

| Section 109 of the Interstate Banking and Branching Efficiency Act | |
|---|----------------------------------|
| 2003 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2002 (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 | 94% |
| Alaska | 71% |
| Arizona | 60% |
| Arkansas | 77% |
| California | 93% |
| Colorado | 83% |
| Connecticut | 80% |
| Delaware | 82% |
| District of Columbia | 86% |
| Florida | 80% |
| Georgia | 101% |
| Hawaii | 79% |
| Idaho | 77% |
| Illinois | 87% |
| Indiana | 114% |
| Iowa | 76% |
| Kansas | 80% |
| Kentucky | 89% |
| Louisiana | 75% |
| Maine | 94% |
| Maryland | 85% |
| Massachusetts | 75% |
| Michigan | 102% |
| Minnesota | 103% |

| Section 109 of the Interstate Banking and Branching Efficiency Act | |
|---|--------------------------------------|
| 2003 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2002 (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 |
| Mississippi | 77% |
| Missouri | 81% |
| Montana | 82% |
| Nebraska | 84% |
| Nevada | 78% |
| New Hampshire | 78% |
| New Jersey | 60% |
| New Mexico | 64% |
| New York | 93% |
| North Carolina | 85% |
| North Dakota | 96% |
| Ohio | 121% |
| Oklahoma | 79% |
| Oregon | 88% |
| Pennsylvania | 75% |
| Rhode Island | 75% |
| South Carolina | 85% |
| South Dakota | 131% |
| Tennessee | 88% |
| Texas | 68% |
| Utah | 99% |
| Vermont | 78% |
| Virginia | 70% |
| Washington | 99% |
| West Virginia | 76% |

Section 109 of the Interstate Banking and
Branching Efficiency Act

2003 Host State Loan-to-Deposit Ratios

Using Data as of June 30, 2002

(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 |
|--------------------------------|---|
| Wisconsin | 97% |
| Wyoming | 68% |
| American Samoa | 87% |
| Federated States of Micronesia | 63% |
| Guam | 64% |
| Puerto Rico | 62% |
| Virgin Islands | 64% |