

Section 109 of the Interstate Banking and  
Branching Efficiency Act

2002 Host-State Loan-to-Deposit Ratios

Using Data as of June 30, 2001

(Excludes wholesale or limited purpose CRA-  
designated banks, credit card banks, and special-  
purpose banks)

State or U.S. Territory	Host-State Loan-to-Deposit Ratio
Alabama	93%
Alaska	74%
Arizona	58%
Arkansas	78%
California	92%
Colorado	80%
Connecticut	82%
Delaware	80%
District of Columbia	90%
Florida	81%
Georgia	89%
Hawaii	91%
Idaho	77%
Illinois	90%
Indiana	119%
Iowa	80%
Kansas	80%
Kentucky	88%
Louisiana	76%
Maine	92%
Maryland	84%
Massachusetts	83%
Michigan	103%

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<b>State or U.S. Territory</b>	<b>Host-State Loan-to-Deposit Ratio</b>
Minnesota	105 %
Mississippi	79 %
Missouri	82 %
Montana	81 %
Nebraska	85 %
Nevada	75 %
New Hampshire	78 %
New Jersey	70 %
New Mexico	64 %
New York	90 %
North Carolina	91 %
North Dakota	105 %
Ohio	114 %
Oklahoma	78 %
Oregon	85 %
Pennsylvania	79 %
Rhode Island	77 %
South Carolina	84 %
South Dakota	130 %
Tennessee	89 %
Texas	66 %
Utah	92 %
Vermont	88 %
Virginia	76 %

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<b>State or U.S. Territory</b>	<b>Host-State Loan-to-Deposit Ratio</b>
Washington	114%
West Virginia	81%
Wisconsin	99%
Wyoming	84%
American Samoa	79%
Federated States of	75%
Guam	69%
Puerto Rico	65%
Virgin Islands	70%