

Section 109 of the Interstate Banking and Branching Efficiency Act ----- 2001 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2000 (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 Percentages
Alabama	98%
Alaska	78%
Arizona	83%
Arkansas	76%
California	91%
Colorado	75%
Connecticut	84%
Delaware	80%
District of Columbia	80%
Florida	82%
Georgia	96%
Hawaii	102%
Idaho	82%
Illinois	107%
Indiana	106%
Iowa	82%
Kansas	78%
Kentucky	96%
Louisiana	82%
Maine	97%
Maryland	90%
Massachusetts	85%
Michigan	108%
Minnesota	108%

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State or U.S. Territory	Host State Loan-to-Deposit Ratio Percentages
Mississippi	81%
Missouri	88%
Montana	83%
Nebraska	85%
Nevada	69%
New Hampshire	81%
New Jersey	78%
New Mexico	73%
New York	108%
North Carolina	103%
North Dakota	102%
Ohio	123%
Oklahoma	77%
Oregon	86%
Pennsylvania	95%
Rhode Island	91%
South Carolina	89%
South Dakota	120%
Tennessee	91%
Texas	74%
Utah	94%
Vermont	91%
Virginia	80%
Washington	119%

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State or U.S. Territory	Host State Loan-to- Deposit Ratio Percentages
West Virginia	89%
Wisconsin	100%
Wyoming	56%
American Samoa	79%
Federated States of Micronesia	72%
Guam	82%
Puerto Rico	100%
Virgin Islands	78%