatory agency that promotes the safe, sound, and responsible operation of New Hampshire financial institutions and provides consumer financial education, outreach, and assistance.

Functions of the Banking Department

The New Hampshire Banking Department is responsible for the general supervision of all state chartered financial institutions. These institutions include banks, trust companies, family trust companies, and credit unions. The Department is also charged with the licensing and supervision of residential mortgage bankers, brokers, servicers and loan originators, money transmitters, retail sellers, sales finance companies, small loan lenders and debt adjusters.

State Laws mandate that the Department conduct examinations of each chartered financial institution and licensed entity to ensure compliance with state and federal laws and regulations.

State Laws also provide the Bank Commissioner with authority to investigate consumer complaints, hold public hearings and assess administrative fines and order restitution if New Hampshire State Laws are violated by institutions under the commissioner's jurisdiction.

The Banking Department contains five divisions: Chartered Institution, Consumer Credit, Legal, Executive Data Analysis Performance Team and Operations.

Chartered Institution Division

The Chartered Institution Division charters, supervises and examines all banks, credit unions, public trust companies and regulated private trust companies established under New Hampshire law. This includes the following: reviewing and processing related notices and applications; performing periodic examinations, visitations, and investigations; and performing quarterly reviews and analyses of key financial data.

Consumer Credit Division

The Consumer Credit Division licenses, examines, and regulates companies that provide consumer credit, such as mortgage bankers, mortgage brokers, mortgage servicers, retail auto sellers, sales finance companies, money transmitters, debt adjusters, and small loan lenders.

Office of the Legal Counsel

The Legal Counsel is responsible for many legal matters that come before the Department and provides advice to the Commissioner and the Deputy Commissioner on matters. The Legal Counsel drafts legislation and department rules, and serves as the legislative liaison to the state Legislature.

Executive Data Analysis Performance Team

The Executive Data Analysis Performance Team is a central support team that serves all divisions of the Department. The team is responsible for collecting, analyzing and reporting on data to support both internal and external audits. The team also assists with various project management initiatives, helping to keep projects on schedule and within budget.

Operations Division

The Operations Division assists the Banking Department in managing its goals by providing support and guidance for efficient operations and sound financial management. This division provides excellence in customer service, strives to identify and strategically reduce risk through health and safety promotion, cost containment, asset protection and regulatory compliance. Operations strives to be approachable problem solvers who can understand and provide solutions to ensure financial transactions are recorded and reported clearly, accurately, and according to all relevant requirements. The division establishes and promotes best practices in human resources through training and operational efficiency, making the Banking Department an employer of choice.

Banking Department Statement of Operations

Year ended June 30, 2026

Agency Revenue

Bank Division Assessments	\$	1,721,707.72
Bank Division Revenue	\$	1,643,578.71
Consumer Credit Division Assessments	\$	-
Consumer Credit Division Revenue	\$	<u>3,418,738.19</u>
Total Revenue	\$	6,784,024.62

Expenses

Salaries and Benefits	\$ 7,085,185.33
Current Expenses	\$ 2,893.01
Rent and Leases	\$ 243,823.21
Maintenece Other Than Building	\$ 50.00
Organizational Dues	\$ 78,543.56
OIT Allocated Expenses	\$ 361,792.72
Equipment	\$ 14,514.08
Telecommunications	\$ 29,880.35
Indirect Costs	\$ 40,000.00
Transfers to Other State Agencies	\$ 2,098.00
Unemployment Compensation	\$ (12.78)
Workers Compensation	\$ 9,194.15
Retirees Medical Insurance	\$ 152,752.80
Training	\$ 112,324.00
Travel Expenses	\$ 148,400.20
Relocation Expenses	\$ -
Total Expenses	\$ 8,281,438.63

Assessments Billed in FY 2026

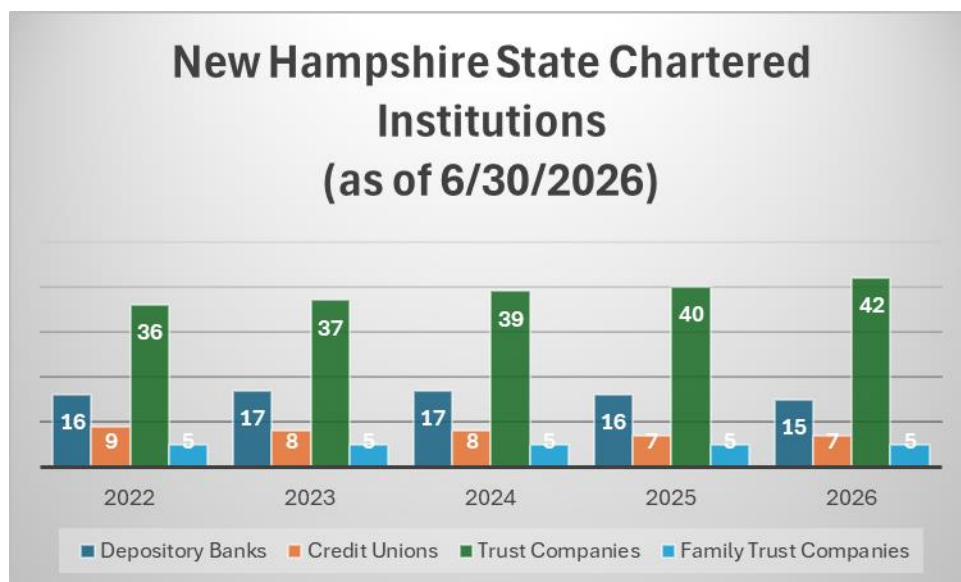
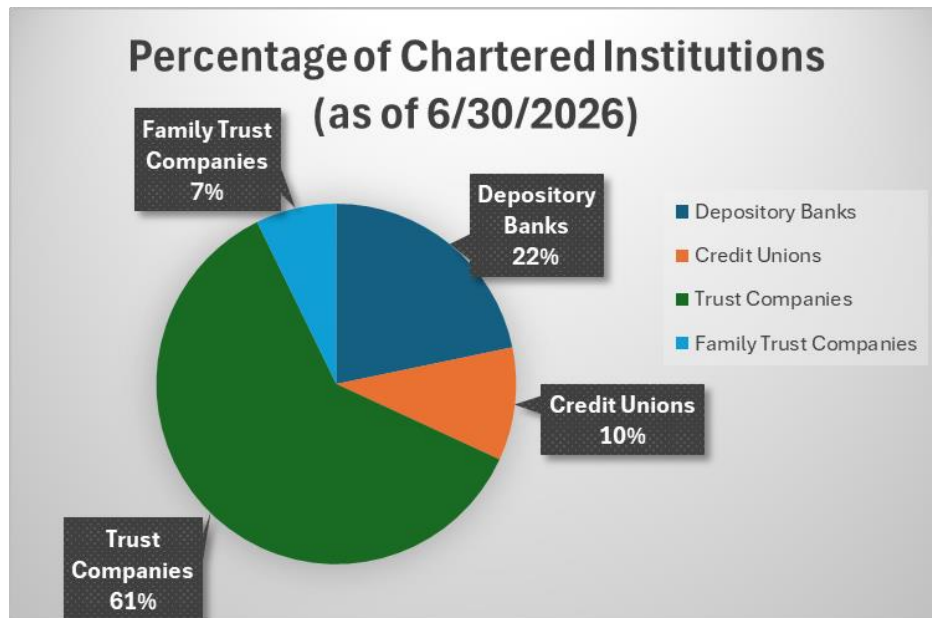
Bank Division Assessment	\$ 1,721,707.72
Consumer Credit Division Assessment	\$ -

Assessments to be Billed in FY 2027 \$ 2,073,558.07

NEW HAMPSHIRE CHARTERED INSTITUTIONS

Number of State Chartered Institutions in New Hampshire as of June 30, 2026

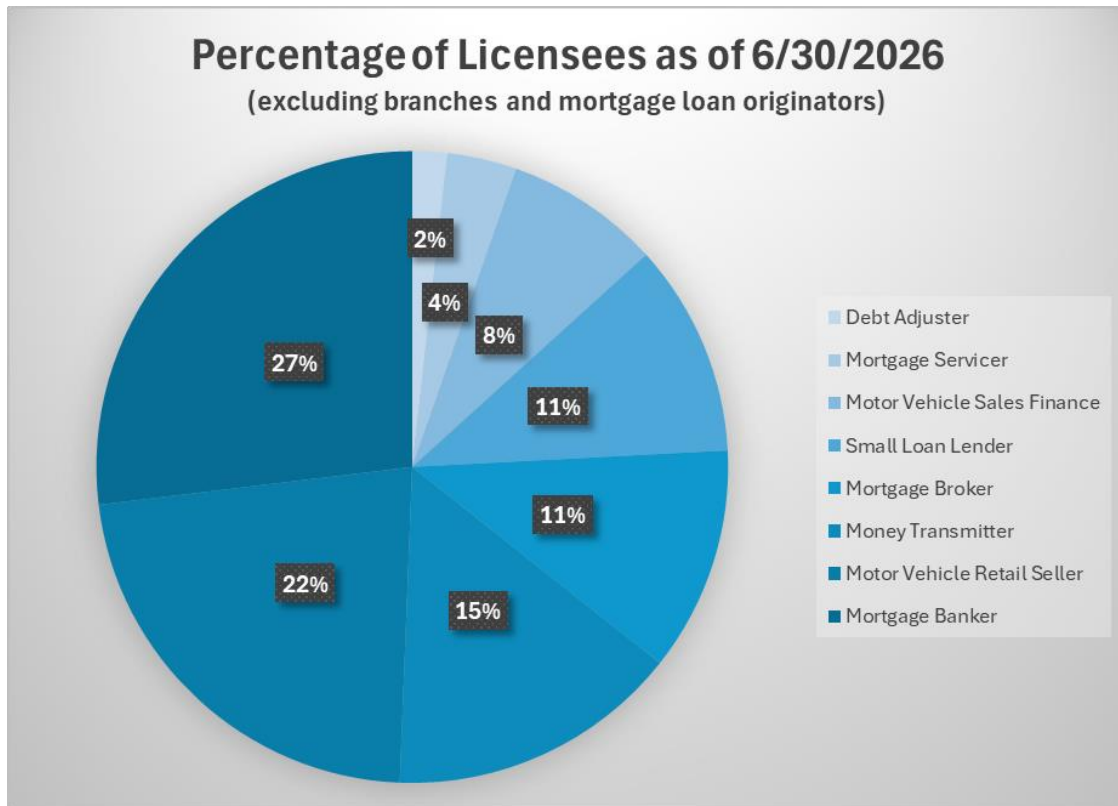
Type of Institution	Charters
Depository Banks	15
Credit Unions	7
Trust Companies	42
Family Trust Companies	5
Totals	69



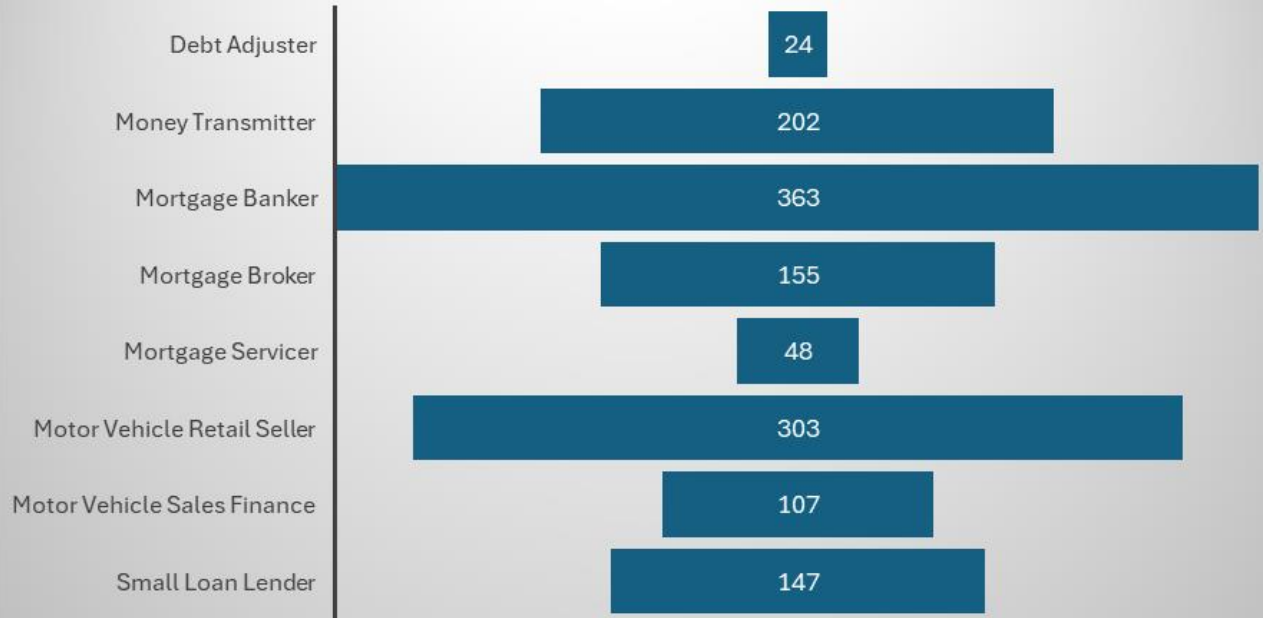
NEW HAMPSHIRE CONSUMER CREDIT LICENSEES

Consumer Credit Division - Number of Licensees as of June 30, 2026

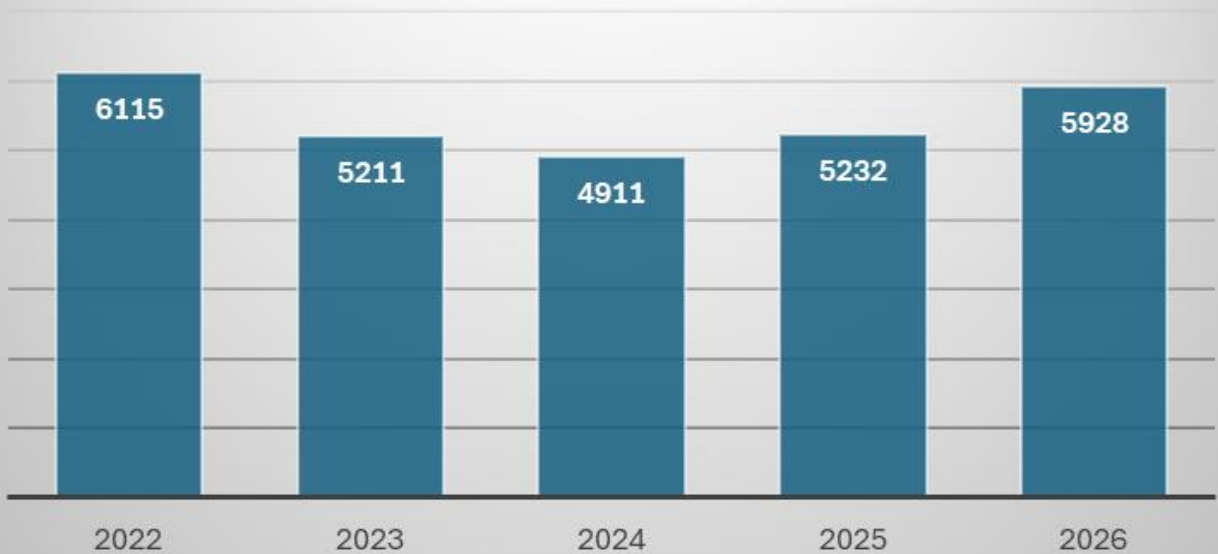
Type of License	Active Licensees
Debt Adjuster	24
Debt Adjuster Branch	0
Money Transmitters	202
Money Transmitter Authorized Delegates	1,638
Mortgage Banker	363
Mortgage Banker Branch	909
Mortgage Broker	155
Mortgage Broker Branch	38
Mortgage Loan Originators	5,928
Mortgage Servicer	48
Mortgage Servicer Branch	10
Motor Vehicle Retail Seller	303
Motor Vehicle Retail Seller Branch	36
Motor Vehicle Sales Finance Company	107
Motor Vehicle Sales Finance Company Branch	6
Small Loan Lender	147
Small Loan Lender Branch	36
Totals	9,950



Licensees as of 6/30/2026



Mortgage Loan Originator Licensees as of 6/30/2026



New Hampshire Banking Department Legislation and Rulemaking

Legislation

On July 2, 2026, Governor Ayotte signed HB1207, *An Act Relative to Certain Laws Applicable to State Chartered Banks, Credit Unions, Trust Companies, and Other Consumer Credit Entities Subject to the Authority of the Banking Department*, into law.

The Banking Department provided formal guidance to assist industry participants in understanding the changes to the state banking laws effected by HB1207. Full versions of the guidance documents were posted to the Department's website, available here: [Guidance announcement on HB1207](#)

A full version of HB1207 is available here: [HB1207 Final Version](#)

Rulemaking

Ban 701.01: Maximum Annual Assessment for Family Trust Companies

Due to ten years passing since its initial adoption, this rule was readopted with amendment to update the capped assessment amount the Department may charge to family trust companies from \$10,000.00 per year to \$14,000.00 per year.

Effective: 03/26/2026; **Expires:** 03/26/2036



Ban 100: Organizational Rules

This Rule was readopted with amendments to reflect updates and more information on the Department's structure and operations. The amendments included combining the Department's former Trust and Banking Divisions into a single Chartered Institutions Division; changing the closure time for Department's standard weekday business hours from 4:30PM to 4:00PM; and expanding upon or updating the purpose, scope, and descriptive sections of the rule.

Effective: July 23, 2026; **Expires:** n/a- does not expire

Ban 1450: Collateralization of Public Deposits

The process for readoption with amendment of Ban 1450 began during the fiscal year. The rule classifies by risk and defines appropriate and acceptable collateral that may be used to secure deposits of public funds. The proposal essentially captures current practices for collateralization of public funds, contains editorial changes, provides specific credit rating requirements for obligations of government-sponsored enterprises to be used as collateral for public funds, and states the rule shall not be construed to relieve any person from any applicable duty of care in selecting securities. The Department's final proposal for readoption with amendment of Ban 1450 is pending.

Divisional Spotlight – Legal Division

The Banking Department's Legal Division provides legal expertise, advice, and counsel to the Commissioner, Deputy Commissioner, and all of the Department's divisions. By working closely with the Chartered Institutions Division and the Consumer Credit Division, the Legal Division assists the Department in ensuring that financial service providers in New Hampshire operate in a safe and sound manner, treat customers fairly, and conduct their businesses in compliance with applicable laws and rules. The Legal Division handles the matters that come before it with judgment, integrity, and professionalism, and with an overarching focus on advancing the Department's core mission: to make a positive impact on the economy, financial service providers, and New Hampshire consumers.

As is often the case with in-house lawyers, the Legal Division's role can extend beyond the legal realm. The Department's legal team is regularly called upon to provide guidance on important departmental decision-making and makes a positive impact across all aspects of the Banking Department's examinations, investigations, divisions, and operations. To support these functions, the Legal Division's staff is deeply committed to understanding not only the legal frameworks administered by the Department but also the financial and lending markets and business models of the Department's regulated entities. By fostering open dialogue and collaboration both internally and externally, the Division helps ensure that legal considerations are integrated into the Department's decision-making and help drive success for the Department in achieving its mission.

The Legal Division is lucky to be staffed by a deep and diverse bench of skilled and experienced attorneys and legal professionals, with a mix of private and public sector backgrounds. Our combined years of experience and diversity of views ensure that the Legal Division brings an open-minded and thoughtful approach to regulation and innovation in the financial services industry.

Our team includes:

- Seth Zoracki has served as the Department's General Counsel since March 2022. Seth began his legal career as a law clerk at the Appellate Division of the New York Supreme Court. He then joined the New York office of the law firm Milbank, Tweed, Hadley & McCloy, where he spent more than eight years as a litigation associate handling an array of complex regulatory investigations and enforcement matters. After leaving Milbank, Seth joined the New Hampshire Department of Justice, serving there in a number of positions over six-plus years, including Senior Assistant Attorney

General and Chief of the Civil Litigation Unit. He is a graduate of Middlebury College and Albany Law School.

- Robert Lamberti has served as the Department's Deputy General Counsel since June 2022. Bob has extensive experience as an attorney serving the citizens of New Hampshire. Prior to joining the Banking Department, Bob worked for more than three years as an attorney at the New Hampshire Office of Legislative Services, where he provided legal advice and counsel to the New Hampshire General Court. He has also served as an attorney at the New Hampshire Office of Professional Licensure & Certification and started his legal career as an Anti-Discrimination Investigator at the New Hampshire Commission for Human Rights.
- Lindsay Castanien has served as a Hearings Examiner supporting the Consumer Credit Division since March 2025. Prior to joining the Department, Lindsay worked at two different federal government agencies, including a seven-year tenure at the Consumer Financial Protection Bureau (CFPB) in Washington, DC. At the CFPB, Lindsay served in a number of positions, including Senior Litigation Counsel and Enforcement Attorney, where she gained extensive experience investigating potential violations of consumer protection laws. Lindsay began her legal career as a law clerk at the Massachusetts Appeals Court.
- Catherine Davidow has served as a Hearings Examiner for the Department since December 2022. In this role, Catherine has a wide-range of responsibilities, including serving as the neutral presiding officer in the Department's administrative adjudicative proceedings, overseeing the Department's rulemaking initiatives, managing the Department's responses to requests under the Right-to-Know Law, and coordinating the Department's relationships with other regulatory agencies through the development of cooperation agreements and memoranda of understanding. Catherine has extensive government service experience, including previously serving as a Hearings Examiner at the Department of Safety and as an Assistant County Attorney for Hillsborough County. She began her legal career as a judicial law clerk for the New Hampshire Superior Court.

- Josh Hipps has served as a Hearings Examiner supporting the Chartered Institutions Division (formerly the Banking Division and the Trusts Division) since 2023. Josh brought to the Department more than 10 years of experience as an attorney and compliance advisor in the financial services sector. Josh began his legal career as a law clerk at a prominent law firm in Tokyo, Japan, working on a variety of commercial contract and other business matters.
- Jessica Kallipolites has served as a Hearings Examiner supporting both the Chartered Institutions Division and the Consumer Credit Division since March 2025. Jessica has extensive experience serving in both the judicial and executive branches of state government. Before joining the Banking Department, she served as the Circuit Court Administrator for the New Hampshire Judicial Branch and as Director for the Division of Enforcement at the Office of Professional Licensure and Certification. She also served for more than 10 years as an administrative director within the Connecticut Judicial Branch on the staff of the Connecticut Bar Examining Committee.
- Acacia Colby joined the Banking Department in early 2025, serving as a paralegal primarily in support of the Chartered Institutions Division and assisting in the administration of the Legal Division's consumer complaints and consumer support functions. Prior to joining the Department, Acacia worked with the Workers' Compensation regulation and hearings bureau at the New Hampshire Department of Labor. She also has experience in design, which she uses to support her work at the Banking Department.
- Trevor McAden joined the Banking Department in November 2024, serving as a paralegal primarily in support of the Consumer Credit Division and as the Department's government & legislative affairs specialist. Trevor has been in state service for over four years. Prior to joining the Department, he worked as a Policy Advisor to Governor Christopher T. Sununu during his fourth term in office (2022-2024).

The Legal Division and its staff have been exceptionally productive in 2025 and 2026. During this time, the Legal Division has:

- Investigated, mediated, and resolved consumer complaints. The Legal Division has sent complaints to and expeditiously resolved more than 108 consumer complaints relating to New Hampshire state-chartered institutions and Consumer Credit Division licensees. In addition, the Legal Division regularly provided general banking guidance to New Hampshire customers of national and out-of-state banks, and the Division referred 75 complaints relating to those institutions to the appropriate federal or state banking regulator.
- Continued to realign the Legal Division's enforcement priorities by focusing on clear violations of law, unfair and deceptive treatment of consumers, and violations of law where there is substantive and quantifiable consumer harm. Where appropriate and possible, the Legal Division also works collaboratively with the Department's examination staff to bring regulated entities into compliance with applicable law and resolve issues in supervision instead of through enforcement.
- Provided legal support on hundreds of Consumer Credit Division licensing determinations to protect New Hampshire consumers and ensure compliance with applicable laws.
- Spearheaded and provided drafting support, legal advice, and analysis on the Department's legislative initiatives, including House Bill 1207 (2026), which, among other things, simplifies and updates the statutory fee mechanisms by which the Banking Department, as a self-funded agency, would be funded.
- Provided drafting support, legal advice, and analysis with respect to the Banking Department's rulemaking authority and responsibilities, including the Department's organizational rules, rules relating to the annual assessment for family trust companies, rules relating to the collateralization of public deposits, and rules governing practice and procedure in the Department's administrative adjudicative proceedings.

- Provided legal advice on, and developed and/or updated, formal guidance on a range of topics, including guidance on insurance requirements for state-chartered institutions, guidance on sharing confidential supervisory information with outside counsel and external auditors, guidance on executive meeting minutes, and interpretive guidance on new provisions in RSA 361-A brought about by House Bill 1243 (2024) relating to motor vehicle financing.
- Processed and provided legal support for sound and timely decisions on over 100 corporate activity applications, notices, and requests filed with the Banking Department.
- Resolved enforcement actions through the entry of consent orders in 11 matters, recovering monetary penalties designed to deter future violations of law.
- Collaborated with other state and federal regulators to advance shared regulatory interests and protect New Hampshire consumers, including with the New Hampshire Department of Justice and state and federal banking departments and financial services regulators throughout the United States.
- Provided expeditious responses to more than 60 requests received by the Banking Department under New Hampshire's Right-to-Know Law.
- Developed and conducted all-staff trainings on the State Ethics Code, the Right-to-Know Law, and Professional Writing. Legal Division staff also develops and participates in weekly intra-division trainings designed to keep our staff current on the latest trends impacting the industries and entities under the Department's supervision.
- Provided information, assistance, and informal guidance to New Hampshire citizens and market participants by responding to hundreds of telephone calls and written inquiries relating to applicable banking laws and the institutions and financial service providers under the Department's supervision.

- If you have a question, concern, or complaint about a New Hampshire state-chartered institution or a Banking Department licensee, please visit the Department's website, call us at (603) 271-3561, or email us at legal@banking.nh.gov.

THE NEW HAMPSHIRE BANKING DEPARTMENT

Events, outreach and training in Fiscal Year 2026

Stakeholder outreach:

The Banking Department remained active in community outreach, sending staff members to the AARP “Scam Jam” event in August of 2025 to help older adults learn how to protect themselves from scams and fraud. The NHBD also participated in middle school financial literacy fairs in the spring and provided informational materials to town community centers and libraries. In June of 2026, NHBD staff joined more than 100 elder abuse prevention specialists at the FAST (Financial Abuse Specialty Team) conference.

Commissioner Galdieri spoke at the FinLit300 high school financial literacy challenge championship in March and addressed attendees at the New Hampshire Bankers Association “Capitol Day” event (right). The Commissioner also appeared on WMUR’s “New Hampshire’s Business” segment with Fred Kocher in March (below) to discuss trends in the Banking industry within the Granite State.



Certifications and accreditation:

Katie Sheehan Freire earned her Senior Mortgage Examiner Certification and Amber May became a Certified Money Services Business Examiner. Parker Howell became a Certified Information Systems Examiner and Certified Senior Bank Examiner. Olga Slutskaia, Denise St. Pierre, Kathy Hildreth, and Margaret Tetu became Certified Senior Bank Examiners. Margaret also became a Certified Capital Markets Examiner. Kara McLoughlin became a Certified Credit Examiner and Certified Operations Examiner.

Training and Professional Development:

Banking Department staff members attended numerous conferences for training, development, and networking in fiscal year 2026, including the Money Transmitters Regulators Association conference, the Cyber and IT Supervisory Forum, Nationwide Multistate Licensing System (NMLS) conference, the American Association of Mortgage Regulators conference, Conference of State Bank Supervisors (CSBS) Regulatory Summit, National Association of State Credit Union Supervisors (NASCUS) State System Summit, as well as District and Regional conferences. Deputy General Counsel Bob Lamberti and Deputy Commissioner Michael Moranti (left to right in the photo to the right) attended the CSBS “fly-in” in Washington, DC in March.

Training seminars and conferences allow the Banking Department to stay informed on emerging technologies, trends and consumer protection issues as well as new legislation, Fintech, cryptocurrency, Artificial Intelligence, and more.



THE NEW HAMPSHIRE BANKING DEPARTMENT

A friendly and knowledgeable team dedicated to public service



Total employees at the end of Fiscal Year: 53

Creation of a new team and consolidation of divisions: The Banking Department created a new team, the Executive Data Analysis Performance Team (EDAPT), which was developed to improve efficiency over multiple areas of operation. The Department also consolidated the Trust Division and Banking Division under one umbrella in the Chartered Institution Division, which also regulates credit unions.

Longevity: At the close of Fiscal Year 2026 the Banking Department is proud to have eight employees with more than 10 years of service in the agency, six employees with more than 15 years of service, six employees with more than 20 years of service and one with more than 30 years with the Department. Our goal is to encourage professional growth and to be a workplace where people want to stay. These experienced individuals help pass along institutional knowledge to new staff.

Community involvement: In November, the Banking Department held a food drive for the New Hampshire Food Bank, raising money and donating 188 pounds of food (right). In May, led by Commissioner Galdieri, Department personnel raised money and walked in the annual Rock'N Race in Concord to benefit the Payson Center for Cancer Care HOPE Resource Center.

Team building: The Banking Department holds optional participation events throughout the year, including lunchtime trivia games during Public Employee Recognition Week in May, a barbecue cookout in August, and a holiday party in December (below) as well as themed educational and instructive activities during quarterly all-staff meetings that encourage cooperation and teamwork.



BANK COMMISSIONER’S DOCKET ACTIVITIES
FISCAL YEAR 2026 (7/1/2025 TO 6/30/2026)

Amendment of Articles of Agreement or Incorporation, Business or Capital Plan

Aegis Trust Company

Submitted: 06/06/2025

Determined: 09/09/2025

John Hancock Trust Company LLC

Submitted: 06/27/2025

Determined: 08/04/2025

Putnam Fiduciary Trust Company LLC

Submitted: 09/03/2025

Determined: 09/09/2025

Janney Trust Co.

Submitted: 09/23/2025

Determined: 10/21/2025

Foris Dax Trust Company, LLC (dba Crypto.com Custody Trust Company)

Submitted: 10/05/2025

Determined: 01/21/2026

Ankura Trust Company

Submitted: 10/21/2025

Determined: 12/10/2025

Raymond James Trust Company of NH

Submitted: 11/26/2025

Determined: 01/22/2026

Aegis Trust Company

Submitted: 12/10/2025

Determined: 01/22/2026

Amendment of Articles of Agreement or Incorporation, Business or Capital Plan (con't)

Loomis Sayles Trust Company

Submitted: 01/21/2026

Determined: 05/14/2026

AB Trust Company

Submitted: 04/02/2026

Determined: 05/15/2026

Putnam Fiduciary Trust Company

Submitted: 04/08/2026

Determined: 06/04/2026

FNZ Trust Company, LLC

Submitted: 06/30/2026

Amendment to Bylaws

Bellwether Community Credit Union

Submitted: 03/17/2026

Determined: 05/08/2026

Branch Office Closure

Claremont Savings Bank, 356 Washington Street, Claremont, NH 03743

Submitted: 02/20/2026

Determined: 03/03/2026

Change in Control

Stonecastle Trust Company

Submitted: 10/17/2025

Determined: 12/10/2025

Fiduciary Trust Company of New England

Submitted: 12/23/2025

Determined: 04/16/2026

GLAS Trust Company

Submitted: 02/17/2026

Determined: 05/13/2026

Combination

Woodsville Guaranty Savings Bank (merger of Woodsville Guaranty Savings Bank with and into Bar Harbor Bank and Trust)

Submitted: 04/17/2025

Determined: 06/25/2025

(The New Hampshire state charter for Woodsville Guaranty Savings Bank terminated effective 07/31/2025)

Needham Bank (Merger of BankProv of and into Needham Bank)

Submitted: 07/14/2025

Determined: 08/07/2025

Rockland Trust Company (Merger of Enterprise Bank of and into Rockland Trust Company)

Submitted: 07/18/2025

Determined: 08/04/2025

Mascoma Mutual Financial Services Corporation (combination with Androscoggin Bancorp, MHC)

Submitted: 06/04/2026

Cambridge Financial Group, Inc. (combination with First Seacoast Bancorp, Inc.)

Submitted: 06/08/2026

Dissolution

FNZ Trust Company, LLC

Submitted: 06/30/2026

New Bank

Strategist Bank

Submitted: 03/13/2026

New Branch Office

Darwin Trust Company of New Hampshire, LLC, 29 Maplewood Avenue, Suite 3, Portsmouth, NH

Submitted: 09/02/2025

Determined: 09/29/2025

New Branch Office (con't)

Hand Benefits & Trust Company (dba Shoreline Trust Company), 650 Elm Street, Manchester, NH

Submitted: 10/27/2025

Determined: 12/09/2025

The Business Bank, 909 Islington Street, Portsmouth, NH 03801

Submitted: 03/04/2026

Determined: 03/17/2026

Needham Bank, 16 Artisan Drive, Suite 1100, Salem, NH 03073

Submitted: 03/09/2026

Determined: 04/06/2026

St. Mary's Bank, 14 Main Street, Epping, NH 03042

Submitted: 06/08/2026

New Loan Production Office

Ixonix Bank (dba Novus Home Mortgage)

100 International Drive, Suite 355, Portsmouth, NH

Submitted: 09/22/2025

Determined: 10/03/2025

Lowell Five Bank

Submitted: 05/21/2026

Determined: 05/29/2026

New Trust Company

D.A. Davidson Trust Services, Inc.

Submitted: 11/25/2024

Date of Conditional Approval: 04/11/2025

Certificate to Transact Issued: 07/21/2025

New Trust Company (con't)

SCJ Trust Company, LLC

Submitted: 07/11/2025

Date of Conditional Approval: 10/31/2025

Certificate to Transact Issued: 04/23/2026

First Manhattan Trust Company LLC

Submitted: 07/25/2025

Date of Conditional Approval: 12/30/2025

McLane Middleton Trust Company LLC

Submitted: 07/30/2025

Date of Conditional Approval: 02/27/2026

Morgan Stanley Management Trust Company

Submitted: 11/21/2025

Date of Conditional Approval: 04/20/2026

New Trust Office

VALIC Trust Company, Inc., 1 Tara Blvd, Suite 200, Office 239, Nashua, NH 03062

Submitted: 04/16/2026

Determined: 05/04/2026

First Manhattan Trust Company, LLC, 80 Field Point Road, Greenwich, CT 06830

Submitted: 06/08/2026

Relocation of Branch Office

Kennebunk Savings Bank

From: 3 Pleasant Street, Suite 200, Portsmouth, NH 03801

To: 10 Pleasant Street, Portsmouth, NH 03801

Submitted: 02/18/2026

Determined: 03/17/2026

Relocation of Loan Production Office

Luminate Bank

From: 3 Executive Drive, Office 19, Suite 260, Bedford, NH 03310

To: 3 Executive Drive, Office 8, Suite 260, Bedford, NH 03310

Submitted: 06/16/2026

Determined: 07/09/2026

Relocation of Trust Office

Darwin Trust Company of New Hampshire

From: 53 Technology Way, Nashua, NH 03060

To: 40 Mill Street, Wolfeboro, NH 03894

Submitted: 09/25/2025

Determined: 10/03/2025

Relocation of Trust Office (con't)

Fiduciary Trust Company of New Hampshire

From: 1422 Euclid Avenue, Suite 1130, Cleveland, Ohio 44115

To: 6150 Oak Tree Boulevard, Suite 175, Independence, Ohio 44131

Submitted: 11/18/2025

Determined: 01/22/2026

FNZ Trust Company

From: One Marina Park Drive, Suite 1300, Boston, MA 02210

To: 1 International Place, Suite 2610, Boston, MA 02110

Submitted: 05/22/2026

Determined: 05/22/2026

Newport Trust Company

From: 570 Lexington Ave, Suite 1502, New York, NY 10022

To: 420 Lexington Ave, Suite 905, New York, NY 10170

Submitted: 04/13/2026

Determined: 04/13/2026

Request for Approval of Insurance Coverage

Janney Trust Co.

Submitted: 03/07/2025

Closed: 07/01/2025

STATE CHARTERED BANKS

As of June 30, 2026

Bank of New England

Year of Incorporation - 1983

31 Pelham Road

Salem, NH 03079

Telephone: 800-721-7445

Web Address: www.bankofnewengland.com

Officers

William P. DeLuca, III, Chairman of the Board

William S. Suglia, President

Paul E. Finn, CEO

Darrin Estrella, Chief Financial Officer

Branches

12 Haverhill Street, Andover, MA

14 Bank Road, Windham, NH

1589 Elm Street, Manchester, NH

177 South River Road, Bedford, NH

1-A Action Boulevard, Londonderry, NH

295 Main Street, Nashua, NH

3 Cross Street, Methuen, MA

37 Emerson Street, Haverhill, MA

Bank of New Hampshire

Year of Incorporation - 1831

62 Pleasant Street

Laconia, NH 03246

Telephone: 603-524-1212

Web Address: www.banknh.com

Officers

Michael J. Long, Chairman of the Board

Christopher J. Logan, President, CEO

Daniel Brown, Chief Financial Officer

Branches

11 Triangle Park Drive, Concord, NH

125 Main Street, Littleton, NH

14 Sullivan Street, Claremont, NH

1441 Lakeshore Road, Route 11, Gilford, NH

167 North Main Street, Concord, NH

21 Tower Road, Campton, NH

22 King's Square, Whitefield, NH

28 Main Street, Plymouth, NH

29 Main Street, Conway, NH

301 North Main Street, Rochester, NH

Bank of New Hampshire (Continued)

32 South River Road, Bedford, NH

325 West Main Street, Hillsborough, NH

583 Main Street, Gorham, NH

6 Riverside Drive, Plymouth, NH

705 Hooksett Road, Manchester, NH

76 Main Street, Route 112, Lincoln, NH

77 Main Street, Antrim, NH

845 Central Avenue, Dover, NH

960 Whittier Highway, Route 25,

Moultonborough, NH

Indian Mound Shopping Center, 300 Route 16B,

Center Ossipee, NH

One Country Club Road, Gilford, NH

Claremont Savings Bank

Year of Incorporation - 1907

145 Broad Street, PO Box 1600

Claremont, NH 03743

Telephone: 603-542-7711

Web Address: www.claremontsavings.com

Officers

Heather J. Minkler, Chairman of the Board

David Finnerty, President, CEO

Pauly Yang, Chief Financial Officer

Branches

106 North Main Street, West Lebanon, NH

135 Main Street, Charlestown, NH

356 Washington Street, Claremont, NH

85 Main Street, Springfield, VT

Franklin Savings Bank

Year of Incorporation - 1869

387 Central Street

Franklin, NH 03235

Telephone: 603-934-4445

Web Address: www.fsbnh.com

Officers

Craig A. Jacobson, Chairman of the Board

Brian Bozak, President, CEO

Jessica Price, Chief Financial Officer

Franklin Savings Bank (Continued)

Branches

1 Dobson Way, Merrimack, NH
11 Saw Mill Road, Gilford, NH
139 King Street, Boscawen, NH
350 Lake Street, Bristol, NH
585 Mast Road, Manchester, NH
67 Laconia Road, Tilton, NH
933 Central Street, Franklin, NH

Mascoma Bank

Year of Incorporation - 1899

67 North Park Street
Lebanon, NH 03766

Telephone: 603-448-3650

Web address: www.mascomabank.com

Officers

Deirdre Goodrich, Chairwoman of the Board
Clayton R. Adams, President, CEO
James Justin Williams, Chief Financial Officer

Branches

1 Main Street, Lyme, NH
105 Main Street, Windsor, VT
1151 U.S. Route 4, Canaan, NH
1185 Shelburne Road, Suite 4,
South Burlington, VT
13 Main Street, Enfield, NH
137-139 Broad Street, Claremont, NH
216 VT Route 132, South Strafford, VT
235 Main Street, Lancaster, NH
242 North Winooski Ave, Suite 2, Burlington, VT
243 Sykes Mt. Ave, White River Junction, VT
255 West Street, Keene, NH
259 Newport Road, New London, NH
263 Maple Street, White River Junction, VT
264 Main Street, Bethel, VT
270 River Road, Springfield, VT
292 VT Route 110, Chelsea, VT
303 Main Street, Norwich, VT
429 Woodstock Road, Woodstock, VT
431 Pine Street, Suite 115, Burlington, VT
53 Main Street, Walpole, NH
55 Main Street, Bethel, VT
7 VT Route 12, Hartland, VT
70 Main Street, West Lebanon, NH
8 Main Street, Littleton, NH
80 S. Main Street, Hanover, NH

Meredith Village Savings Bank

Year of Incorporation - 1869

24 State Route 25, PO Box 177
Meredith, NH 03253

Telephone: 603-279-7986

Web Address: www.mvsb.com

Officers

Michael O'Leary, Chairman of the Board
Marcus Weeks, President
Jason C. Hicks, EVP, Chief Financial & Risk
Officer

Branches

131 Main Street, Plymouth, NH
1383 Lakeshore Road, Gilford, NH
1498 White Mountain Hwy, North Conway, NH
2 Meeting Place Drive, Exeter, NH
21 Farmington Road (Route 11), Rochester, NH
28 State Route 25, Center Harbor, NH
2839 Lafayette Road, Portsmouth, NH
3 Meeting Place Drive, Exeter, NH
379 South Main Street, Laconia, NH
448 Governor John Wentworth Highway, Route
109, Melvin Village, NH
5 Riverside Drive, Ashland, NH
66 North Main Street, Wolfeboro, NH
71 State Route 104, Meredith, NH
991 State Route 25, Moultonborough, NH
Hannaford, 82 Wolfeboro Highway (Rte. 28),
Alton, NH

Merrimack County Savings Bank

Year of Incorporation - 1867

89 North Main Street, PO Box 2826
Concord, NH 03301

Telephone: 603-225-2793

Web Address: www.themerrimack.com

Officers

Jeffrey S. Kipperman, Chairman of the Board
Linda J. Lorden, President
Jason C. Hicks, EVP, Chief Financial Officer

Branches

One Integra Drive, Concord, NH
101 Broad Street, Nashua, NH
167 North State Street, Concord, NH
1B Wall Street, Suite 106, Windham, NH
262 Maple Street, Henniker, NH
35 Kearsarge Avenue, Contoocook, NH
360 Londonderry Turnpike, Hooksett, NH
503 South Street, Bow, NH

Piscataqua Savings Bank

Year of Incorporation - 1877

15 Pleasant Street

Portsmouth, NH 03801

Telephone: 603-436-5250

Web Address: www.piscataqua.com

Officers

Christopher H. Brown, Chairman of the Board

Benjamin S. Wheeler, President, CEO

David H. Bryan, Chief Financial Officer

Primary Bank

Year of Incorporation – 2015

207 Route 101

Bedford, NH 03110

Telephone: 603-310-7200

Web Address: www.primarybanknh.com

Officers

William Greiner, Chairman of the Board

Crystal Dionne, President, CEO, Chief Financial Officer

Branches

1662 Elm Street, Manchester, NH

23 Crystal Avenue, Derry, NH

327 Amherst Street, Nashua, NH

Profile Bank

Year of Incorporation - 1907

45 Wakefield Street

Rochester, NH 03867

Telephone: 603-330-8424

Web Address: www.profilebank.com

Officers

Albert H. Miltner, Jr., Chairman of the Board

Kenneth A. Wilman, Jr., Interim President

Branches

145 Main Street, Alton, NH

160 Route 108, Somersworth, NH

538 Central Avenue, Dover, NH

65 Meadow Street, Sanbornville, NH

Salem Co-operative Bank

Year of Incorporation – 1922

3 South Broadway, PO Box 67

Salem, NH 03079

Telephone: 603-898-3333

Web Address: www.salemcoop.com

Officers

Nadema A. Gemmell, Chairman of the Board

Daniel X. Stannard, Jr., President

Joseph Sapienza, Chief Financial Officer

Branches

284 Merrimack Street, Methuen, MA

Savings Bank of Walpole

Year of Incorporation - 1875

68 Ames Plaza Lane, PO Box 517

Walpole, NH 03608

Telephone: 603-756-4771

Web Address: www.walpolebank.com

Officers

Jason Houston, Chairman of the Board

Mark G. Bodin, President

Jason C. Hicks, EVP, Chief Financial Officer

Branches

11 Westminster Street, Walpole, NH

30 Warwick Road, Winchester, NH

31 Sonja Drive, Rindge, NH

400 West Street, Keene, NH

817 Court Street, Keene, NH

84 Marlboro Street, Keene, NH

Sugar River Bank

Year of Incorporation - 1895

10 North Main Street, PO Box 569

Newport, NH 03773

Telephone: 603-863-3000

Web Address: www.sugarriverbank.com

Officers

Maureen E. Hampton, Chairman of the Board

Mark A. Pitkin, President, CEO

Jeannine M. Everitt, Chief Financial Officer

Branches

10 Sawyer Brook Plaza, Route 10, Grantham, NH

196 Newport Road, New London, NH

198 Loudon Road, Concord, NH

2 West Main Street, Warner, NH

541 Route 11, Sunapee, NH

The Millyard Bank

Year of Incorporation - 2019

57 Northeastern Blvd

Nashua, NH 03062

Telephone: 603-882-6500

Web Address: www.millyardbank.com

Officers

John Stabile II, Chairman of the Board

G. Frank Teas, President, CEO

Thomas B. Wiggins, Chief Financial Officer

Branches

9 Ash Street, Hollis, NH

Walden Mutual Bank

Year of Incorporation – 2022

66 North Main Street

Concord, NH 03301

Telephone: 603-227-6801

Web address: www.waldenmutual.com

Officers

A. Vincent Siciliano, Chairman of the Board

Charles Cummings, President, CEO

Deborah Morin, Chief Financial Officer

STATE CHARTERED CREDIT UNIONS

As of June 30, 2026

Bellwether Community Credit Union

Year of Incorporation - 1921
425 Hooksett Road
Manchester, NH 03104
Telephone: 603-645-8181
Web Address: www.bccu.org

Officers

Gail Garceau, Chairman of the Board
Nathan Saller, President
Jonathan C. Oglebay, CFO

Branches

409 Amherst Street, Nashua, NH
7 Leavy Drive, Bedford, NH
155 Bridge Street, Pelham, NH

Granite State Credit Union

Year of Incorporation - 1945
1415 Elm Street
Manchester, NH 03101
Telephone: 603-668-2221
Web Address: www.gscu.org

Officers

Deborah Vandeberghe, Chairman of the Board
Michele M. Plaza, President, CEO
Lisa Barowski, CFO

Branches

132 Route 101A, Amherst, NH
145 Raymond Road, Candia, NH
190 Broad Street, Nashua, NH
31 Harrison Street, Manchester, NH
311 Sheep Davis Road, Concord, NH
38 Birch Street, Derry, NH
51 Tilton Road, Tilton, NH
7 Two Rod Road, Rochester, NH

Holy Rosary Regional Credit Union

Year of Incorporation - 1962
133 Brock Street
Rochester, NH 03867
Telephone: 603-332-6840
Web Address: www.hrcu.org

Officers

Dana R. Flanders, Chairman of the Board
Brian F. Hughes, President, CEO

Holy Rosary Regional Credit Union (Continued)

Brian J. Therrien, CFO
Anne Brown, Treasurer

Branches

341 NH Route 11, Farmington, NH
490 Central Avenue, Dover, NH
Spaulding High School, 140 Wakefield Street,
Rochester, NH
603 Portsmouth Avenue, Greenland, NH 03840

Members First Credit Union of N.H.

Year of Incorporation - 1949
7 Salmon Street
Manchester, NH 03104
Telephone: 603-622-8781
Web Address: www.membersfirstnh.org

Officers

David Mara, Chairman of the Board
Courtney Fifield, President, CEO
Karl Betz, CFO
Richard Plante, Treasurer

Branches

136 Bedford Center Road, Bedford, NH
200 Union Street, Manchester, NH

New Hampshire Postal Credit Union

Year of Incorporation - 1940
955 Goffs Falls Road
Manchester, NH 03103
Telephone: 603-625-9032
Web Address: www.nhpcu.com

Officers

Sally A. Sutton, Chairwoman of the Board
Philip Fontaine, Jr., President, CEO

Branch

18 Loudon Road, Concord, NH

St. Mary's Bank

Year of Incorporation - 1909
200 McGregor Street, PO Box 990
Manchester, NH 03102-3753
Telephone: 603-669-4600

Web Address: www.stmarysbank.com

Officers

Elizabeth S.C. Hitchcock, Chairwoman of the
Board

Kenneth L. Senus, President, CEO
Hoang Nguyen, CFO, Treasurer

Branches

14 Spruce Street, Nashua, NH
16 Manchester Street, Concord, NH
20 International Drive, Portsmouth, NH
207 Daniel Webster Highway, Manchester, NH
234 Elm Street, Manchester, NH
3 Winnhaven Drive, Hudson, NH
4 Northwest Blvd, Nashua, NH
48 Perimeter Road, Manchester, NH
50 Nashua Road, Londonderry, NH
65 Lafayette Road, North Hampton, NH
650 Nashua Street, Route 101A, Milford, NH
839 Hanover Street, Manchester, NH

Triangle Credit Union

Year of Incorporation - 1939

33 Franklin Street

Nashua, NH 03064

Telephone: 603-889-2470

Web Address: www.trianglecu.org

Officers

Margo Compagna, Chairwoman of the Board

A. Scott MacKnight, President, CEO

Mark Palermo, CFO

David Fredette, Treasurer

Branches

1030 Candia Road, Manchester, NH
138 Route 101A, Amherst, NH
166 Daniel Webster Highway, Nashua, NH
257 Elm Street, Manchester, NH
3 Windham Road, Derry, NH
362 Daniel Webster Highway, Merrimack, NH
St. Joseph Hospital, 172 Kinsley Street, Nashua, NH

STATE CHARTERED TRUST COMPANIES

As of June 30, 2026

AB Trust Company, LLC

Year of Incorporation - 2007

66 Hudson Boulevard East,

New York, NY 10001

Telephone: 212-969-1000

Web Address: www.alliancebernstein.com

Officers

Laurence Cranch, Chairman of the Board

Jennifer DeLong, President

Paul Anzalone, Treasurer

Trust Offices

501 Commerce Street, Nashville, TN

Ankura Trust Company, LLC (Continued)

Officers

Philip Gund, Chairman of the Board

James J. McGinley, President, CEO,

Chief Risk Officer

Michael Fey, Chief Financial Officer

Trust Offices

214 North Main Street, c/o Gallagher, Callahan &
Gartrell PC, Concord, NH

160 Mine Lane Court, Suite 200, Raleigh, NC

1 Beacon Street, Floor 15, Boston, MA

ADP Retirement Trust Services, LLC

Year of Incorporation – 2023

4 Northeastern Boulevard

Salem, NH 03079

Telephone: 862-222-7474

Web Address: None

Officers

David Kwon, Chairman of the Board

Michael Hureau, President

Donna Lukasko, Chief Financial Officer, Treasurer

Bangor Wealth Management of New Hampshire LLC

Year of Incorporation - 2021

82 North Main Street, Third Floor

Concord, NH 03301

Telephone: 800-585-6145

Web address: www.bangor.com

Officers

Scott Kenney, President, CEO,

Chairman of the Board

Tricia Duchesneau, Treasurer

Aegis Trust Company, LLC

Year of Incorporation – 2023

7200 Highway 278 NE, Suite 205

Covington, GA 30014

Telephone: 720-728-8111

Web Address: www.aegistrust.com

Officers

Robert Lesser, Esq, President, Chairperson

Donald Giannattasio, Treasurer

Bar Harbor Wealth Management

Year of Incorporation - 1984

90 North Main Street

Concord, NH 03301

Telephone: 603-224-1350

Web Address: www.barharbor.bank

Officers

Scott Toothaker, Chairman of the Board

Jason Edgar, President

Josephine Iannelli, Chief Financial Officer,

Treasurer

Trust Offices

188 Main Street, Nashua, NH

2 Main Street, Peterborough, NH

68 South Main Street, Hanover, NH

Ankura Trust Company, LLC

Year of Incorporation - 2018

140 Sherman Street, 4th Floor

Fairfield, CT 06824

Telephone: 203-319-6900

Web Address: www.ankuratrust.com

Boston Partners Trust Company

Year of Incorporation - 2009

One Beacon Street, 30th Floor

Boston, MA 02108

Telephone: 212-908-9573

Web address: www.bostonpartners.com

Officers

William J. Kelly, Chairman of the Board

Paul D. Heathwood, President

Greg Varner, Chief Financial Officer, Treasurer

Trust Offices

100 Drakes Landing Road, Suite 360,
Greenbrae, CA

350 South Grand Avenue, Suite 1550,
Los Angeles, CA

One Grand Central Place

60 East 42nd Street, Suite 1550

New York, NY

Cambridge Trust Company of New Hampshire, Inc.

Year of Incorporation - 2010

11 South Main Street, Suite 101

Concord, NH 03301

Telephone: 603-369-5101

Web address: www.cambridgetrust.com

Officers

Susan Martore-Baker, President,

Chairwoman of the Board

Joseph Lombardi, Chief Financial Officer

Trust Offices

1000 Elm Street, Suite 400, Manchester, NH

100 Arboretum Drive, Suite 204, Portsmouth, NH

D.A. Davidson Trust Services, Inc.

Year of Incorporation – 2025

8 Third Street North

Great Falls, MT 59403

Telephone: 800-332-5915

Officers

Lawrence Martinez, President, Director

Scott Witeby, Chief Financial Officer

Darwin Trust Company of New Hampshire, LLC

Year of Incorporation - 2019

6 Kimball Lane

Lynnfield, MA 01940

Telephone: 617-607-5100

Web Address: www.darwintrust.com

Officers

Joseph Peteul, Co-Chairman of the Board

Michael Timmermans, Co-Chairman of the Board

Melissa A. Sommer, President, CEO

Ellen Flaherty, Treasurer

Trust Offices

40 Mill Street, Wolfeboro, NH

29 Maplewood Avenue, Suite 3, Portsmouth, NH

DWS Trust Company

Year of Incorporation - 1989

1 Tara Boulevard, Suite 200

Nashua, NH 03060

Telephone: 212-454-8503

Web Address: www.dws.com

Officers

John Millette, President, Chairman of the Board

Rheza Ramos, Chief Financial Officer, Treasurer

Trust Offices

100 Summer Street, Suite 800, Boston, MA

222 South Riverside Plaza, Chicago, IL

875 Third Avenue, New York, NY

Exeter Trust Company

Year of Incorporation - 1994

155 Fleet Street

Portsmouth, NH 03801

Telephone: 603-778-0020

Web Address: www.manning-napier.com

Officers

Megan Henry Stuart, Chairwoman of the Board

Scott Morabito, President

Scott Williams, Treasurer

Trust Offices

290 Woodcliff Drive, Fairport, NY

655 Metro Place South, Suite 300, Dublin, OH

Family Capital Trust Company

Year of Incorporation - 2009
 3 Centennial Drive, #200
 Peabody, MA 01960
 Telephone: 978-278-9300
 Web Address: www.famcaptrust.com

Officers

Robert H. Frey, President, CEO,
 Chairman of the Board
 Letitia H. Beauregard, Treasurer

Fidelity Institutional Asset Management Trust Company

Year of Incorporation - 2005
 900 Salem Street
 Smithfield, RI 02917
 Telephone: 401-292-5000
 Web Address: www.institutional.fidelity.com

Officers

Ristead Hogan, President
 Martin McGee, Chief Financial Officer
 Tom Vercillo, Treasurer

Trust Offices

245 Summer Street, Boston, MA
 One Spartan Way, Merrimack, NH

Fiduciary Trust Company of New England LLC

Year of Incorporation - 2014
 1155 Elm Street, 4th Floor
 Manchester, NH 03101
 Telephone: 603-695-4320
 Web Address: www.fiduciarytrustne.com

Officers

Austin V. Shapard, Chairman of the Board
 Michael N. Costa, President, CEO
 Adam D. Thompson, Chief Financial Officer,
 Treasurer

Fiduciary Trust Company of New Hampshire

Year of Incorporation - 1958
 6150 Oak Tree Boulevard, Suite 175
 Independence, OH 44131
 Telephone: 216-771-6960

Officers

Daniel B. Allen, President, Chairman
 Rachel Mazzotta, Chief Financial Officer, Treasurer

FNZ Trust Company, LLC

Year of Incorporation - 2021
 1 International Place, Suite 2610
 Boston, MA 02210
 Telephone: 800-392-9244
 Web Address: www.FNZ.com

Officers

Maliz E. Beams, Chairman of the Board
 Tom Dorsky, President, CEO
 Philip Nwaodua, Interim CFO

**Foris Dax Trust Company, LLC
d/b/a Crypto.com Custody Trust Company**

Year of Incorporation - 2024
 36 Maplewood Avenue, Executive Office No. 46
 Portsmouth, NH 03801
 Telephone: 720-837-4668
www.crypto.com/us/custody

Officers

Joe Anzures, President, Chairman
 Andrew Snyder, Treasurer

Geode Capital Management Trust Company, LLC

Year of Incorporation - 2017
 100 Summer Street, 12th Floor
 Boston, MA 02110
 Telephone: 617-392-8533
 Web Address: www.geodecapital.com

Officers

Gerard McGraw, Chairman of the Board
 Ronald DePoalo, President & CEO
 Sorin C. Codreanu, Chief Financial Officer
 Nancy Dias, Treasurer

GLAS Trust Company LLC

Year of Incorporation - 2017
 3 Second Avenue, Suite 203
 Jersey City, NJ
 Telephone: 201-354-4694
 Web Address: www.glas.agency

Officers

Brian J. Carne, Chairman of the Board
 Mia L. Drennan, President, CEO
 Ethan Levner, Treasurer

Trust Offices

45 Ludgate Hill, 2nd Floor, London, UK

Harbor Trust Company, Inc.

Year of Incorporation - 2020
111 S. Wacker Drive, 34th Floor
Chicago, IL 60606
Telephone: 312-443-4400
Web Address: www.harborcapital.com

Officers

Kristof M. Gleich, President, CIO
Charles F. McCain, CEO, Chairperson
Jacob J. Kunkel, Treasurer

Hemenway Trust Company LLC

Year of Incorporation – 2010
23 Keewaydin Drive, Suite 400
Salem, NH 03079
Telephone: 603-913-8022
Web Address: www.hemtrust.com

Officers

John Siciliano, President, Chairman of the Board
Sarah Waelchli, Treasurer, Chief Financial Officer

Janney Trust Co Inc.

Year of Incorporation – 2020
1717 Arch Street
Philadelphia, PA 19103
Telephone: 215-665-6596
Web Address: www.janney.com

Officers

Kevin J. Reed, President, Chairman of the Board
Alison Grant, Treasurer

John Hancock Trust Company LLC

Year of Incorporation – 2011
197 Clarendon Street
Boston, MA 02116
Telephone: 617-663-2486

Officers

Philip Fontana, President, Chairman
Effie Georgountzos, Chief Financial Officer,
Treasurer

Trust Offices

200 S. Wacker Drive, Suite 650, Chicago, IL

Jordan Park Trust Company LLC

Year of Incorporation – 2007
60 Penhallow Street, Suite 400
Portsmouth, NH 03801
Telephone: 603-929-2700
Web Address: www.jpctc.com

Officers

Scott A. Kislin, President
Frank S. Ghali, Chairman, CEO
Erika O'Connor, Treasurer

Lincoln Financial Group Trust Company, Inc.

Year of Incorporation – 2012
150 North Radnor Chester Road
Radnor, PA 19087
Telephone: 484-583-1301

Officers

John Luviano, President, Chairman of the Board
Kristin Curtin, Chief Financial Officer
Chris Reed, Treasurer

Trust Offices

1301 South Harrison Street, Fort Wayne, IN

Loomis Sayles Trust Company, LLC

Year of Incorporation – 2007
One Financial Center
Boston, MA 02111
Telephone: 800-343-2029
Web Address: www.loomissayles.com

Officers

Kevin P. Charleston, President,
Chairman of the Board
Susan L. Sieker, Chief Financial Officer
Gregory Woodgate, Treasurer

Loring, Wolcott & Coolidge Trust, LLC

Year of Incorporation – 2010
230 Congress Street
Boston, MA 02110
Telephone: 617-523-6531
Web Address: www.lwcotrust.com

Officers

Thomas R. Appleton, President
C-F David Boit, Chairman of the Board
Amory Loring Logan, Treasurer

Market Street Trust Company

Year of Incorporation – 2018

100 Market Street, Suite 300

Portsmouth, NH 03801

Telephone: 800-962-6876

Web Address: www.marketstreettrust.com

Officers

James D. Houghton, Chairman of the Board

Kara G. Pass, President, CEO

Thomas A. McNeill, Chief Financial Officer

Mercer Trust Company LLC

Year of Incorporation - 2004

99 High Street

Boston, MA 02110-2320

Telephone: 617-747-9500

Officers

Marc Cordover, President

Krishnan Subramaniam, Treasurer

MFS Heritage Trust Company

Year of Incorporation - 1999

111 Huntington Avenue, 24th Floor

Boston, MA 02199

Telephone: 617-954-5000

Web Address: www.mfs.com

Officers

Heidi W. Hardin, Chairman of the Board

John M. Corcoran, President

Gil Hudson, Treasurer

New Hampshire Trust Company, The

Year of Incorporation - 2015

89 North Main Street

Concord, NH 03301

Telephone: 603-223-2712

Web Address: www.nhtrust.com

Officers

Michael O'Leary, Chairman of the Board

Cydney Shapleigh, President

Jason C. Hicks, Chief Financial Officer

Trust Offices

255 West Street, Keene, NH

Newport Trust Company

Year of Incorporation - 2011

1627 Eye Street, N.W., Suite 950

Washington, DC 20006

Telephone: 202-471-3500

Web Address: www.newportgroup.com

Officers

Brad Kraft, Chairman of the Board

William E. Ryan, President, CEO,

Chief Fiduciary Officer

Denise Gingolaski, Chief Financial Officer

Matina Yiantsios, Treasurer

Trust Offices

420 Lexington Avenue, Suite 905, New York, NY

700 North Brand Blvd, Suite 408, Glendale, CA

7651 Universal Road, Baxter, MN

Putnam Fiduciary Trust Company

Year of Incorporation - 2009

100 Federal Street

Boston, MA 02110

Telephone: 617-760-0044

Officers

Karen Walsh, President

Lindsey Oshita, Chief Financial Officer

Leeor Avigor, Treasurer

Raymond James Trust Company of New Hampshire

Year of Incorporation - 2021

29 Maplewood Ave., Ste 2

Portsmouth, NH 03801

Telephone: 603-427-8895

Officers

Joseph Weaver, President, Chairman of the Board

Ken Ginel, Chief Financial Officer

SCJ Trust Company, LLC

Year of Incorporation – 2025

13121 Eastpoint Park Blvd., Suite H

Louisville, KY 40223

Officers

Stephen C. James, Treasurer,

Chairman of the Board

Melissa Thomas, President

**State Street Bank and Trust Company
of New Hampshire**

Year of Incorporation - 2004
20 Trafalgar Square, Suite 449
Nashua, NH 03063
Telephone: 603-589-4097

Officers

Jason Knight, President, Chairman of the Board
Geoffrey Behm, Treasurer

StoneCastle Trust Co.

Year of Incorporation - 2021
20 Trafalgar Square, Suite 438
Nashua, NH 03063
Telephone: 212-354-6500
Web address: www.sctrust.co

Officers

Joshua S. Siegel, CEO
Elizabeth Wynnicks, President,
Chief Compliance Officer
Patrick Farrell, Chief Financial Officer

The 1911 Trust Company, LLC

Year of Incorporation - 2009
400 Essex Street, PO Box 5600
Beverly, MA 01915
Telephone: 978-921-0452
Web Address: www.1911trust.com

Officers

David Ayer, Chairman of the Board
Kevin L. Kavanaugh, President,
Chief Executive Officer
Lisa Garlin, Chief Financial Officer

VALIC Trust Company

Year of Incorporation - 2022
2919 Allen Parkway, L4-01
Houston, TX 77019
Telephone: 713-831-4407

Officers

Jennifer Price, Chairman of the Board
Ronald Borkowski, President, Treasurer
Kimberly Robinson, CEO

Trust Offices

503 Carr Road, Wilmington, DE
1045 Elm St, Ste 204, Office 506, Manchester, NH

Vantage Trust Company, LLC

Year of Incorporation - 2001
777 North Capitol Street, NE, Suite 600
Washington, DC 20001
Telephone: 202-962-4600

Officers

Gilbert Perales, Chairman of the Board
Andre Robinson, President
Meredith Kelley, Treasurer

Vestwell Trust Company, LLC

Year of Incorporation - 2022
1087 Elm Street, Suite 307
Manchester, NH 03101
Telephone: 917-979-5358
Web address: www.vestwell.com

Officers

Peter Kennedy, President, CEO
Dave Sheen, Treasurer

Trust Offices

640 Freedom Business Center Dr
King of Prussia, PA

NEW HAMPSHIRE STATE CHARTERED BANKS

The Federal Financial Institutions Examination Council (“FFIEC”) Central Data Repository Public Data Distribution website contains Reports of Conditions (Call Reports) and Uniform Bank Performance Reports (UBPRs) for most FDIC-insured institutions.

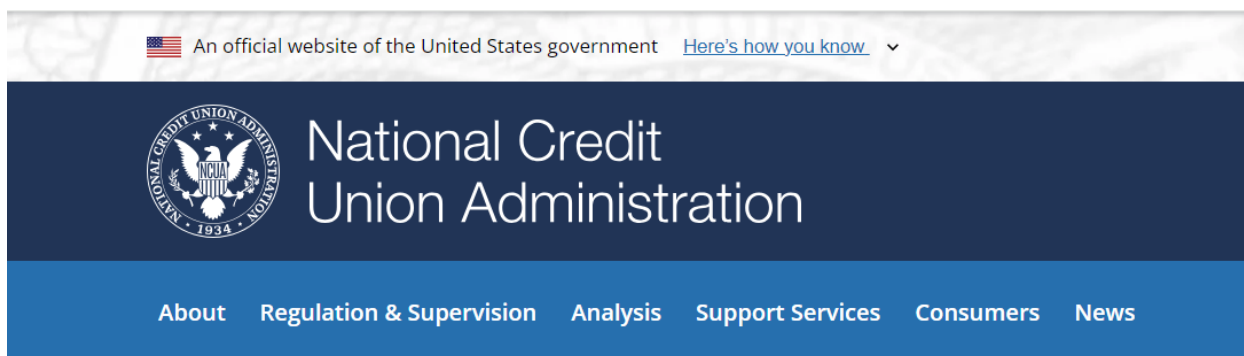


Call Reports for New Hampshire Chartered Banks can be found by choosing “Call Report” from the Report dropdown menu at:

<https://cdr.ffiec.gov/public/ManageFacsimiles.aspx>

NEW HAMPSHIRE STATE CHARTERED CREDIT UNIONS

The National Credit Union Association (“NCUA”) website contains Credit Union and Corporate Call Report Data for NCUA insured institutions.



Credit Union and Corporate Call Report Data can be found at:

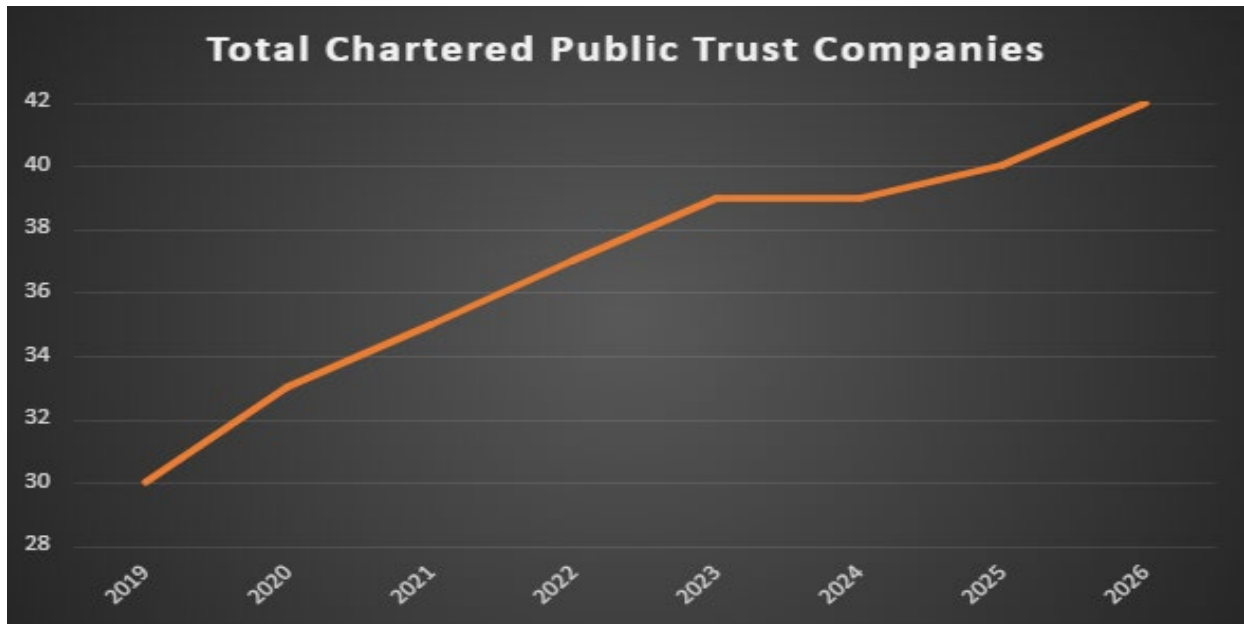
<https://ncua.gov/analysis/credit-union-corporate-call-report-data>

New Hampshire State Chartered Trust Companies and Trust Departments

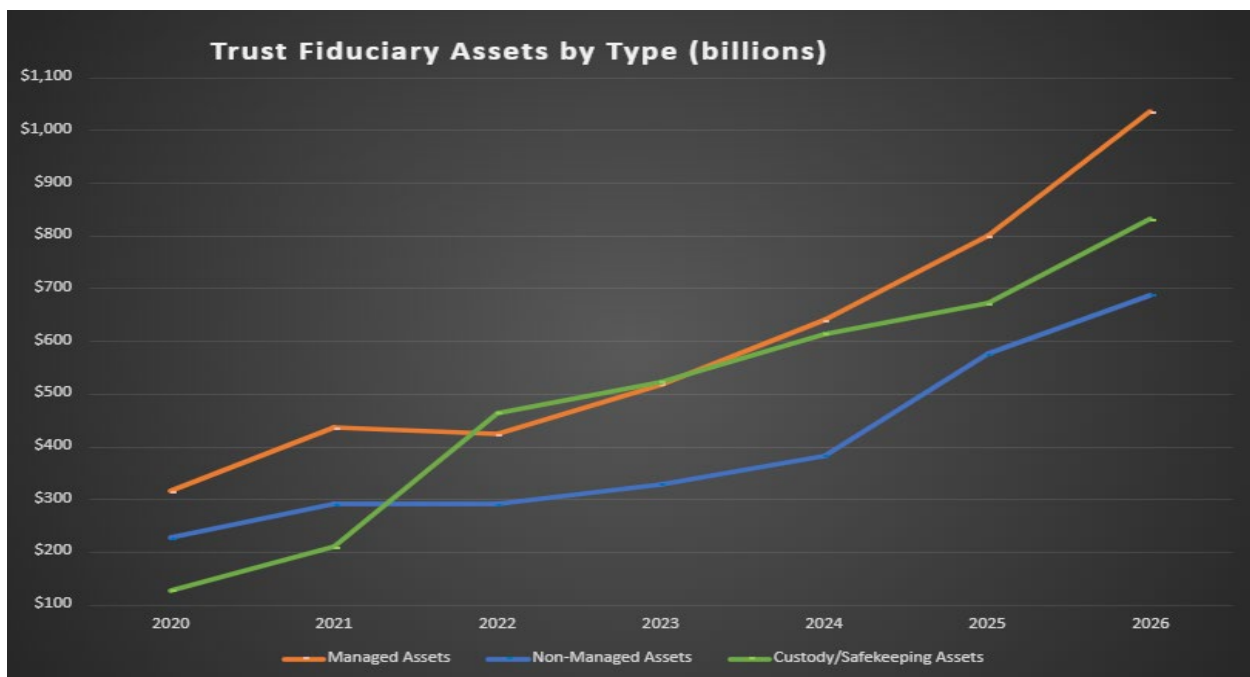
Call Report Data as of June 30, 2026

Name of Institution	Balance Sheet Information		Income Statement Information	Managed Assets		Non-Managed Assets		Custodial	
	Total Assets (\$)	Equity Capital (\$)	Net Income (\$)	Assets (\$)	Number of Accounts	Assets (\$)	number of Accounts	Assets (\$)	Number of Accounts
TRUST COMPANIES									
AB Trust Company, LLC	15,211	14,390	1,300	72,572,130	394	-	-	-	-
ADP Retirement Trust Services, LLC	44,947	42,293	2,530	-	-	166,101,973	151,319	-	-
Aegis Trust Company, LLC	2,674	2,363	393	-	-	4,808,559	149	50,498	5
Ankura Trust Company, LLC	10,114	6,977	968	-	-	13,779,825	84	-	-
Bangor Wealth Management of New Hampshire LLC	878	878	(54)	248,562	594	4,524	1	-	-
Bar Harbor Wealth Management	16,393	12,889	2,368	3,061,175	2,315	30,079	22	64,882	71
Boston Partners Trust Company	16,536	6,318	4,794	16,766,490	407	-	-	-	-
Cambridge Trust Company of New Hampshire, Inc.	3,268	3,128	134	178,126	37	349,928	54	-	-
D.A. Davidson Trust Services, Inc.	5,829	5,714	106	-	-	-	-	26,431,375	102,921
Darwin Trust Company of New Hampshire, LLC	2,031	1,778	38	137,849	140	28,294	43	-	-
DWS Trust Company	22,898	21,596	597	979,473	32	20,490	42	5,295,909	121,436
Exeter Trust Company	6,016	4,906	181	316,413	103	657,277	75	3,448,451	1,956
Family Capital Trust Company	7,841	5,451	346	471,800	108	-	-	-	-
Fidelity Institutional Asset Management Trust Company	171,644	130,453	45,980	326,583,329	8,552	-	-	-	-
Fiduciary Trust Company of New England LLC	8,336	5,913	323	3,953,791	649	1,521,393	127	5,501,113	42
Fiduciary Trust Company of New Hampshire	2,391	2,318	53	-	-	-	-	1,960,574	28,467
FNZ Trust Company LLC	21,080	9,173	(3,536)	-	-	1,575	2	7,811,066	1,747
Foris DAX Trust Company, LLC dba Crypto.com Custody Trust Company	87,048	83,555	835	-	-	-	-	3,462,045	13
Geode Capital Management Trust Company, LLC	65,016	51,658	7,401	298,973,742	2,038	-	-	-	-
GLAS Trust Company LLC	11,507	4,131	1,589	-	-	141,579,773	193	2,528,353	4
Harbor Trust Company, Inc.	11,539	11,223	1,225	15,712,964	626	43,395	2	-	-
Hemenway Trust Company LLC	6,912	4,348	3,361	4,758,651	615	5,304,582	1,311	139,725	4
Janney Trust Co LLC	21,672	14,914	931	39,774,900	127,677	24,805,850	97,300	-	-
John Hancock Trust Company LLC	60,017	44,159	3,295	19,834,797	74	81,475,368	3,086	65,087,969	241,228
Jordan Park Trust Company LLC	7,883	6,121	562	1,912,083	119	11,601,665	155	28,016,592	103
Lincoln Financial Group Trust Company, Inc.	28,202	27,708	9,256	-	-	91,152,647	2,070	1,069,237	240,572
Loomis Sayles Trust Company, LLC	76,133	22,951	15,979	56,317,289	979	-	-	-	-
Loring, Wolcott & Coolidge Trust, LLC	31,758	3,323	170	-	-	-	-	13,466,515	2,837
Market Street Trust Company	7,388	5,315	(61)	2,682,087	439	385,837	134	-	-
Mercer Trust Company LLC	27,712	24,437	2,458	43,241,490	204	6,116,359	101	-	-
MFS Heritage Trust Company	30,877	20,659	17,111	37,935,747	924	9,255,373	139,552	-	-
New Hampshire Trust Company, The	12,604	10,124	526	927,841	836	8,206	2	96,110	10
Newport Trust Company	58,693	56,007	10,097	43,283,794	167	48,498,324	2,864	34,276,075	134,882
Putnam Fiduciary Trust Company	38,062	30,604	212	40,595,757	14,794	11,736,052	231,766	-	-
Raymond James Trust Company of New Hampshire	126,225	124,379	3,513	52,945	89	-	-	587,375,057	2,413,612
SCJ Trust Company, LLC	1,503	1,503	3	-	-	-	-	-	-
State Street Bank and Trust Company of New Hampshire	9,843	9,611	368	1,541,347	1	5,763,865	22	-	-
StoneCastle Trust Co.	3,132	2,922	562	-	-	-	-	711	3
The 1911 Trust Company, LLC	28,568	14,230	2,125	2,442,711	724	-	-	-	-
VALIC Trust Company	15,160	12,134	1,744	-	-	-	-	28,758,119	713
VantageTrust Company, LLC	10,068	10,068	176	-	-	41,798,706	4,972	2,465,985	3,494
Vestwell Trust Company, LLC	7,477	5,840	478	-	-	19,986,326	77,523	13,212,076	30,416
Totals for 42 State Chartered Trust Companies	\$ 1,143,086	\$ 878,462	\$ 140,437	\$1,035,257,283	163,637	\$ 686,816,245	712,971	\$ 830,518,437	3,324,536
BANKS WITH TRUST DEPARTMENTS									
Bank of New Hampshire - Trust Department	Refer to Bank Section for information			770,101	617	219,295	41	296,088	99
Mascoma Bank				1,834	2	-	-	-	-
Piscataqua Savings Bank - Trust Department				414,016	439	-	-	44,834	23
Totals for 3 Trust Departments				\$ 1,185,951	1,058	\$ 219,295	41	\$ 340,922	122
Grand Total for all Trust Companies and Trust Departments				\$1,036,443,234	164,695	\$ 687,035,540	713,012	\$ 830,859,359	3,324,658

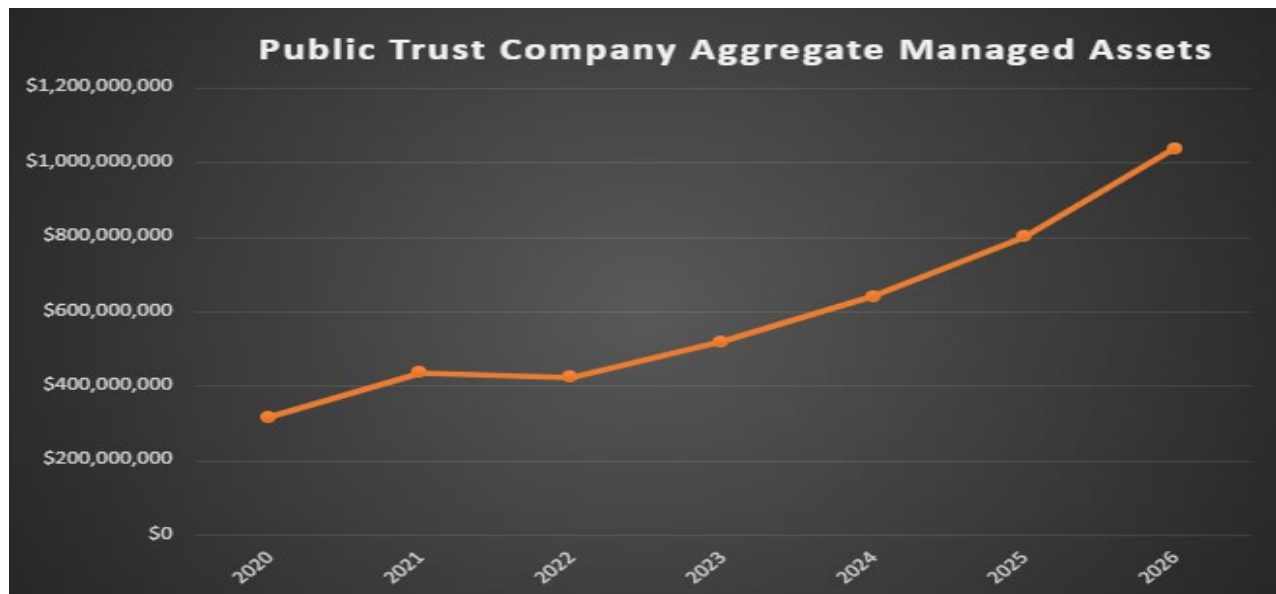
Public Trust Companies



The NHBD charts 42 public trust companies as of fiscal year-end June 30, 2026. Fiduciary assets held by New Hampshire chartered trust companies are categorized in three ways: managed, non-managed, and custodial.



Managed Assets



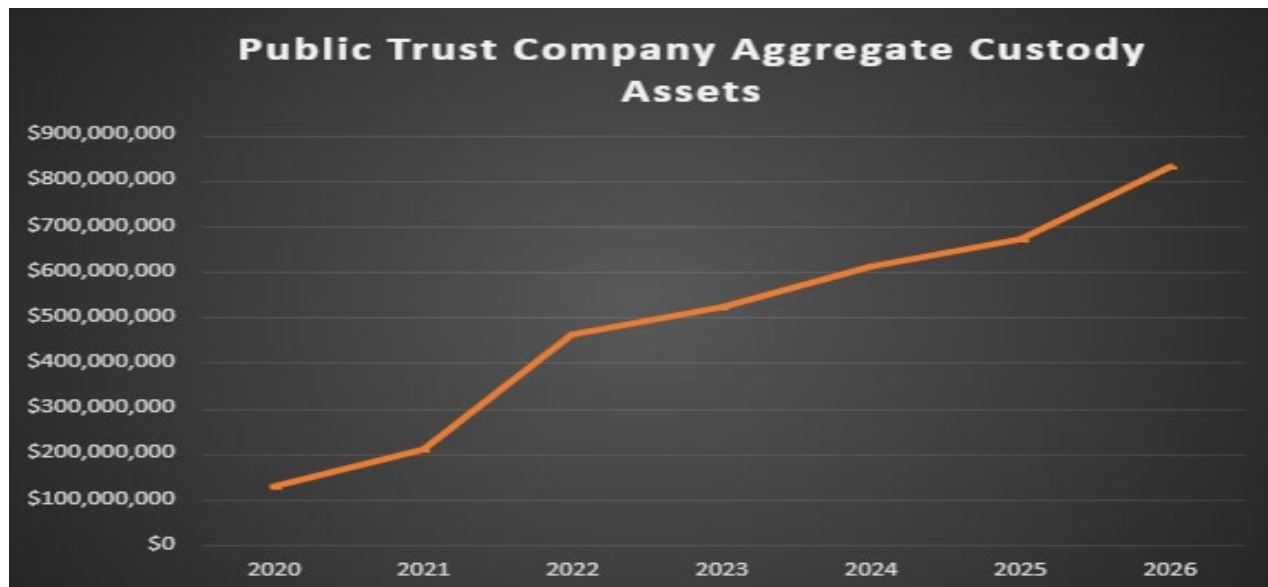
Assets under management (AUM) or managed assets, are those in which the trust company holds the power to make discretionary investment decisions on behalf of trust beneficiaries.

Non-Managed Assets



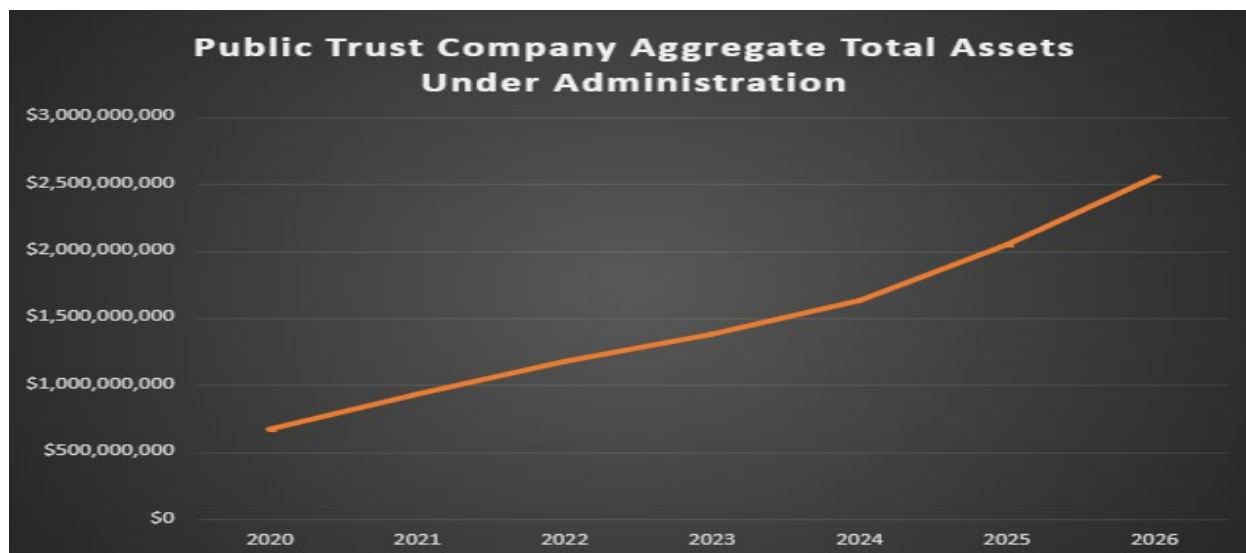
Non-managed assets are those in which another party has discretionary investment powers, and the trust company is compelled to invest client assets as directed by the outside party.

Custodial Assets



Custodial assets are those held by the trust company for which they have no discretionary investment powers and do not serve as trustee (person or legal entity legally appointed to hold and manage assets on behalf of others). Generally, a trust company performs one or more agency functions as custodian including holding and protecting assets, processing income and redemptions, and other recordkeeping and reporting services.

Total Assets Under Administration



All assets combined (managed, non-managed, and custodial) are collectively referred to as assets under administration or AUA.

CONSUMER CREDIT DIVISION LICENSED ENTITY TYPES

As of June 30, 2026

All Consumer Credit Division licensing in New Hampshire is done via the Nationwide Multistate Licensing System also known as NMLS. Public information regarding New Hampshire licensed entities can be found by visiting: <https://www.nmlsconsumeraccess.org>.

DEBT ADJUSTERS

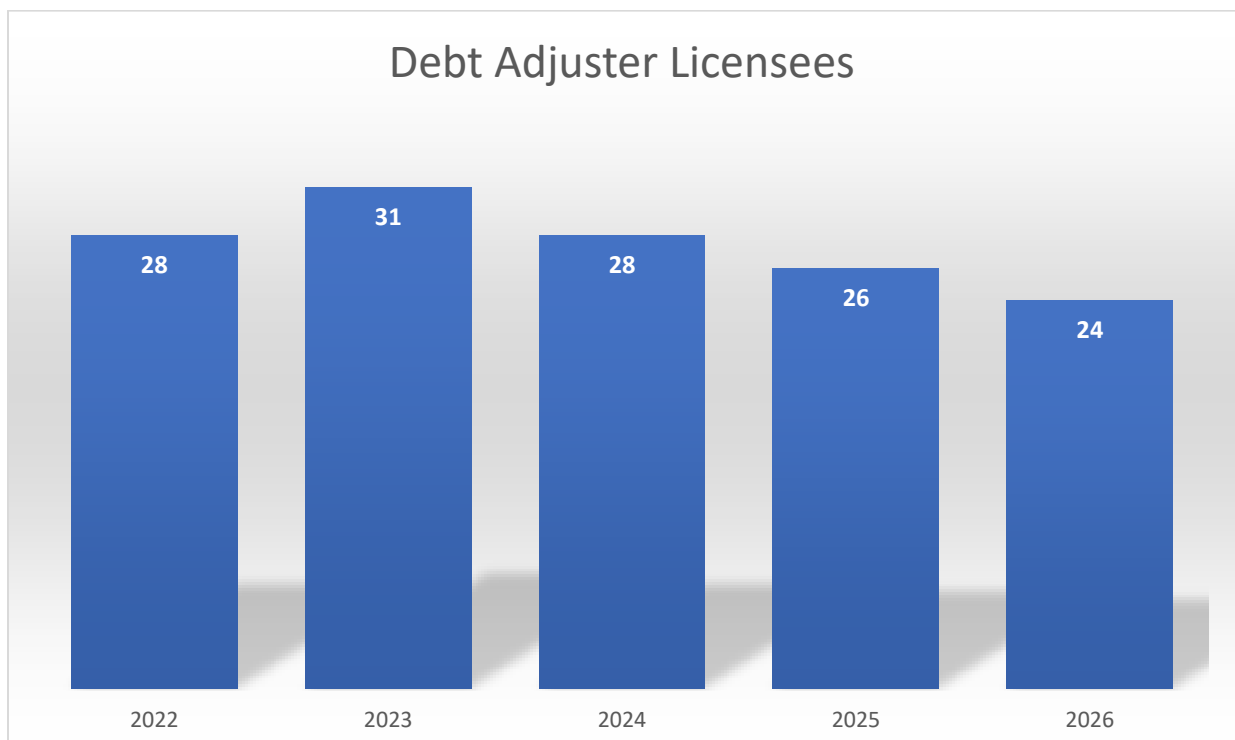
Who is a Debt Adjuster?

A person engaged in the business of debt adjustment, including debt management plans, debt settlement plans, and debt repayment plans.

What is debt adjustment?

Debt Adjustment includes doing any of the following to NH debtors: providing advice or counseling to debtors, creating the debt management or settlement contracts, negotiating with the creditor(s), acting as an agent of the debtor to make payments to the creditor(s), and servicing as an intermediary between the debtor and the creditor(s) to obtain concessions. Please review NH RSA 399-D:1, IX for the full definition of Debt Adjustment.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to debt adjusters is NH RSA 399-D.



MONEY TRANSMITTERS

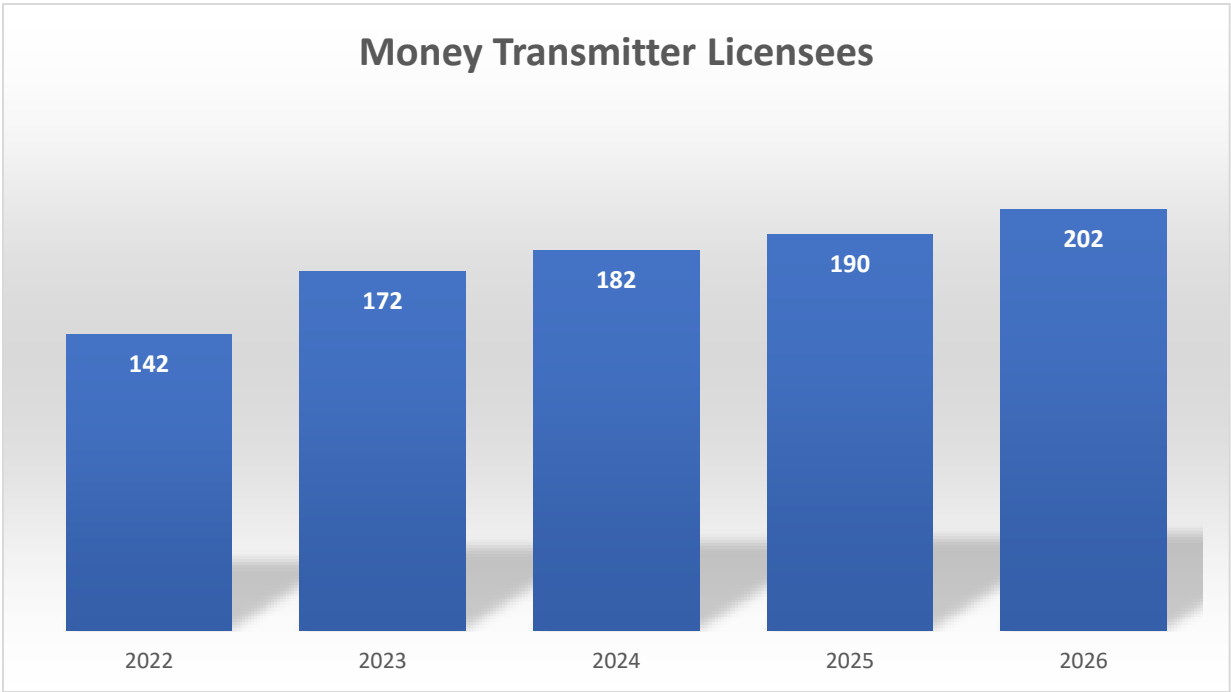
Who is a Money Transmitter?

Any person who, in its own name or on behalf of other persons, is physically located in NH or sends money to or from any party located in NH unless exempt under 399-G:3.

What is a Money Transmission?

Money Transmission is the act of receiving currency or monetary value from one party for the purpose of sending it to another party. Money transmission also includes selling or issuing payment instruments or stored value.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to money transmitters is NH RSA 399-G.



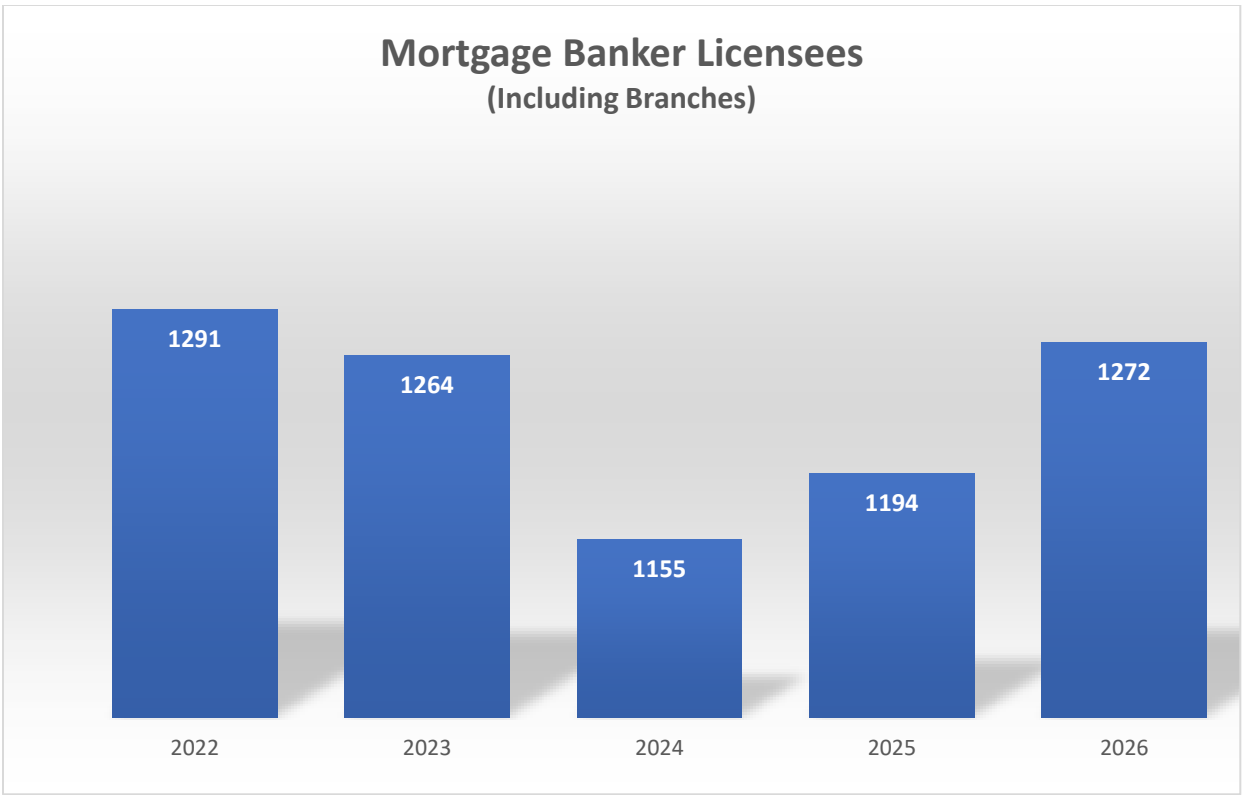
MORTGAGE BANKERS

Who is a Mortgage Banker?

A person who not exempt for RSA 397-A:4 who, for compensation or gain or in the expectation of compensation or gain, whether such compensation or gain is direct or indirect:

- (a) Makes or originates a mortgage loan as payee on the note evidencing the loan;
- (b) Advances, or offers to advance, or makes or offers to make, a commitment to advance a banker's funds for a mortgage loan, or closes a mortgage loan in its own name or with the banker's funds; or
- (c) Otherwise funds or offers to fund a mortgage loan.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



MORTGAGE BROKERS

Who is a Mortgage Broker?

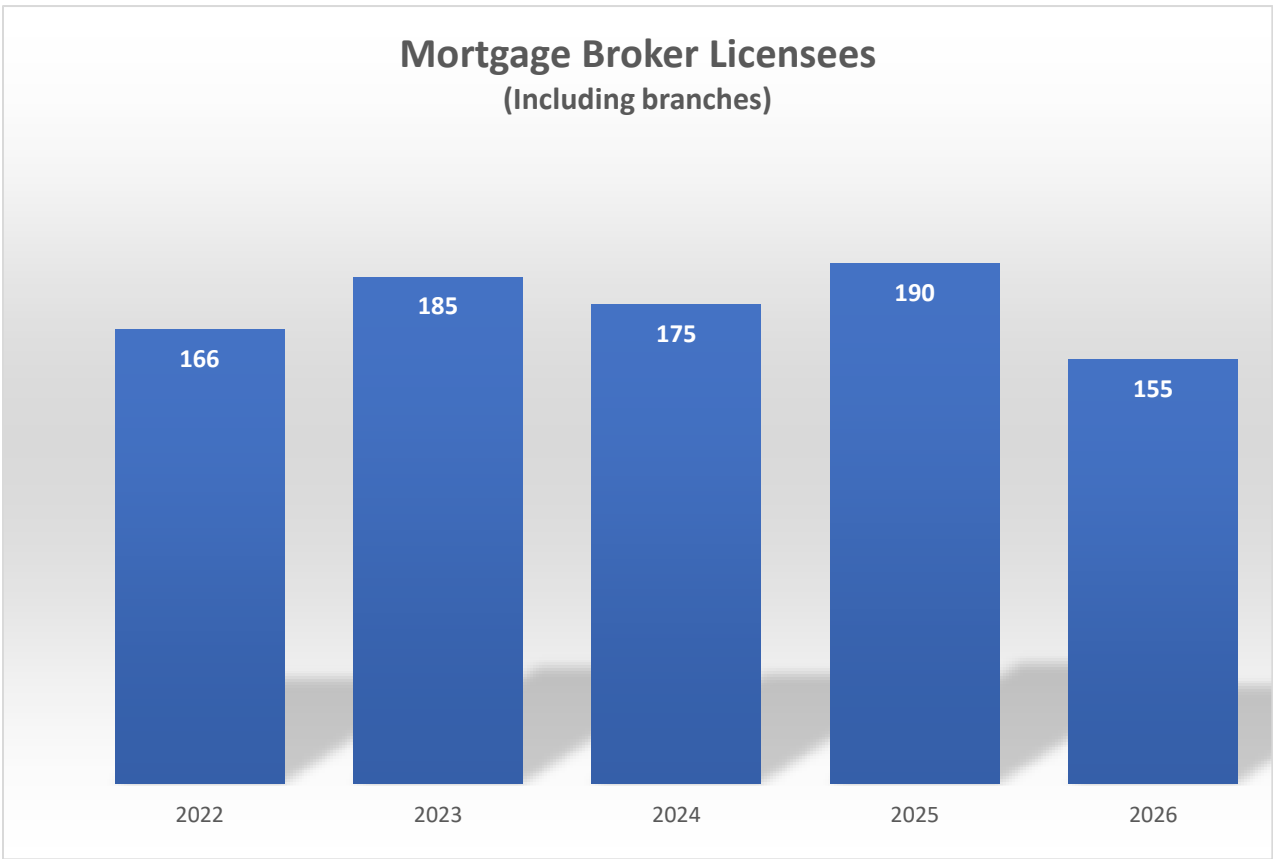
A person not exempt under RSA 397-A:4 who for compensation or gain, or in the expectation of compensation or gain, either directly or indirectly:

- (a) Acts or offers to act as an intermediary, finder, or agent of a lender or borrower for the purpose of negotiating, arranging, finding, or procuring mortgage loans, or commitments for mortgage loans.
- (b) Offers to serve as agent for any person in an attempt to obtain a mortgage loan.
- (c) Offers to serve as agent for any person who has money to lend for a mortgage loan.

What is Mortgage Brokering?

Mortgage brokering activities include recording or receiving a borrower’s application for use in a credit decision, lead generation, and third-party processing and underwriting.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



MORTGAGE SERVICERS

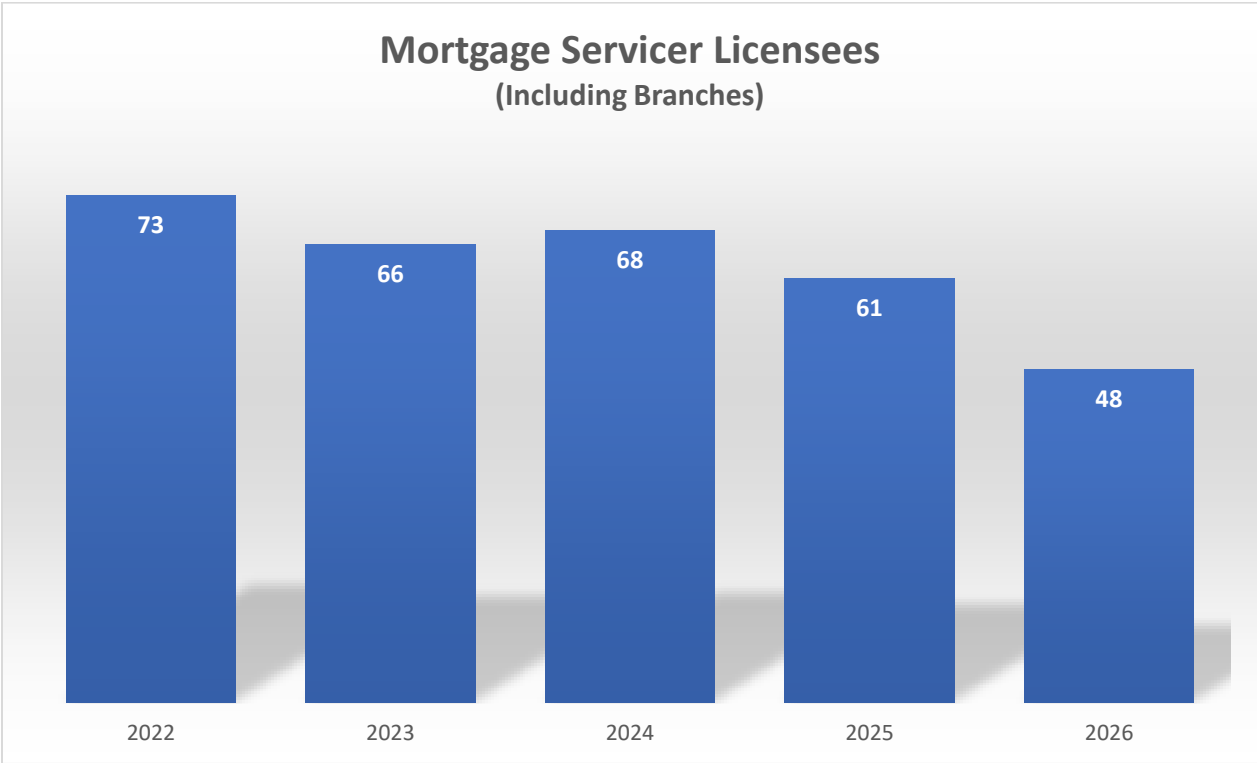
Who is a Mortgage Servicer?

An individual, partnership, corporation, association, or other entity however organized and wherever located which, for itself or on behalf of the holder of a mortgage loan, holds the servicing rights or records such payments on its books and records and performs such other administrative functions as may be necessary to properly carry out the mortgage holders obligations under the mortgage agreement including, when applicable, the receipt of funds from the mortgagor to be held in escrow for payment of real estate taxes and insurance premiums and the distribution of such funds to the taxing authority and insurance company.

What is Mortgage Servicing?

Mortgage servicing activities include accepting and applying loan payments for loans secured by real property located in NH (servicer or sub-servicer) or holding the servicing rights to loans secured by real property located in NH (master servicer).

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



RETAIL SELLERS

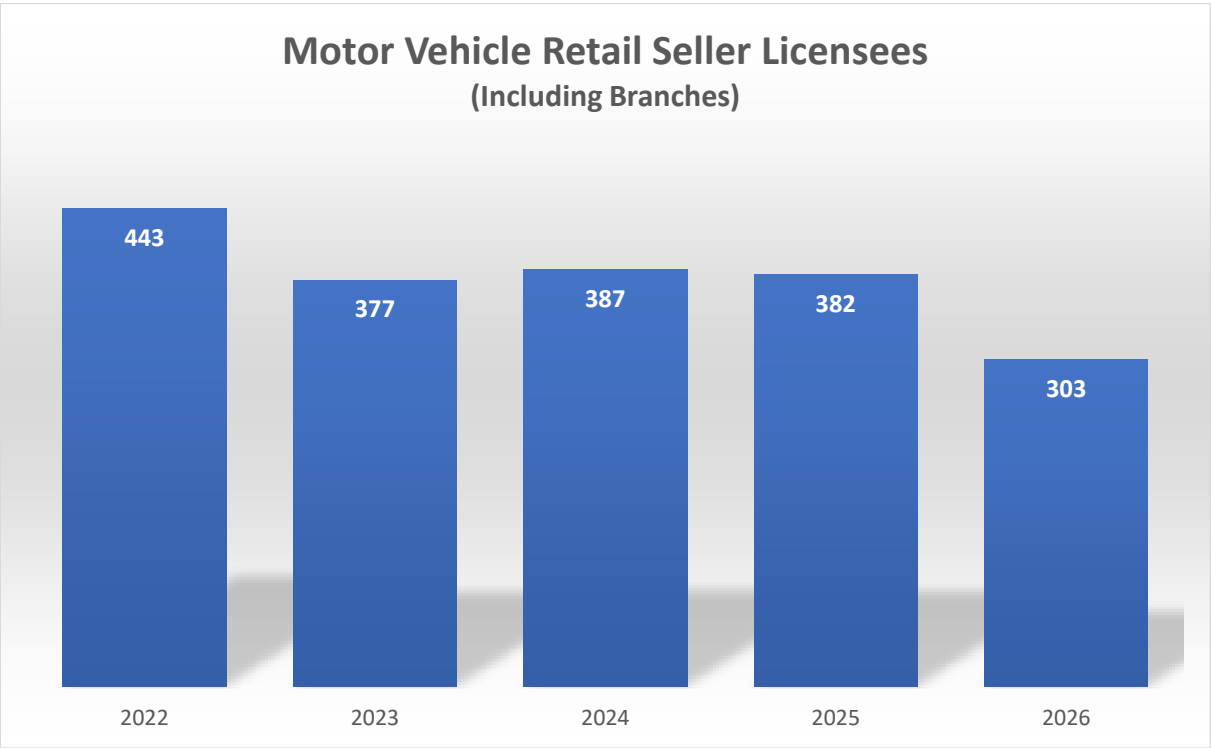
What is a Retail Seller?

A person who sells a motor vehicle in New Hampshire subject to a retail installment contract.

Who is a Retail Seller?

A person completing any of the financing paperwork but never providing the funds for the loan.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to retail sellers and finance companies is NH RSA 361-A.



SALES FINANCE COMPANIES

What is a Sales Finance Company?

A person engaged, in whole or in part, directly or indirectly, in the business of providing motor vehicle financing in this state to one or more retail buyers, or in the business of purchasing retail installment contracts from one or more retail sellers. The term includes but is not limited to any state or federally chartered bank, savings bank, trust company, credit union, cooperative bank, finance company, lending agency, industrial bank, or investment company, if so engaged. The term does not include the pledgee of an aggregate number of such contracts to secure a bona fide loan thereon, or other persons not within the intent of this chapter as the commissioner may designate by rule or order, nor does it include a licensed retail seller who:

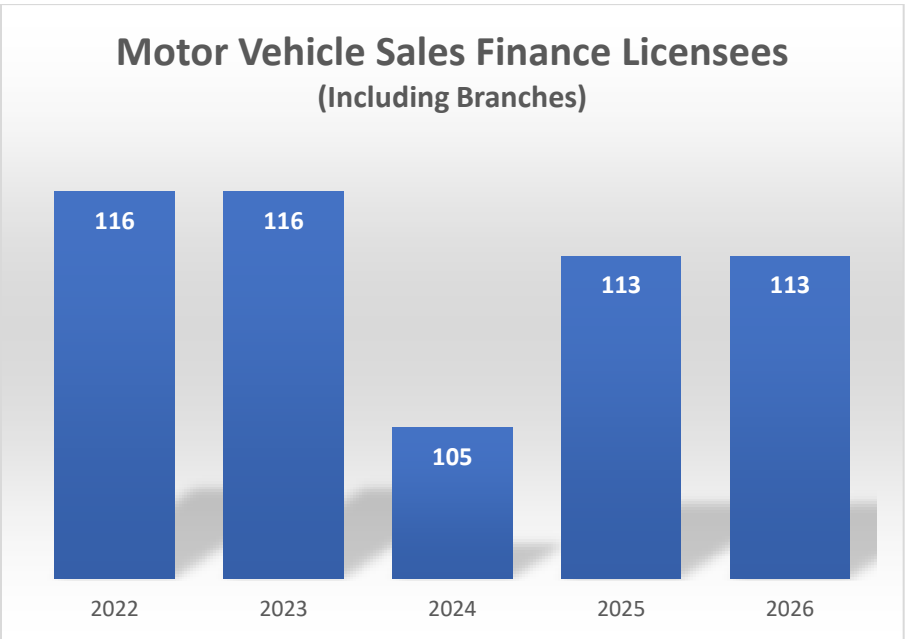
- (a) Makes a retail installment contract and assigns such contract either within 5 business days, if the contract requires monthly payments, or within 2 business days, if the contract requires payments more frequently than monthly, of the contract's execution by the retail buyer and retail seller; or
- (b) Makes 4 or fewer retail installment contracts in any year; or
- (c) Makes retail installment contracts to employees for the purchases of motor vehicles solely from the retail seller employer.

Who is a Sales Finance Company?

Person(s) involved in providing the funds for the loan directly to a NH consumer, or taking the assignment of a loan from a NH retail seller or other sales finance company, or servicing these loans, must be licensed as a sales finance company. This includes "buy here/pay here" entities that create payment plans for buyers that are buying their inventory, regardless if there is any interest being collected.

A loan subject to NH RSA 361-A must be for the purchase of a motor vehicle, which is meant to be driven on a highway. The purchase of other recreational vehicles may fall under NH RSA 399-A (small loans) if it is \$10,000 or less and over 10% APR.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to retail sellers and finance companies is NH RSA 361-A.



SMALL LOAN LENDERS

What is a Small Loan Lender?

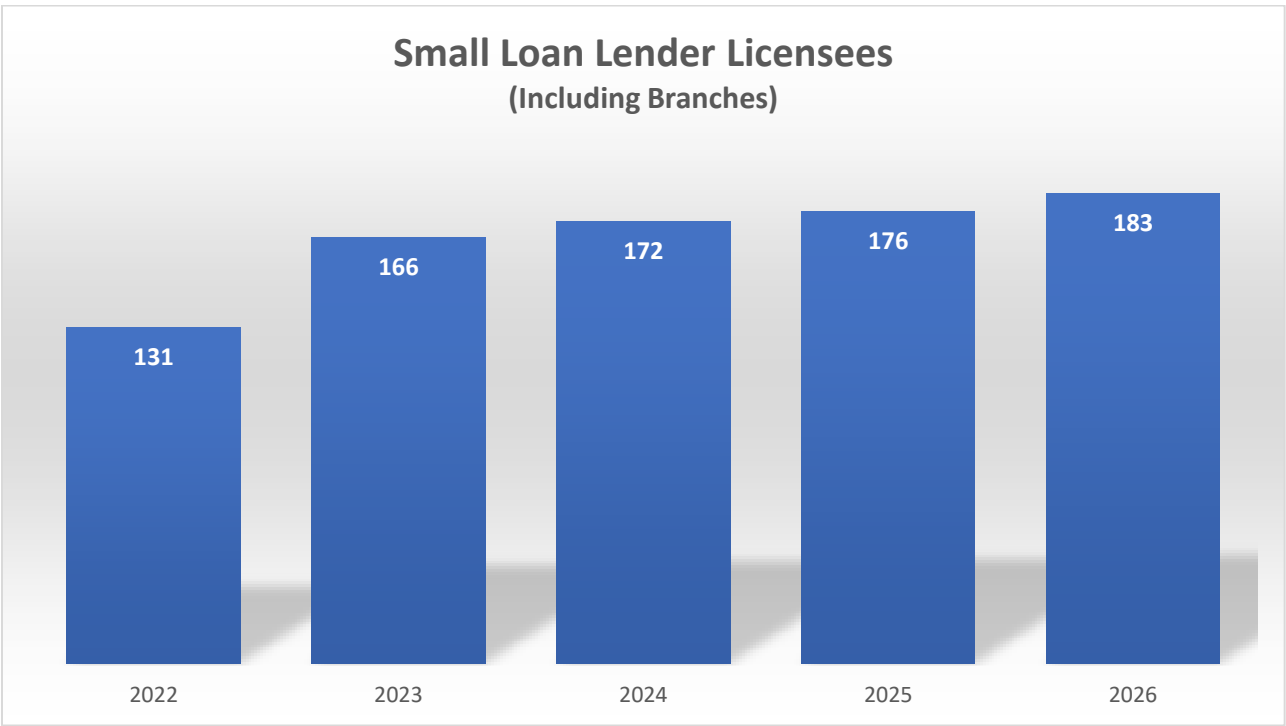
NH RSA 399-A defines a small loan with 4 things in mind:

- 1. Loan is made in NH or with a NH consumer (loans done over the internet with a NH consumer counts),
- 2. Loan is for personal, family, or household use,
- 3. Loan is \$10,000 or less, and
- 4. Loan has an APR over 10%.

Who is a small loan lender?

Please review NH RSA 399-A:1, XII for the full definition of lender. This includes, but is not limited to, entities in any part of the process of a NH small loan, including lead generating, taking an application/brokering while utilizing a financial institution to fund the loan, funding loans, and holding the servicing rights.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to small loan lenders is NH RSA 399-A.



CONSUMER CREDIT DIVISION EXAMINATION DATA

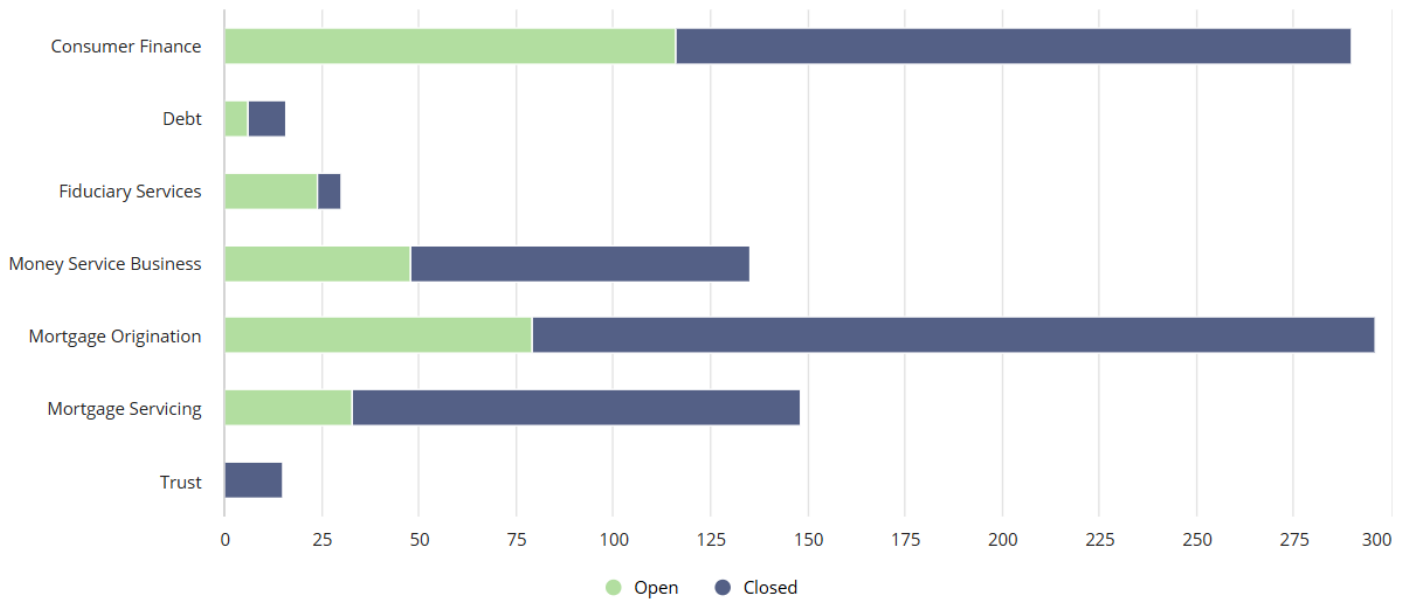
Examination activity conducted in SES from 07/01/2025 to 06/30/2026

SUPERVISORY ACTIVITIES

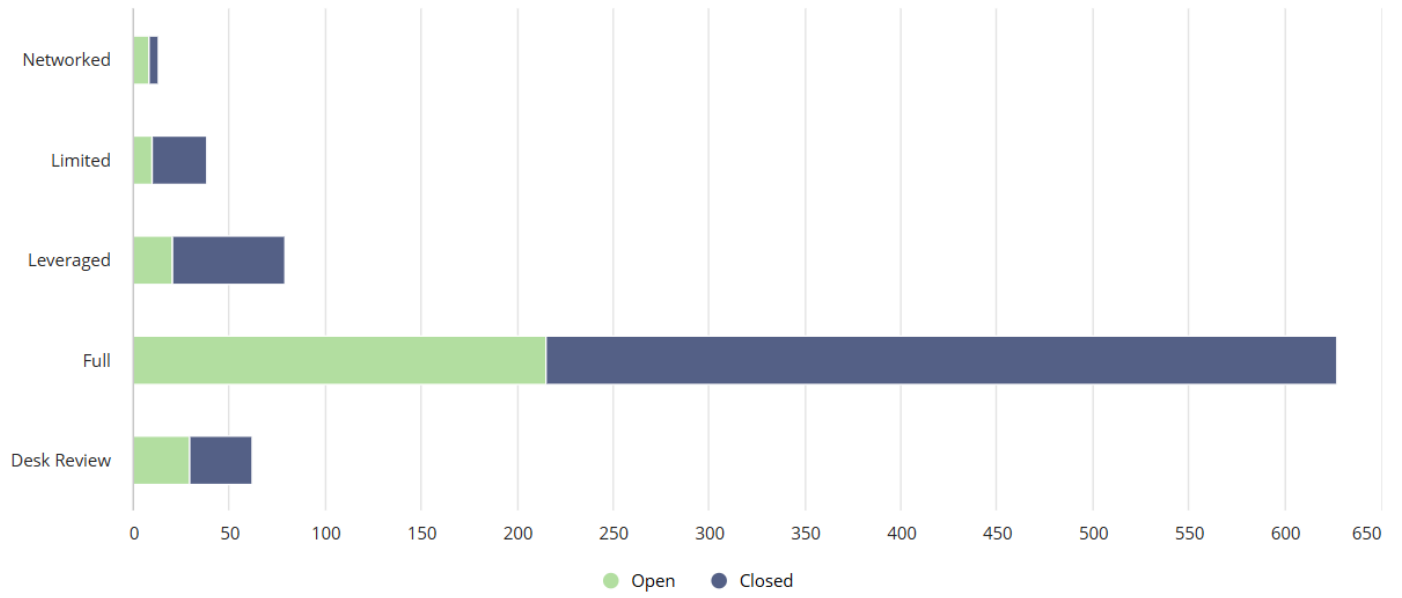
283 OPEN 

540 CLOSED 

SUPERVISORY ACTIVITIES BY BUSINESS TYPE



SUPERVISORY ACTIVITIES BY SCOPE TYPE



State of New Hampshire
BANKING DEPARTMENT
53 Regional Drive, Suite 200
Concord, New Hampshire 03301
www.banking.nh.gov
nhbd@banking.nh.gov