

Section 109 of the Interstate Banking and Branching Efficiency Act ----- 2005 Host State Loan-to-Deposit Ratios Using Data as of June 30, 2004 (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	95%
Alaska	75%
Arizona	92%
Arkansas	78%
California	79%
Colorado	72%
Connecticut	88%
Delaware	109%
District of Columbia	77%
Florida	83%
Georgia	93%
Hawaii	70%
Idaho	83%
Illinois	84%
Indiana	149%
Iowa	83%
Kansas	80%
Kentucky	90%
Louisiana	78%
Maine	99%
Maryland	88%
Massachusetts	75%
Michigan	99%

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(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
Minnesota	91%
Mississippi	80%
Missouri	86%
Montana	87%
Nebraska	84%
Nevada	61%
New Hampshire	83%
New Jersey	56%
New Mexico	71%
New York	82%
North Carolina	79%
North Dakota	124%
Ohio	131%
Oklahoma	79%
Oregon	90%
Pennsylvania	75%
Rhode Island	79%
South Carolina	92%
South Dakota	85%
Tennessee	92%
Texas	71%
Utah	83%
Vermont	78%
Virginia	76%

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2005 Host State Loan-to-Deposit Ratios

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designated banks, credit card banks, and special
purpose banks)

State or U.S. Territory	Host State Loan-to-Deposit Ratio
Washington	97%
West Virginia	85%
Wisconsin	99%
Wyoming	76%
American Samoa	94%
Federated States of	19%
Guam	59%
Puerto Rico	71%
Virgin Islands	44%