

DATE: June 30, 2009

SUBJECT: Banking agencies issue host state loan-to-deposit ratios.

HIGHLIGHTS:

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency today issued the host state loan-to-deposit ratios that the banking agencies will use to determine compliance with section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. These ratios update data released on June 26, 2008.

DOCUMENT LOCATION: <http://www.federalreserve.gov/newsevents/press/bcreg/20090629a.htm>

FURTHER INFORMATION: Timothy A. Bosch, Vice President
Banking Supervision and Regulation Department
(314) 444-8440, or 1-800-333-0810, ext. 448440