

Section 109 of the Interstate Banking and Branching Efficiency Act	
2007 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2006 (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	89%
Alaska	80%
Arizona	101%
Arkansas	83%
California	90%
Colorado	74%
Connecticut	97%
Delaware	113%
District of Columbia	87%
Florida	90%
Georgia	96%
Hawaii	74%
Idaho	92%
Illinois	91%
Indiana	116%
Iowa	90%
Kansas	82%
Kentucky	96%
Louisiana	71%
Maine	102%
Maryland	93%
Massachusetts	82%
Michigan	106%
Minnesota	94%
Mississippi	78%

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State or U.S. Territory	Host State Loan-to-Deposit Ratio
Missouri	90%
Montana	93%
Nebraska	88%
Nevada	64%
New Hampshire	96%
New Jersey	81%
New Mexico	73%
New York	93%
North Carolina	87%
North Dakota	136%
Ohio	111%
Oklahoma	83%
Oregon	99%
Pennsylvania	79%
Rhode Island	84%
South Carolina	90%
South Dakota	81%
Tennessee	97%
Texas	75%
Utah	83%
Vermont	81%
Virginia	80%
Washington	103%
West Virginia	91%
Wisconsin	107%

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Using Data as of June 30, 2006

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banks, credit card banks, and special purpose banks)

State or U.S. Territory	Host State Loan-to-Deposit Ratio
Wyoming	75%
American Samoa	92%
Federated States of Micronesia	35%
Guam	60%
Puerto Rico	92%
Virgin Islands	42%