

Section 109 of the Interstate Banking and
Branching Efficiency Act

2004 Host State Loan-to-Deposit Ratios

Using Data as of June 30, 2003

(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	96%
Alaska	64%
Arizona	63%
Arkansas	77%
California	105%
Colorado	72%
Connecticut	82%
Delaware	85%
District of Columbia	83%
Florida	81%
Georgia	102%
Hawaii	72%
Idaho	81%
Illinois	80%
Indiana	163%
Iowa	71%
Kansas	79%
Kentucky	87%
Louisiana	75%
Maine	95%
Maryland	81%
Massachusetts	72%
Michigan	101%
Minnesota	89%

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State or U.S. Territory	Host State Loan-to-Deposit Ratio
Mississippi	77%
Missouri	83%
Montana	81%
Nebraska	81%
Nevada	71%
New Hampshire	76%
New Jersey	58%
New Mexico	69%
New York	86%
North Carolina	82%
North Dakota	107%
Ohio	119%
Oklahoma	80%
Oregon	88%
Pennsylvania	69%
Rhode Island	80%
South Carolina	89%
South Dakota	120%
Tennessee	91%
Texas	68%
Utah	92%
Vermont	77%
Virginia	71%
Washington	105%
West Virginia	77%

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Wisconsin	95%
Wyoming	65%
American Samoa	85%
Federated States of Micronesia	22%
Guam	64%
Puerto Rico	66%
Virgin Islands	54%