

Section 109 of the Interstate Banking and Branching Efficiency Act	
2006 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2005 (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	79%
Arizona	95%
Arkansas	82%
California	82%
Colorado	74%
Connecticut	91%
Delaware	111%
District of Columbia	84%
Florida	84%
Georgia	95%
Hawaii	71%
Idaho	88%
Illinois	90%
Indiana	117%
Iowa	88%
Kansas	82%
Kentucky	99%
Louisiana	81%
Maine	103%
Maryland	92%
Massachusetts	78%
Michigan	104%
Minnesota	94%
Mississippi	83%

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Missouri	89%
Montana	91%
Nebraska	86%
Nevada	68%
New Hampshire	89%
New Jersey	60%
New Mexico	73%
New York	92%
North Carolina	81%
North Dakota	132%
Ohio	110%
Oklahoma	83%
Oregon	94%
Pennsylvania	85%
Rhode Island	95%
South Carolina	92%
South Dakota	94%
Tennessee	96%
Texas	74%
Utah	83%
Vermont	82%
Virginia	78%
Washington	99%
West Virginia	90%
Wisconsin	105%

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Wyoming	74%
American Samoa	97%
Federated States of Micronesia	28%
Guam	57%
Puerto Rico	93%
Virgin Islands	47%