

7th Annual Regional & Community Bankers' Conference

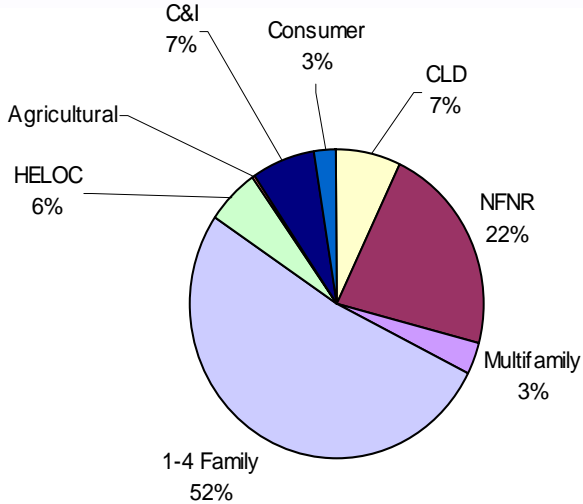
Opening Remarks

Federal Reserve Bank of Boston
October 16, 2008
Jim Nolan
Senior Vice President
Supervision, Regulation & Credit

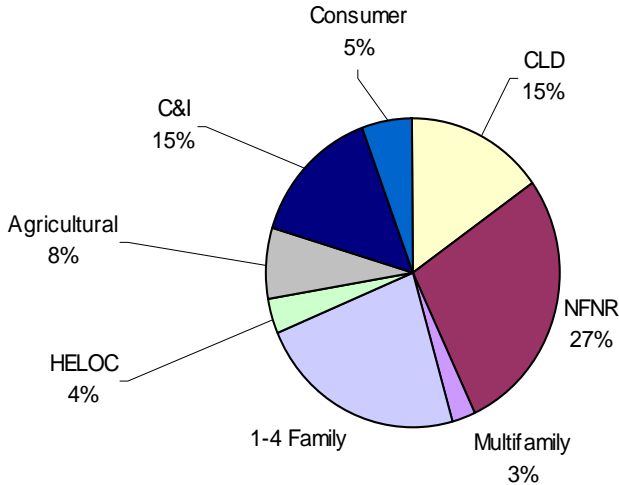
Loan Mix for Community Banks

6/30/2008

New England

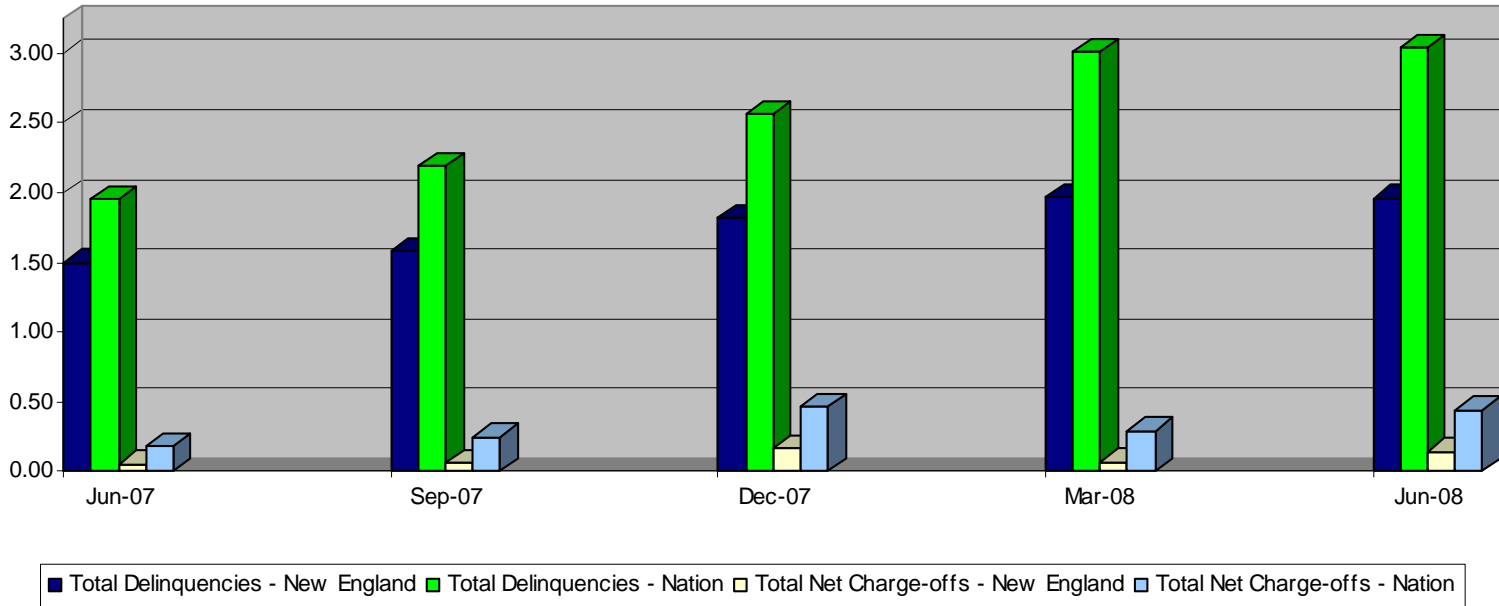


Nation



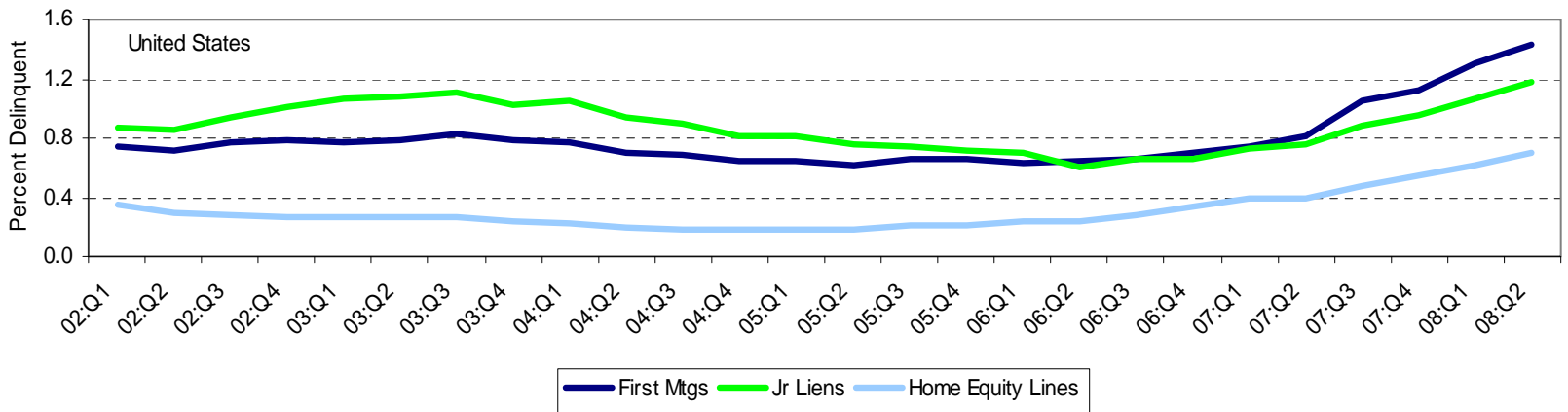
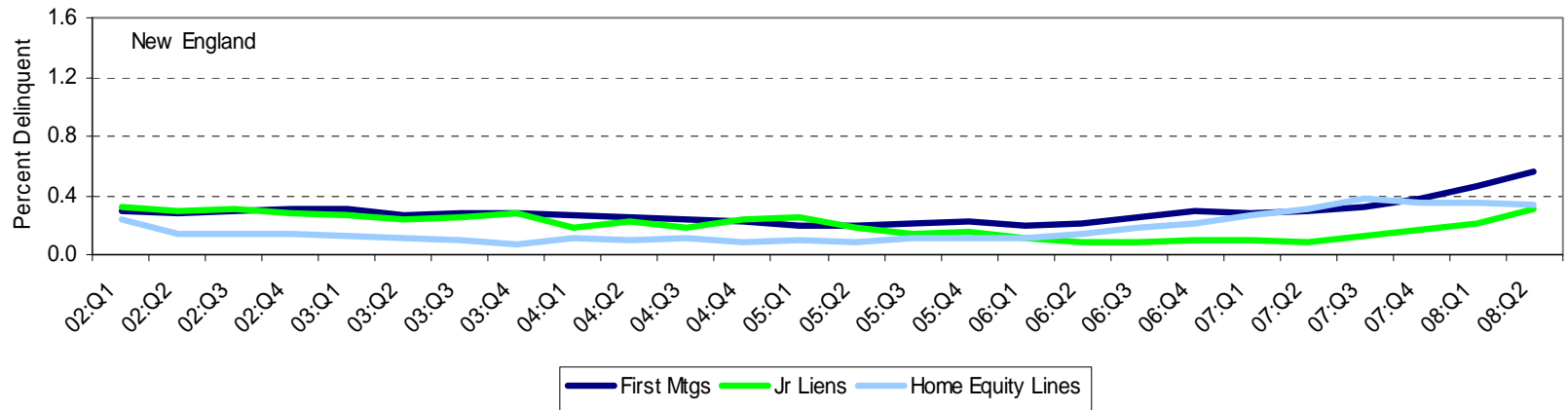
Source: Commercial and Savings Bank Call Reports

Delinquencies and Charge-offs at Community Banks



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 30 days or more plus nonaccruals.

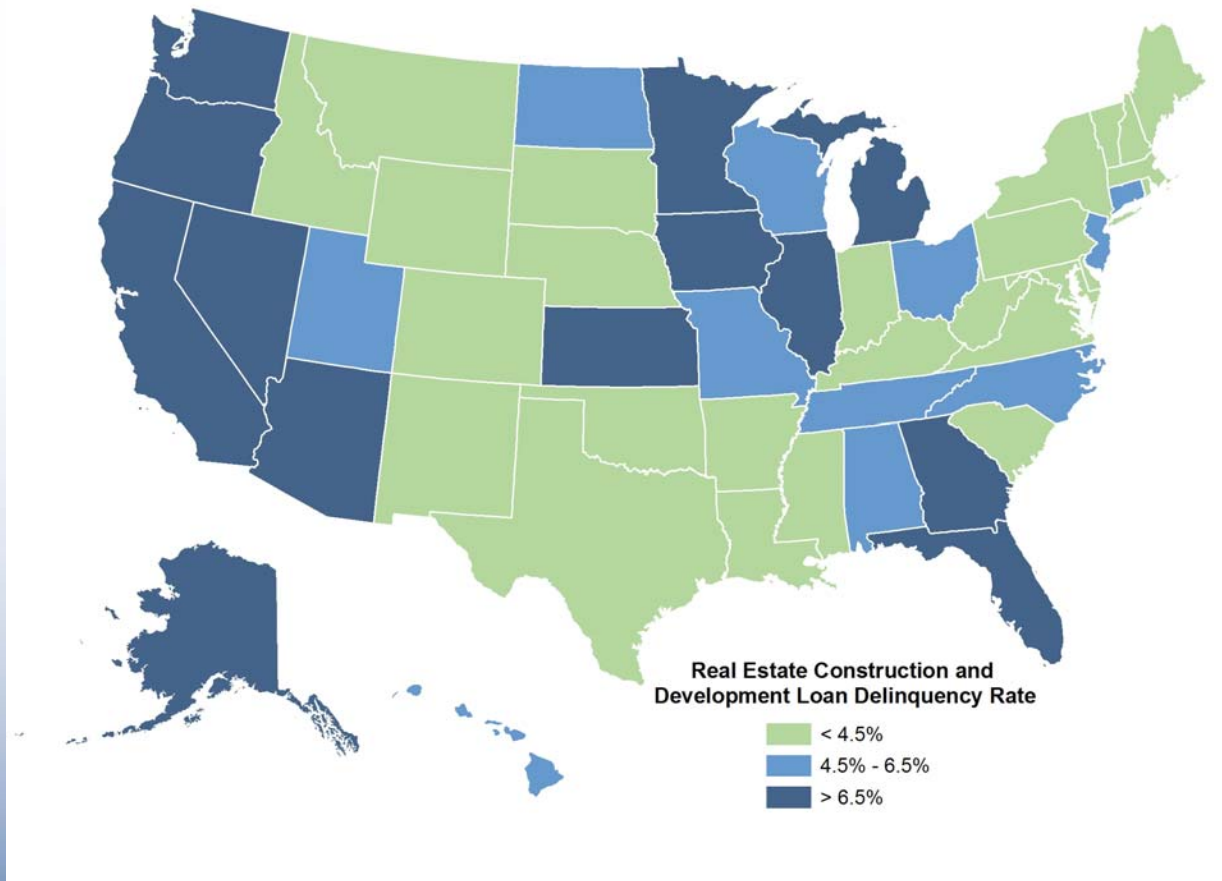
Delinquency Rate on 1-4 Family Mortgage Loans Commercial and Savings Banks with Assets LE \$10 Billion



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Delinquency Rate on Construction Loans

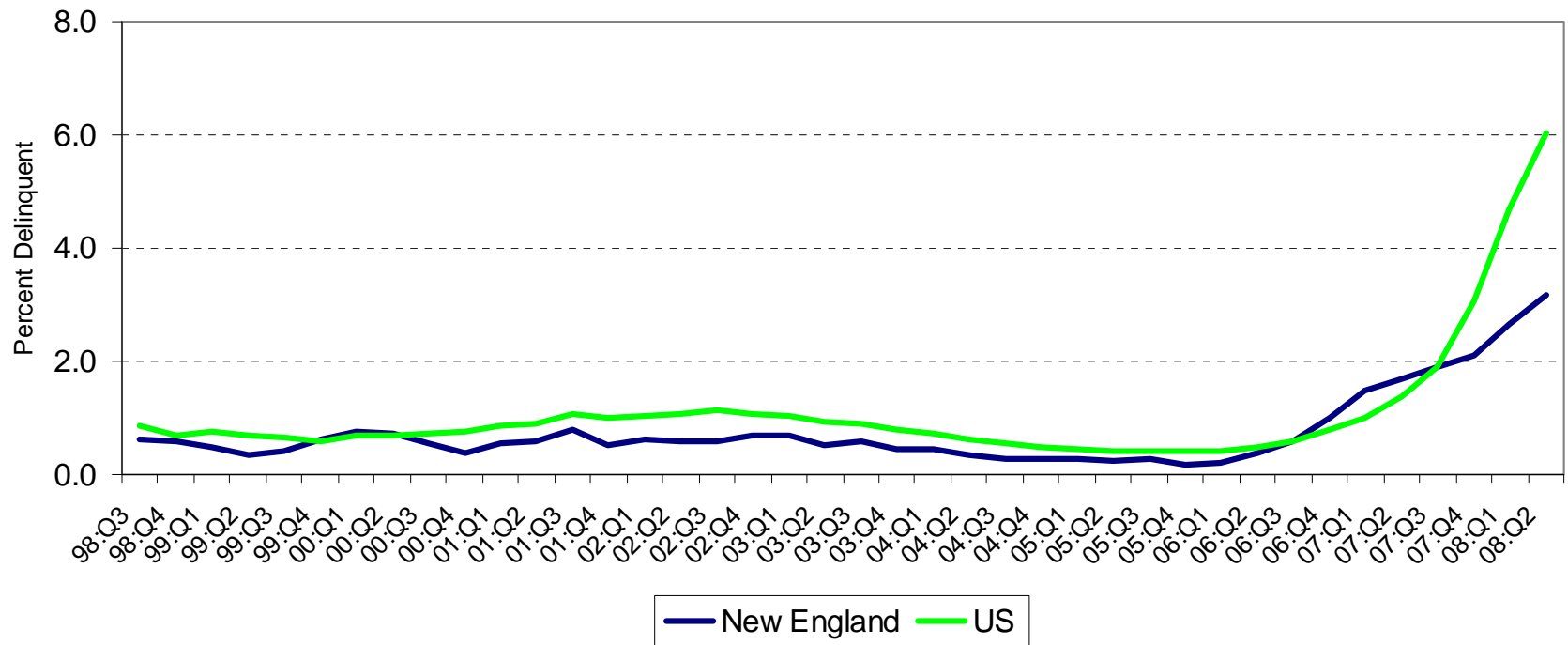
US Commercial and Savings Banks



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Delinquency Rate on Construction and Development Loans

Commercial and Savings Banks with Assets LE \$10 Billion

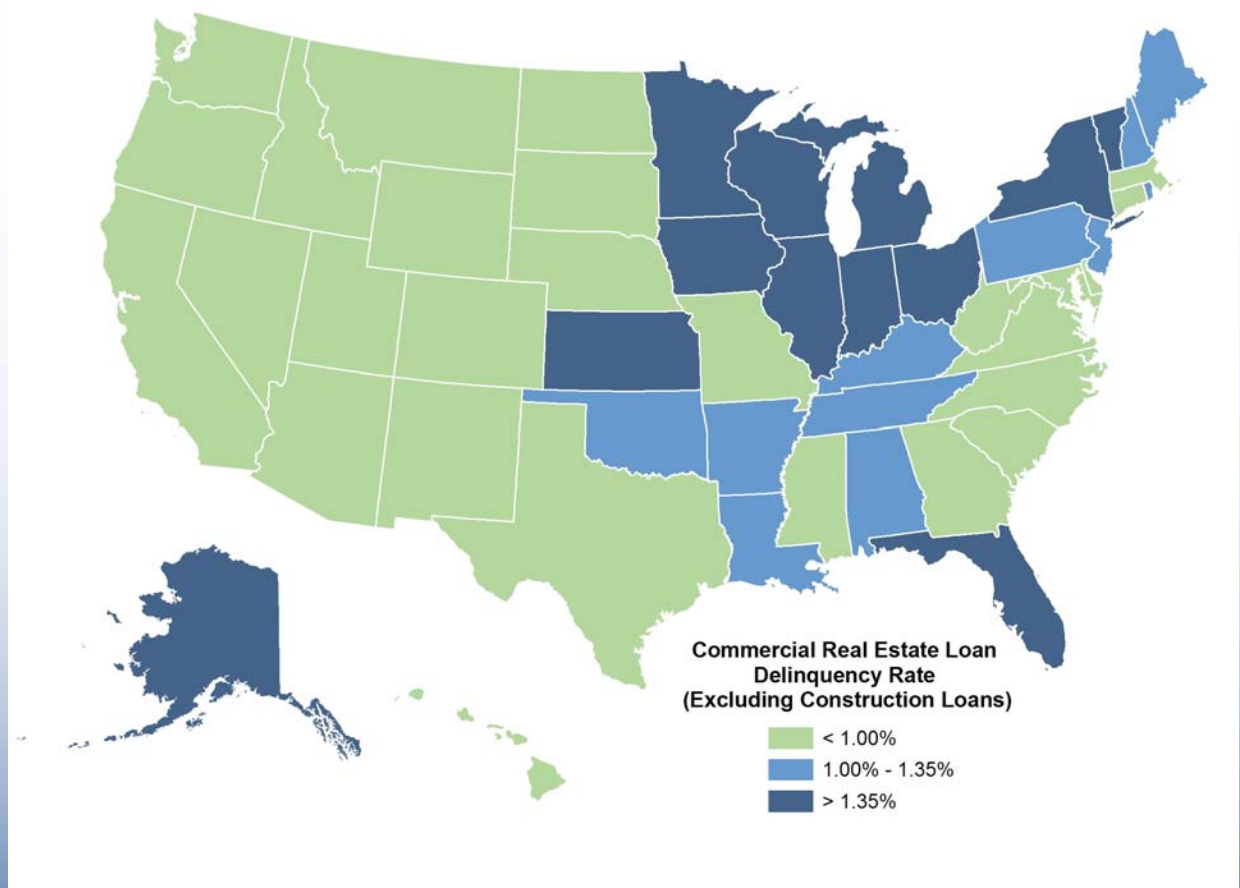


Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Delinquency Rate on Commercial Real Estate Loans

US Commercial and Savings Banks

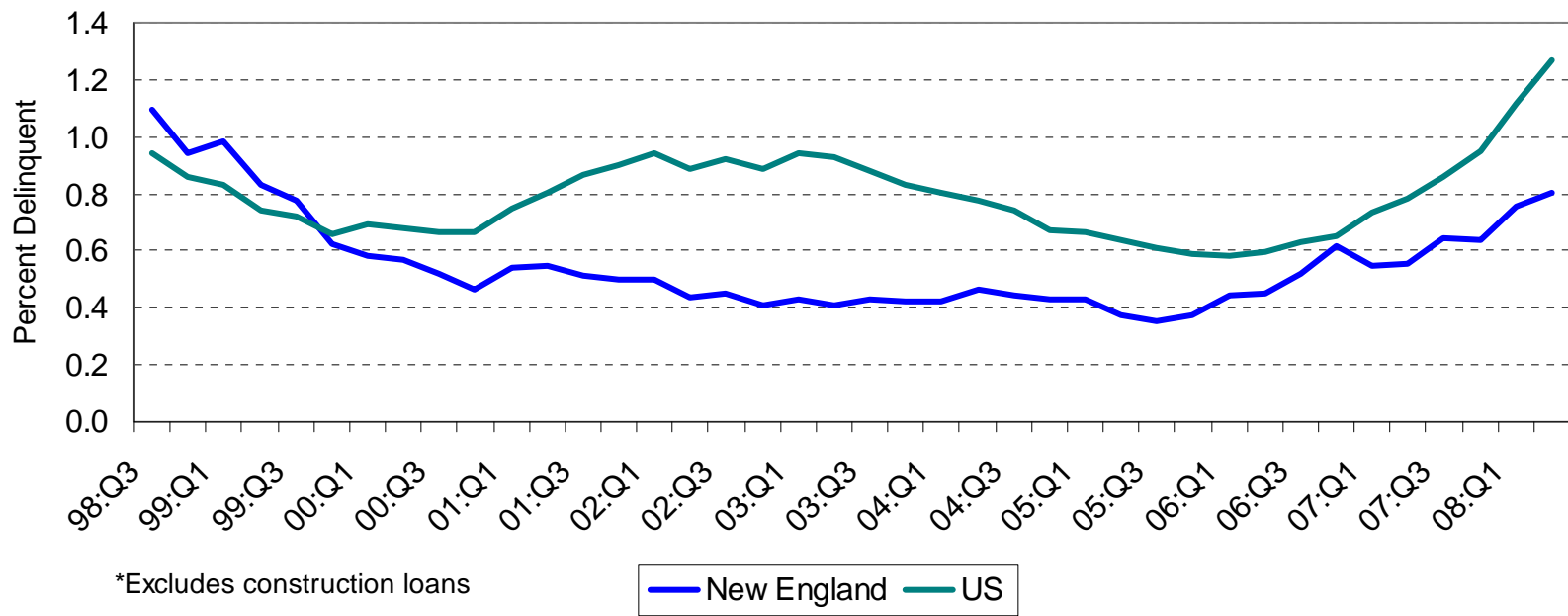
As of June 30, 2008



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Delinquency Rate on Commercial Real Estate Loans

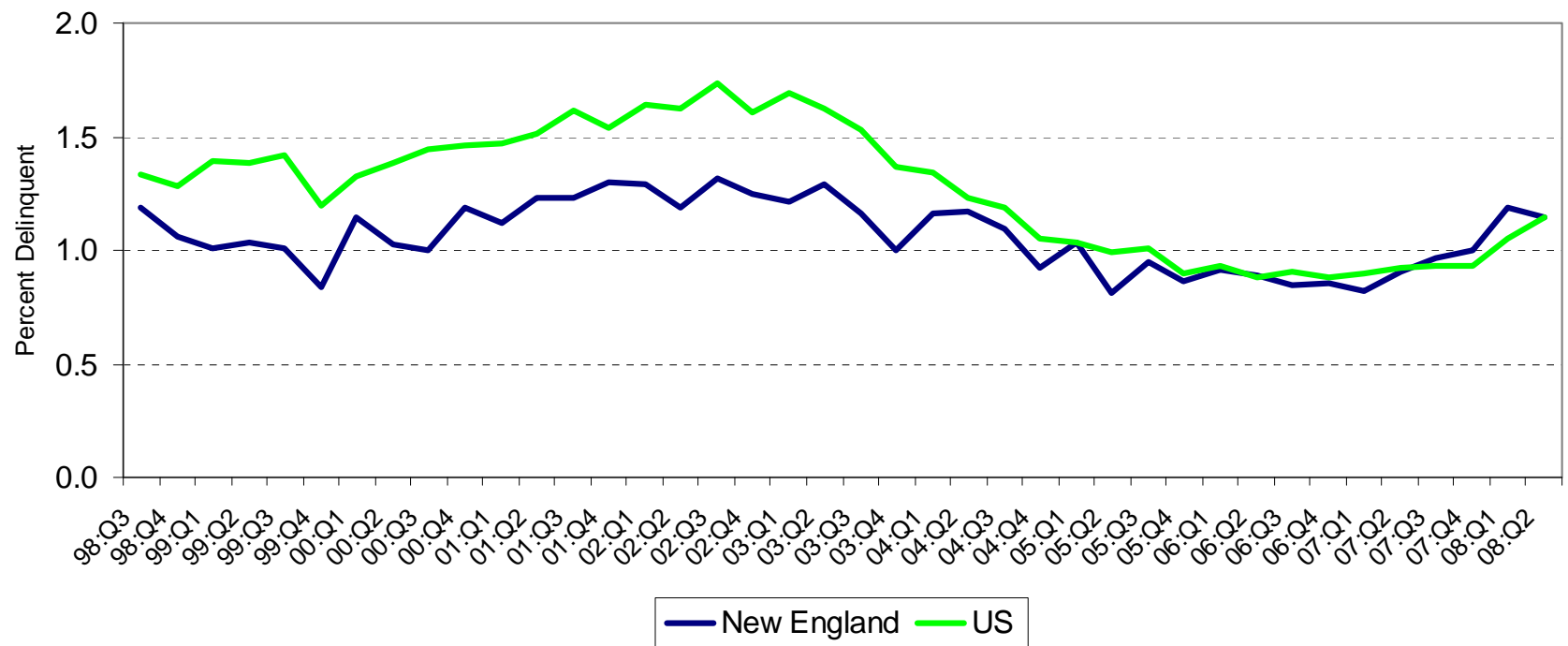
Commercial and Savings Banks with Assets LE \$10 Billion



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Delinquency Rate on Commercial & Industrial Loans

Commercial and Savings Banks with Assets LE \$10 Billion



Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

Questions & Comments

