

FDIC Regional Profile

SPRING 2006

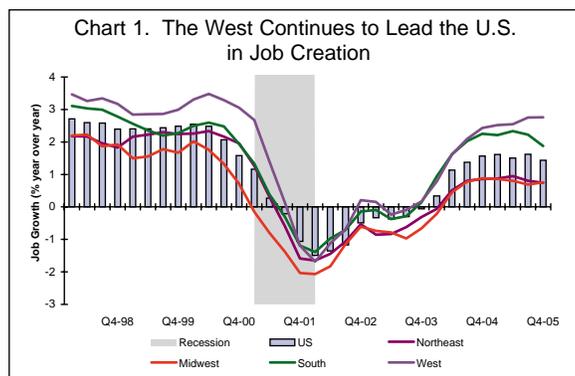
Overview

Despite a slowing in U.S. economic growth in fourth quarter 2005, economic and banking conditions remain strong across most of the nation. The rate of job growth in the West and South regions continues to outpace the Midwest and Northeast, but virtually every area of the nation continues to bounce back from job losses associated with the 2001 recession. Exceptions to this generally strong picture include the Louisiana and Mississippi Gulf Coast, which continues to struggle with the effects of hurricanes Katrina and Rita, and the manufacturing regions of the upper Midwest.

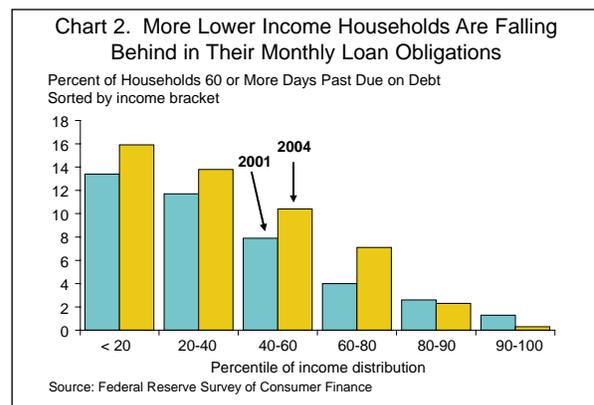
Both the economy and FDIC-insured institutions continue to rely heavily on home building and mortgage lending, particularly in markets in the Middle Atlantic states, Florida, and the West. However, as high home prices and rising interest rates reduce the affordability of homes in these regions, FDIC analysts are noting early signs of moderation in housing activity. Personal bankruptcy filings surged during the fourth quarter in almost every state as debtors rushed to file in advance of the implementation of bankruptcy reform legislation in mid-October; the credit losses associated with the spike in bankruptcies are expected to be short-lived. Additionally, FDIC-insured institutions continue to report a compression of net interest margins (NIMs) that, in part, is the product of a narrow spread between long-term and short-term interest rates.

In the wake of two major hurricanes and rising energy prices, most U.S. regions continued to post moderate to strong job growth in the fourth quarter.

- U.S. payroll employment remained steady in fourth quarter 2005, rising 1.4 percent compared to a year ago. The West region and the South Atlantic division continued to lead the nation, with gains of 2.76 percent and 2.51 percent, respectively. Job gains were particularly strong in the construction sector, which represented 15.2 percent of net new U.S. jobs last year.



- Employment in the Midwest grew 0.76 percent, the slowest pace of any region in the country. Reductions among relatively high-paying jobs in the airline and auto industries also constrained income growth in this region.
- The areas hardest hit by hurricanes Katrina and Rita are recovering at an uneven pace. It is estimated that through February, the state of Louisiana had recovered only about 17 percent of the nearly 241,000 (seasonally adjusted) jobs lost as a result of the hurricanes. However, Mississippi appears to have already recovered all of the 22,000 jobs it lost, due to strength in the construction, and the trade, transportation and public utilities sectors.
- Rising energy prices in 2005 constrained consumer purchasing power across most the country. Lower-income households tended to be hardest hit, as they spend a greater share of their disposable income on energy. However, higher prices boosted employment in the energy rich West South Central division.



Housing market activity and home prices posted healthy gains across much of the nation in 2005, though analysts note early signs of moderation in some high-priced coastal markets.

- Average U.S. home prices, as measured by the Office of Federal Housing Enterprise Oversight completed a second consecutive year of double-digit increases in 2005, rising by just under 13 percent in the fourth quarter from a year ago. The average price of a U.S. single-family home has increased almost 58 percent since the end of 2000.
- Despite continued strong home price appreciation and home sales activity in 2005, analysts note emerging signs of apprehension among buyers in the face of declining affordability. Inventories have risen in a number of markets in recent months as the pace of sales has slowed from the extremely rapid pace of early 2005. Meanwhile, a recent Conference Board survey indicates that the percent of consumers reporting that this is a "good time to buy a house" has fallen to its lowest level since December 1990. High prices were the most commonly cited concern.



- Home price growth remains steady in the storm-battered East South Central and South Atlantic areas. The Mountain census division overtook the Pacific division as the region with the nation's most rapidly appreciating housing markets; prices rose by almost 19 percent in the region during 2005.
- FDIC-insured institutions report rising ratios of past-due mortgage and home equity loans. As of year-end 2005, 0.97 percent of 1- to 4-family mortgages held by banks and thrifts were listed as noncurrent (90 days or more past due or on nonaccrual status) up from 0.71 percent a year ago. For home equity lines of credit, the noncurrent rate rose to 0.24 percent in December, up from 0.18 percent at the end of 2004.
- Insured institutions in the Midwest and parts of the South continued to report higher levels of past-due mortgage loans at year-end 2005 than banks elsewhere in the country. Weak growth in jobs and incomes in these areas, along with the lack of strong home price appreciation, account for much of this regional disparity in mortgage loan performance.

Banking Conditions

Bank earnings continued to rise in 2005, but a flat yield curve is pressuring net interest margins.

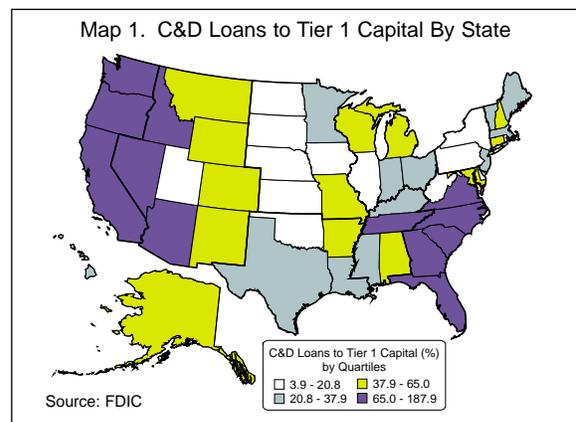
- FDIC-insured institutions posted a fifth consecutive year of record earnings (\$134.2 billion) in 2005, and the industry's ratio of equity capital to assets (10.29 percent) remains near historic highs.
- Rising short-term rates have compressed the yield curve spread, or the difference between long-term and short-term interest rates. A flat yield curve was a factor limiting the industry's median net interest margin to a narrow 4.14 percent in the fourth quarter.
- Smaller institutions have fared better, in general, than larger institutions in the face of rising short-term interest rates since June 2004. To the extent that smaller institutions obtain funding in the form of stable, long-term deposits, their interest margins may actually improve as short-term interest rates rise. However, should the flat yield curve environment continue in place for an extended

period of time, many smaller institutions could also begin to experience margin compression.

- With a relatively high concentration of mortgage specialists, the Northeast region may be disproportionately affected by the effects of a flat yield curve.

Loan performance remains generally strong across most regions and most loan categories. However, analysts note rising concentrations of commercial real estate (CRE) and construction and development (C&D) loans.

- Some 655,000 U.S. households filed for bankruptcy protection in fourth quarter 2005, an increase of almost 80 percent from a year ago. While the spike in filings is mostly attributable to the change in the U.S. bankruptcy code that took effect in mid- October, rising energy prices and weak income growth also likely played some role in the increase.
- As bankruptcies increased, credit card loan charge-offs also rose to 6.05 percent of average loans in the fourth quarter from 4.88 percent a year ago. However, the total rate of loan charge-offs reported by FDIC-insured institutions remained unchanged from a year ago at a 0.60 percent.
- Driven by population and employment growth, many institutions in the West and South Atlantic divisions are reporting rising concentrations of construction and development (C&D) loans and commercial real estate (CRE) loans as a percent of Tier 1 regulatory capital. Concentrations of this type have historically left institutions more vulnerable to downturns in the real estate sector. The performance of C&D and CRE loans remains strong at present across virtually every region of the country.

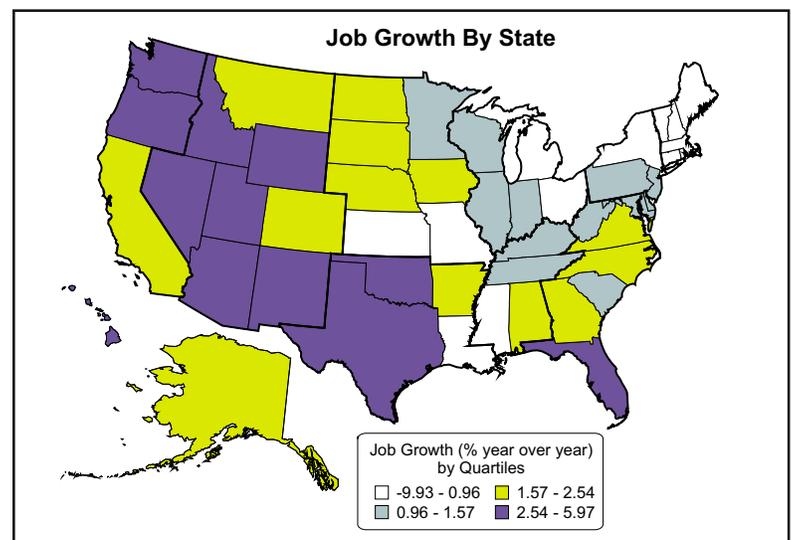
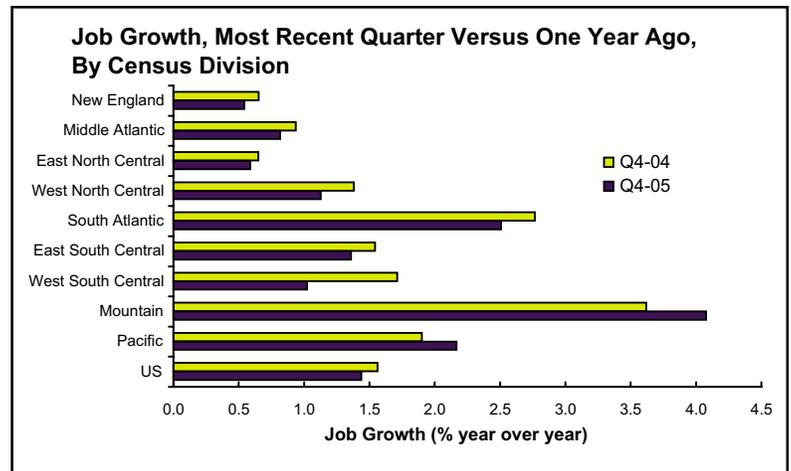
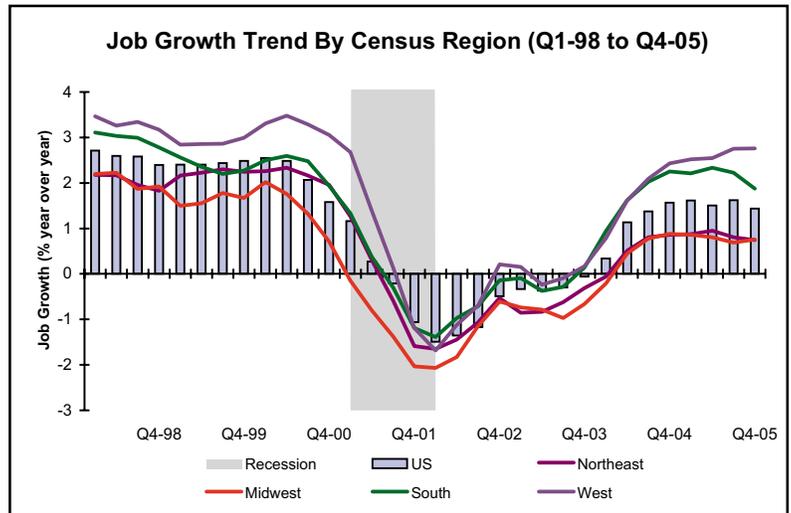


- FDIC-insured institutions headquartered in the areas hardest hit by last year's Gulf Coast hurricanes are reporting moderately higher levels of past-due loans and loan charge-offs. Longer-term prospects for institutions in the hardest hit areas remain difficult to assess given the uneven pace of the regional economic recovery and the presence of unresolved issues, such as future requirements for (and costs of) property and flood insurance.

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Job Growth

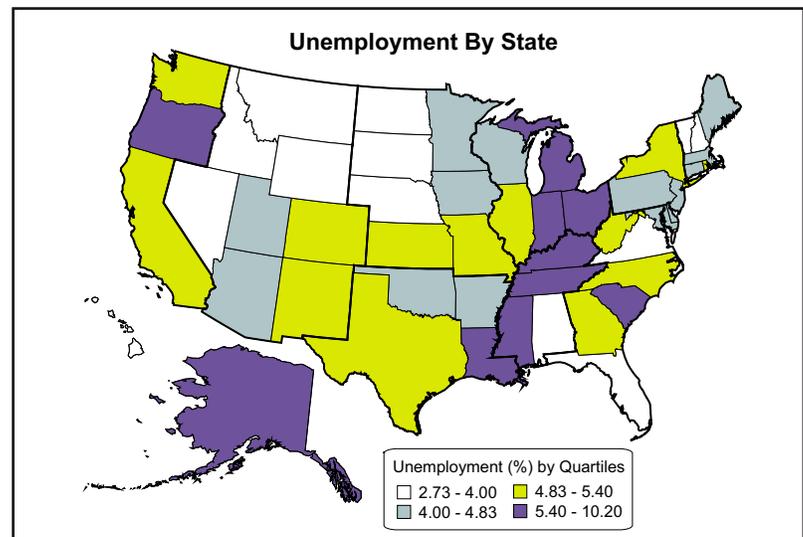
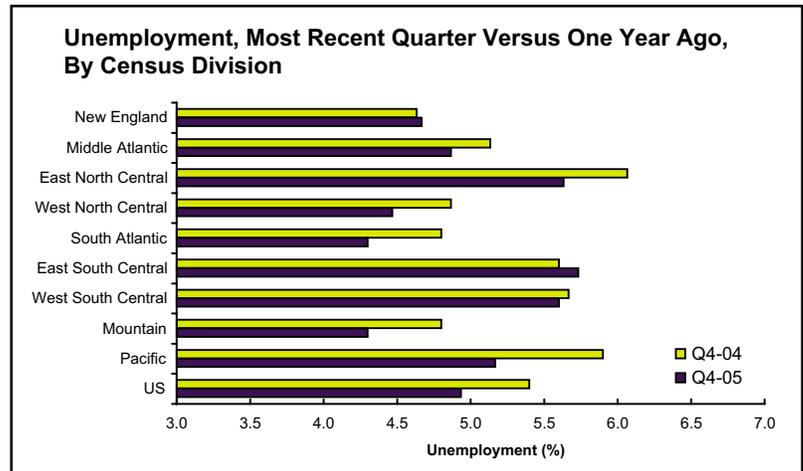
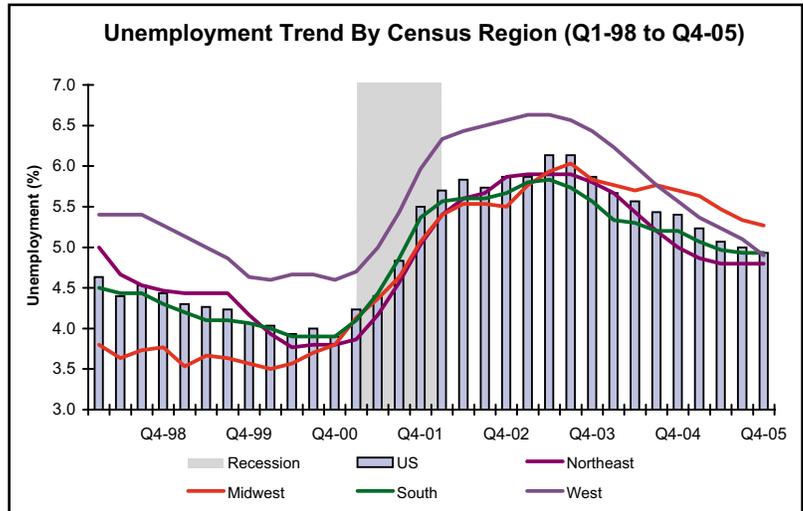
Area	Job Growth (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.54	0.51	0.65	9	8
CT	0.66	0.69	0.73	42	41
MA	0.54	0.40	0.43	45	45
ME	-0.04	-0.06	0.50	48	49
NH	0.70	1.08	1.46	40	35
RI	0.59	0.68	0.74	44	42
VT	0.68	0.45	1.09	41	44
Middle Atlantic	0.82	0.91	0.94	7	7
NJ	1.07	1.15	0.72	33	32
NY	0.60	0.68	1.02	43	43
PA	0.96	1.10	0.97	38	34
South Atlantic	2.51	2.61	2.77	2	2
DC	1.22	0.72	1.68	32	39
DE	1.43	1.54	2.13	29	27
FL	3.97	4.26	4.22	5	4
GA	2.39	2.84	2.13	13	10
MD	1.45	1.41	1.55	27	28
NC	1.78	1.60	2.10	22	26
SC	1.43	1.11	2.24	28	33
VA	2.24	2.39	2.83	15	14
WV	1.36	1.28	1.55	30	30
East South Central	1.36	1.46	1.54	4	5
AL	2.21	2.21	1.93	17	16
KY	1.51	1.65	1.09	26	24
MS	-0.16	0.14	0.75	49	47
TN	1.29	1.35	1.91	31	29
West South Central	1.02	1.95	1.71	6	4
AR	1.72	1.88	1.17	23	18
LA	-9.93	-1.98	0.54	51	51
OK	2.54	2.60	2.03	12	13
TX	2.90	2.65	1.97	10	11
East North Central	0.59	0.47	0.65	8	9
IL	1.04	0.96	0.64	35	36
IN	0.97	0.70	1.32	37	40
MI	-0.38	-0.41	-0.10	50	50
OH	0.45	0.33	0.49	46	46
WI	1.05	0.82	1.45	34	37
West North Central	1.13	1.17	1.38	5	6
IA	1.79	1.62	1.33	21	25
KS	0.21	0.13	1.73	47	48
MN	1.00	0.76	1.52	36	38
MO	0.96	1.70	1.10	39	22
ND	1.97	1.80	1.95	18	21
NE	1.66	1.17	1.03	24	31
SD	1.84	1.68	1.66	20	23
Mountain	4.08	4.12	3.62	1	1
AZ	5.25	5.69	4.64	2	2
CO	2.21	2.18	1.93	16	17
ID	4.93	4.21	3.52	3	5
MT	2.29	2.32	2.96	14	15
NM	2.56	2.63	2.26	11	12
NV	5.97	6.13	6.63	1	1
UT	4.64	4.36	3.37	4	3
WY	3.23	3.42	1.92	6	6
Pacific	2.17	2.14	1.90	3	3
AK	1.57	1.86	1.97	25	20
CA	1.84	1.87	1.64	19	19
HI	3.04	3.21	3.63	9	7
OR	3.18	2.90	2.96	7	9
WA	3.17	2.92	2.31	8	8
US	1.44	1.62	1.56		



Source: Percentage change in nonseasonally adjusted nonfarm payroll employment (year over year). (Bureau of Labor Statistics)

Unemployment

Area	Unemployment (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	4.67	4.70	4.63	6	6
CT	4.73	4.93	4.77	28	26
MA	4.80	4.73	4.93	25	30
ME	4.77	4.97	4.70	27	25
NH	3.53	3.60	3.60	46	46
RI	5.10	5.07	5.07	19	21
VT	3.57	3.50	3.50	44	49
Middle Atlantic	4.87	4.83	5.13	5	5
NJ	4.50	4.40	4.50	32	33
NY	5.03	5.00	5.33	20	23
PA	4.73	4.87	5.33	28	28
South Atlantic	4.30	4.47	4.80	8	8
DC	6.00	6.30	7.40	7	6
DE	4.50	4.23	4.10	32	35
FL	3.47	3.60	4.43	48	46
GA	5.33	5.37	5.07	14	14
MD	4.03	4.17	4.27	37	36
NC	5.17	5.37	5.30	17	14
SC	7.20	6.83	6.87	3	3
VA	3.40	3.57	3.57	49	48
WV	4.93	5.20	5.07	22	18
East South Central	5.73	5.57	5.60	1	2
AL	3.73	3.93	4.87	42	40
KY	6.43	6.27	5.27	6	7
MS	9.33	8.30	7.10	2	1
TN	5.50	5.53	5.67	10	12
West South Central	5.60	5.37	5.67	3	3
AR	4.80	4.90	5.30	25	27
LA	10.20	7.77	5.60	1	2
OK	4.30	4.40	4.63	35	33
TX	5.30	5.30	5.63	15	16
East North Central	5.63	5.77	6.07	2	1
IL	5.37	5.70	6.07	12	10
IN	5.40	5.47	5.37	11	13
MI	6.53	6.63	7.10	5	5
OH	5.83	5.90	6.13	8	9
WI	4.67	4.73	4.70	31	30
West North Central	4.47	4.43	4.87	7	9
IA	4.50	4.50	4.70	32	32
KS	4.93	5.07	5.40	22	21
MN	4.00	3.87	4.23	38	42
MO	5.23	5.17	5.87	16	20
ND	3.33	3.43	3.57	50	50
NE	3.67	3.77	3.90	43	44
SD	3.80	3.80	3.87	41	43
Mountain	4.30	4.57	4.80	8	7
AZ	4.73	4.80	4.63	28	29
CO	4.83	5.00	5.50	24	23
ID	3.53	3.73	4.33	46	45
MT	3.90	3.97	4.20	39	39
NM	5.03	5.17	5.57	20	19
NV	3.87	4.03	4.33	40	38
UT	4.07	4.17	4.80	36	36
WY	3.57	3.90	3.93	44	41
Pacific	5.17	5.30	5.90	4	4
AK	6.90	6.73	7.27	4	4
CA	5.13	5.23	5.93	18	17
HI	2.73	2.73	3.07	51	51
OR	5.80	6.13	6.90	9	8
WA	5.37	5.57	5.93	12	11
US	4.93	5.00	5.40		

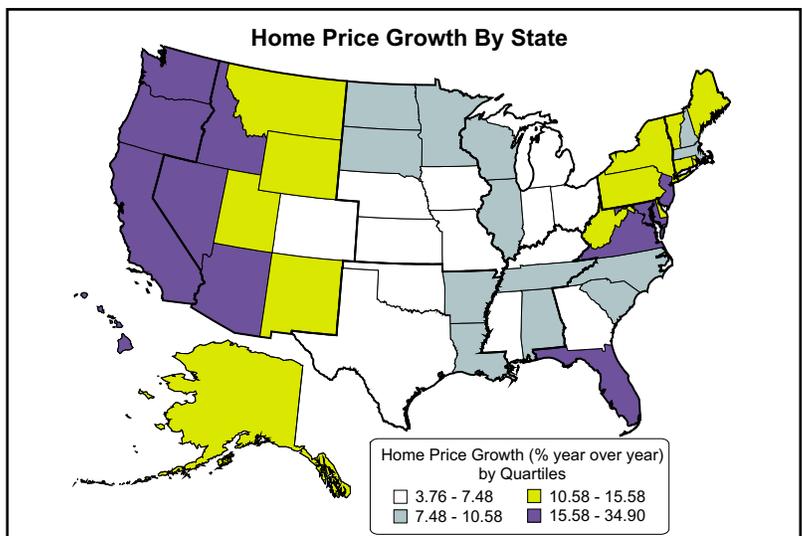
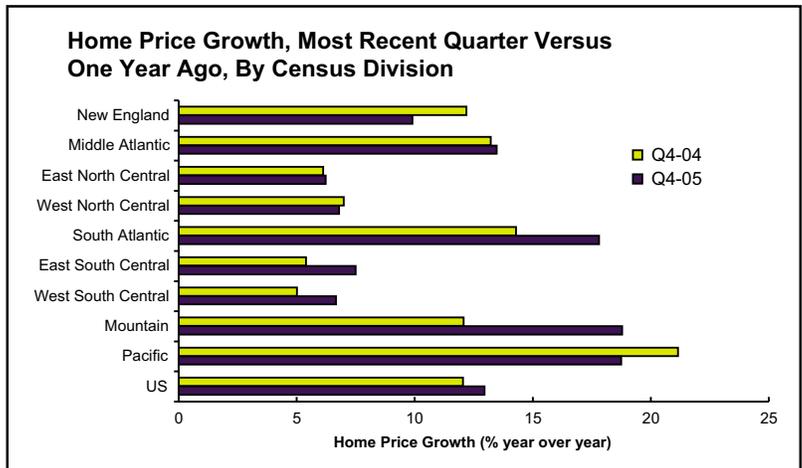
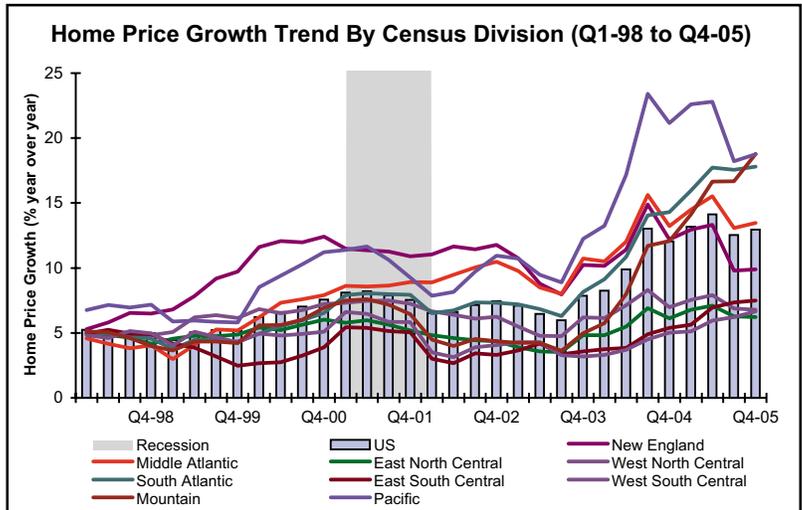


Source: The number of unemployed divided by the civilian labor force, seasonally adjusted (%). (Bureau of Labor Statistics)

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Home Price Growth

Area	Home Price Growth (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	9.90	9.80	12.19	5	5
CT	11.91	11.23	12.81	22	24
MA	8.21	8.32	11.09	32	31
ME	10.58	11.02	12.97	25	25
NH	9.77	10.09	11.15	26	26
RI	10.74	11.90	17.48	24	20
VT	13.81	12.84	13.25	17	15
Middle Atlantic	13.47	13.07	13.22	4	4
NJ	15.58	14.46	15.19	12	13
NY	12.64	12.60	13.39	20	16
PA	12.40	12.00	11.89	21	19
South Atlantic	17.81	17.55	14.29	3	2
DC	21.98	21.44	23.46	4	4
DE	15.51	16.04	15.54	13	11
FL	26.83	26.02	20.14	2	2
GA	6.44	6.50	5.73	42	39
MD	21.48	20.25	19.62	5	5
NC	8.08	7.39	5.42	34	37
SC	9.20	9.01	6.05	29	28
VA	19.66	19.50	17.52	7	7
WV	11.87	11.43	7.61	23	23
East South Central	7.49	7.35	5.39	6	6
AL	9.20	8.24	5.40	28	32
KY	5.32	6.40	5.85	46	42
MS	7.43	6.39	5.06	39	43
TN	8.06	7.62	5.14	36	35
West South Central	6.66	6.23	5.01	8	9
AR	7.48	8.83	6.94	38	29
LA	9.08	6.45	6.07	30	40
OK	6.53	6.45	5.28	41	41
TX	5.49	5.52	3.92	45	47
East North Central	6.23	6.27	6.13	9	8
IL	9.40	8.62	8.81	27	30
IN	4.69	5.26	3.85	48	48
MI	3.76	4.16	4.54	51	51
OH	4.03	4.55	4.03	50	50
WI	8.43	7.57	8.33	31	36
West North Central	6.79	6.88	6.99	7	7
IA	6.30	5.87	4.61	43	44
KS	4.70	5.53	5.16	47	46
MN	7.96	7.85	8.68	37	34
MO	7.06	6.83	6.84	40	38
ND	8.07	9.54	9.32	35	27
NE	4.25	4.94	5.32	49	49
SD	8.09	8.11	5.82	33	33
Mountain	18.78	16.67	12.07	1	3
AZ	34.90	31.14	16.28	1	1
CO	6.00	5.83	4.42	44	45
ID	18.63	15.84	10.77	9	12
MT	14.56	12.47	11.02	15	18
NM	15.49	13.08	8.27	14	14
NV	18.02	18.02	33.91	11	8
UT	13.36	11.83	5.64	18	22
WY	12.79	11.87	11.41	19	21
Pacific	18.75	18.23	21.16	2	1
AK	14.06	12.51	10.73	16	17
CA	21.07	20.04	24.99	6	6
HI	23.85	21.93	25.24	3	3
OR	19.50	17.49	11.60	8	9
WA	18.42	16.19	11.50	10	10
US	12.95	12.55	12.05		

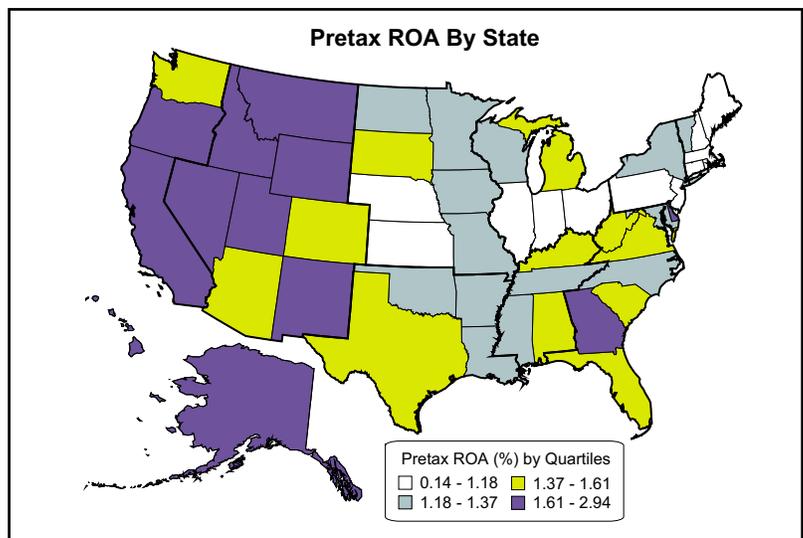
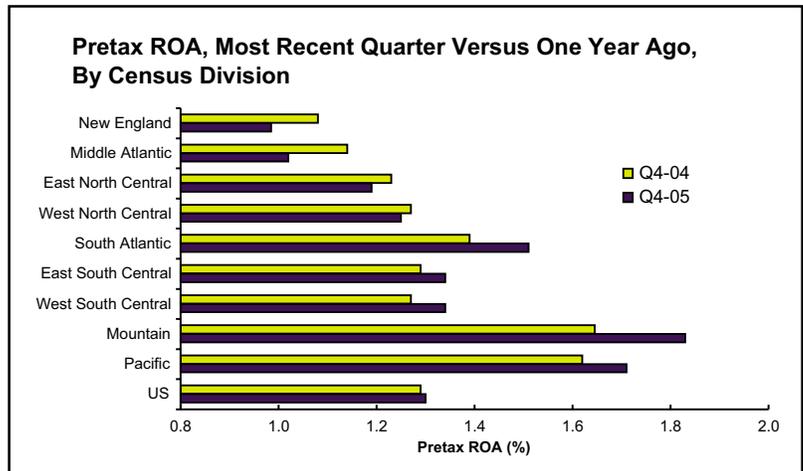
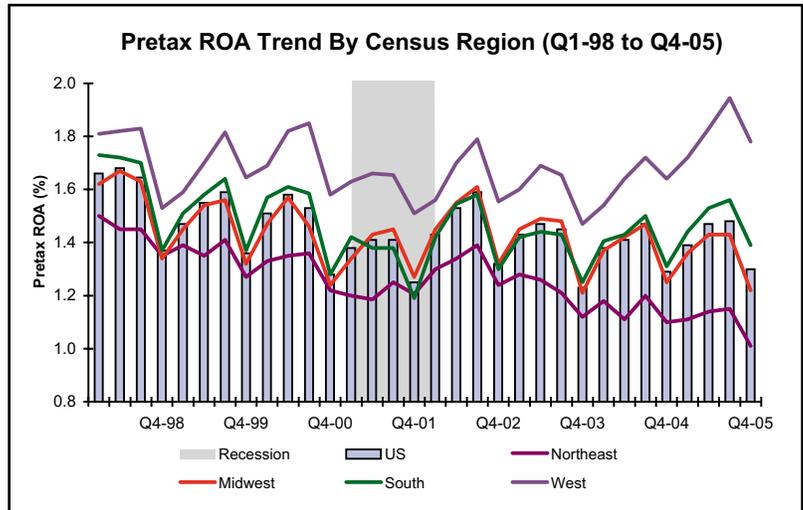


Source: Percentage change in median home price (year over year). (OFHEO)

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Pretax Return on Assets (ROA)

Area	Pretax ROA (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.99	1.09	1.08	9	9
CT	0.96	1.27	1.05	49	42
MA	0.96	1.03	0.99	50	49
ME	1.08	1.28	1.23	44	41
NH	0.98	1.09	1.16	47	47
RI	1.08	0.63	1.55	44	50
VT	1.33	1.39	1.39	29	37
Middle Atlantic	1.02	1.18	1.14	8	8
NJ	1.01	1.19	1.18	46	46
NY	1.18	1.31	1.24	38	40
PA	0.97	1.08	1.08	48	48
South Atlantic	1.51	1.62	1.39	3	3
DC	0.14	0.03	1.69	51	51
DE	2.15	2.50	2.56	3	2
FL	1.46	1.59	1.36	17	23
GA	1.63	1.75	1.47	11	15
MD	1.32	1.50	1.17	30	30
NC	1.28	1.35	1.08	33	38
SC	1.41	1.63	1.38	18	19
VA	1.58	1.62	1.52	13	20
WV	1.37	1.56	1.31	23	24
East South Central	1.34	1.53	1.29	4	4
AL	1.40	1.59	1.26	19	22
KY	1.38	1.54	1.33	21	26
MS	1.34	1.52	1.23	27	28
TN	1.25	1.49	1.30	37	32
West South Central	1.34	1.52	1.27	4	6
AR	1.30	1.48	1.34	32	34
LA	1.27	1.50	1.23	35	30
OK	1.36	1.62	1.28	25	20
TX	1.37	1.52	1.24	23	27
East North Central	1.19	1.32	1.23	7	7
IL	1.10	1.27	1.19	43	42
IN	1.17	1.21	1.05	39	45
MI	1.38	1.47	1.41	21	35
OH	1.16	1.27	1.16	40	42
WI	1.34	1.50	1.43	27	29
West North Central	1.25	1.53	1.27	6	4
IA	1.28	1.43	1.30	33	36
KS	1.15	1.34	1.07	42	39
MN	1.36	1.70	1.38	25	17
MO	1.26	1.49	1.23	36	32
ND	1.32	1.73	1.32	30	16
NE	1.16	1.56	1.17	40	24
SD	1.40	1.98	1.59	19	6
Mountain	1.83	1.97	1.65	1	1
AZ	1.53	1.79	1.32	14	12
CO	1.51	1.78	1.42	16	13
ID	1.75	2.03	1.66	8	5
MT	1.79	2.13	1.71	5	4
NM	1.83	1.84	1.56	4	9
NV	2.46	2.28	1.87	2	3
UT	2.94	2.79	2.08	1	1
WY	1.61	1.90	1.64	12	8
Pacific	1.71	1.89	1.62	2	2
AK	1.66	1.76	1.20	9	14
CA	1.79	1.98	1.70	5	6
HI	1.66	1.80	1.70	9	10
OR	1.78	1.80	1.78	7	10
WA	1.53	1.67	1.41	15	18
US	1.30	1.48	1.29		

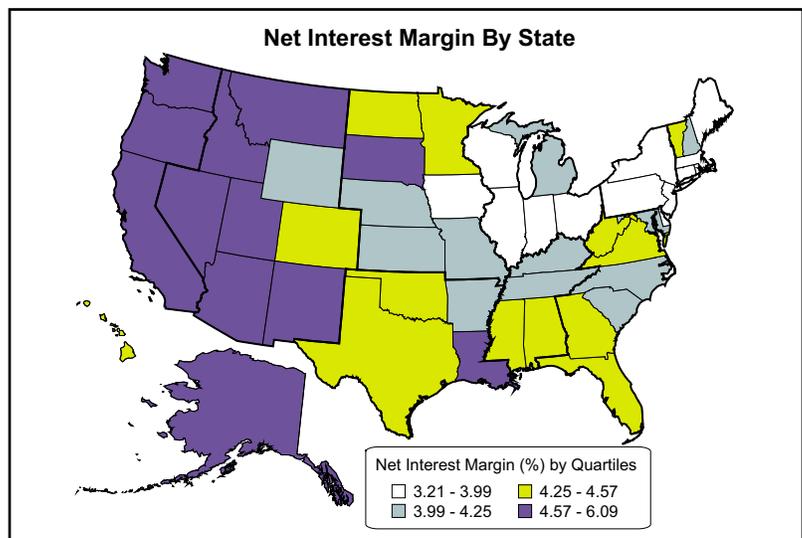
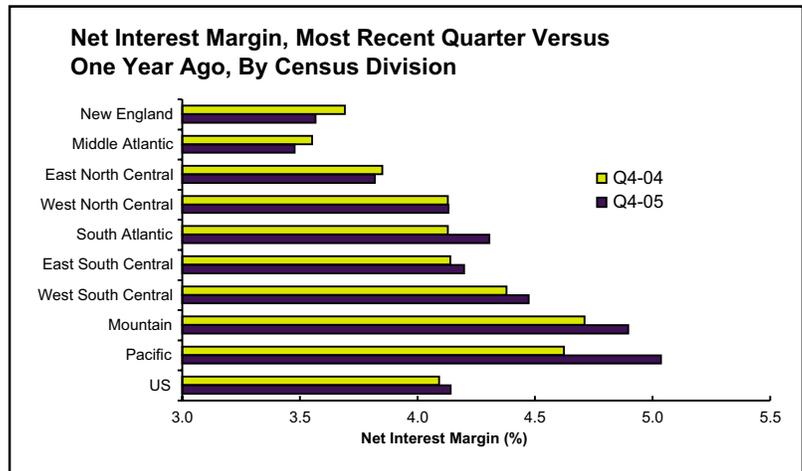
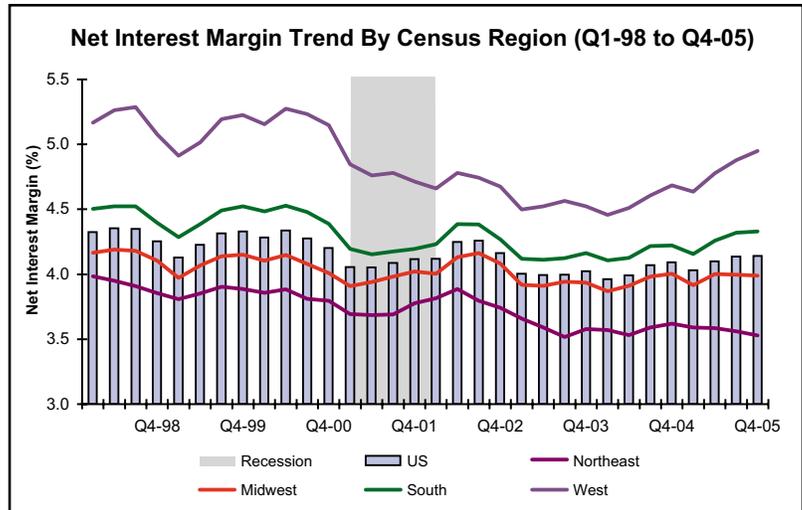


Source: Median quarterly annualized pretax return on average assets. (FDIC)

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Net Interest Margin

Area	Net Interest Margin (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	3.57	3.60	3.69	8	8
CT	3.80	3.73	3.75	42	44
MA	3.43	3.45	3.56	48	48
ME	3.73	3.71	3.79	46	47
NH	3.99	4.01	4.13	38	35
RI	3.21	3.33	3.60	51	51
VT	4.49	4.47	4.35	17	18
Middle Atlantic	3.48	3.48	3.55	9	9
NJ	3.34	3.34	3.56	49	50
NY	3.77	3.78	3.82	44	42
PA	3.31	3.37	3.41	50	49
South Atlantic	4.31	4.28	4.13	4	4
DC	4.22	3.81	3.84	27	41
DE	3.94	3.94	4.07	39	38
FL	4.29	4.25	4.08	22	24
GA	4.53	4.51	4.29	14	15
MD	4.02	3.95	3.89	37	37
NC	4.02	3.90	3.82	36	39
SC	4.21	4.27	4.08	30	23
VA	4.25	4.21	4.08	24	27
WV	4.30	4.21	4.21	21	26
East South Central	4.20	4.15	4.14	5	5
AL	4.25	4.18	4.06	25	30
KY	4.06	4.09	4.07	35	32
MS	4.28	4.18	4.23	23	28
TN	4.24	4.24	4.28	26	25
West South Central	4.47	4.48	4.38	3	3
AR	4.06	4.08	4.05	34	33
LA	4.59	4.60	4.50	11	12
OK	4.54	4.57	4.55	13	13
TX	4.50	4.50	4.40	16	16
East North Central	3.82	3.84	3.85	7	7
IL	3.70	3.72	3.76	47	45
IN	3.79	3.73	3.71	43	43
MI	4.21	4.28	4.19	28	22
OH	3.82	3.82	3.82	41	40
WI	3.92	4.00	4.03	40	36
West North Central	4.13	4.14	4.13	6	6
IA	3.73	3.72	3.82	45	46
KS	4.11	4.09	4.04	32	31
MN	4.46	4.49	4.41	18	17
MO	4.07	4.03	4.09	33	34
ND	4.33	4.38	4.24	20	21
NE	4.15	4.18	4.20	31	29
SD	4.57	4.62	4.55	12	11
Mountain	4.90	4.86	4.71	2	2
AZ	5.38	5.36	5.26	4	2
CO	4.51	4.53	4.36	15	14
ID	5.34	5.34	5.00	5	3
MT	4.95	4.95	4.82	10	9
NM	4.98	4.95	4.72	8	8
NV	5.40	5.25	5.12	3	4
UT	6.09	5.54	5.53	1	1
WY	4.21	4.45	4.38	29	19
Pacific	5.04	4.91	4.62	1	1
AK	5.31	5.20	4.99	6	5
CA	4.99	4.86	4.51	7	10
HI	4.45	4.41	4.41	19	20
OR	5.45	5.15	5.08	2	6
WA	4.98	4.96	4.75	9	7
US	4.14	4.14	4.09		

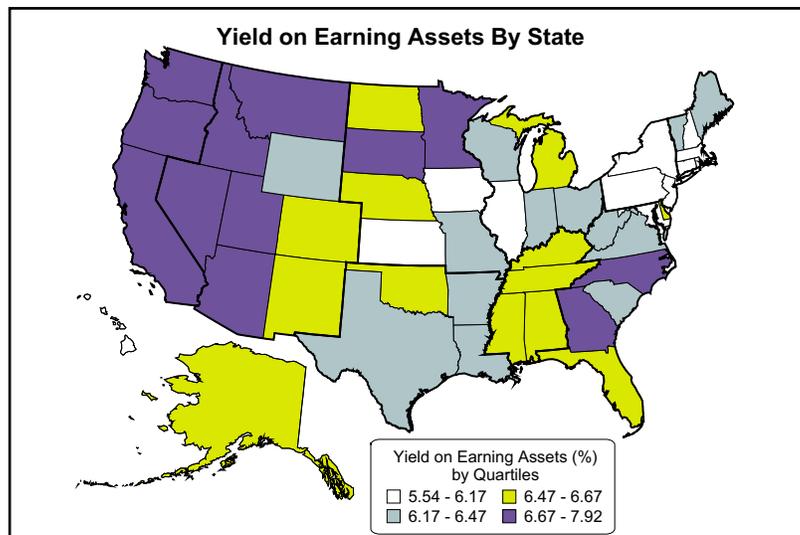
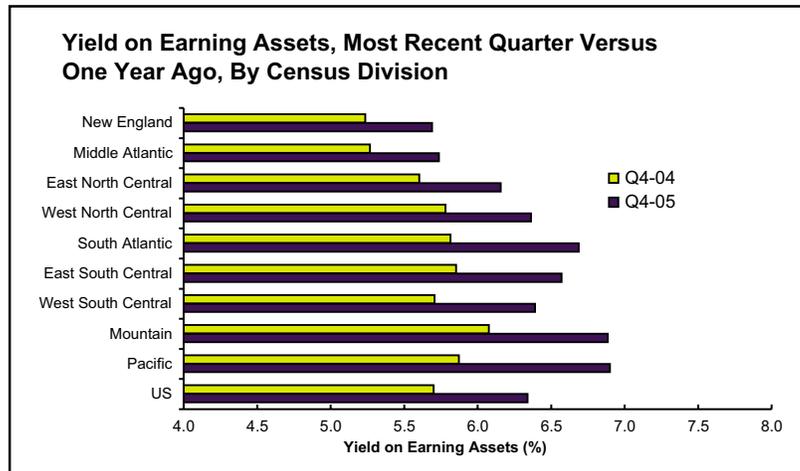
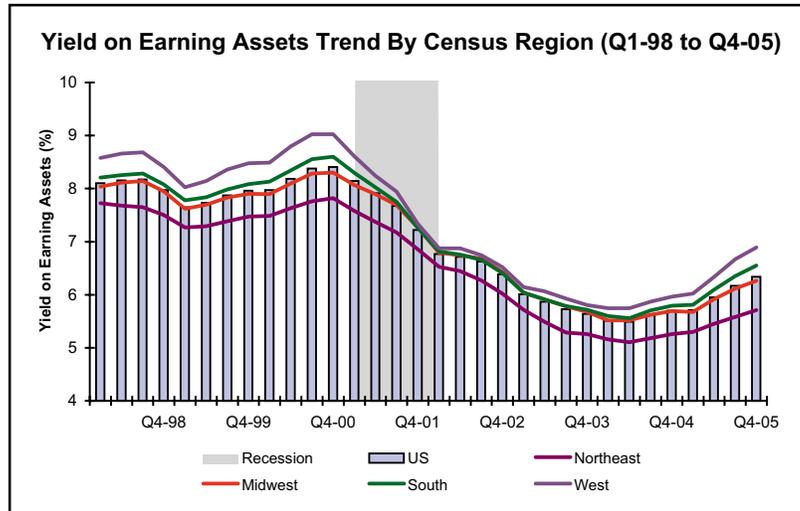


Source: Median quarterly annualized net interest margin. (FDIC)

SPRING 2006

Yield on Earning Assets

Area	Yield on Earning Assets (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	5.69	5.57	5.23	9	9
CT	5.77	5.61	5.25	45	46
MA	5.54	5.37	5.09	50	51
ME	6.25	6.12	5.63	35	35
NH	5.72	5.66	5.38	48	44
RI	5.66	5.55	5.41	49	48
VT	6.21	6.17	5.69	36	33
Middle Atlantic	5.74	5.58	5.27	8	8
NJ	5.54	5.42	5.12	51	49
NY	5.77	5.58	5.25	46	47
PA	5.76	5.64	5.34	47	45
South Atlantic	6.69	6.43	5.81	3	3
DC	5.85	5.42	5.07	44	50
DE	6.47	6.29	5.71	25	25
FL	6.60	6.31	5.64	19	23
GA	7.16	6.92	6.12	6	5
MD	6.05	5.86	5.49	41	41
NC	6.76	6.43	5.66	10	15
SC	6.44	6.27	5.67	27	28
VA	6.45	6.25	5.80	26	30
WV	6.33	6.16	5.80	33	34
East South Central	6.57	6.37	5.85	4	4
AL	6.58	6.33	5.80	20	21
KY	6.48	6.34	5.84	24	20
MS	6.53	6.28	5.81	22	26
TN	6.63	6.46	5.97	13	13
West South Central	6.39	6.23	5.71	5	5
AR	6.37	6.25	5.70	30	29
LA	6.36	6.37	5.82	31	19
OK	6.63	6.43	5.93	15	16
TX	6.34	6.11	5.62	32	36
East North Central	6.16	6.00	5.60	7	7
IL	5.96	5.81	5.46	43	42
IN	6.18	5.97	5.64	37	39
MI	6.62	6.39	5.87	16	18
OH	6.17	6.01	5.59	38	37
WI	6.32	6.24	5.75	34	31
West North Central	6.36	6.21	5.78	6	6
IA	6.09	5.93	5.64	40	40
KS	6.16	6.00	5.59	39	38
MN	6.67	6.54	5.99	12	11
MO	6.38	6.20	5.71	29	32
ND	6.51	6.40	5.85	23	17
NE	6.54	6.33	5.99	21	22
SD	6.69	6.78	6.23	11	8
Mountain	6.89	6.67	6.08	2	1
AZ	7.34	7.12	6.56	3	2
CO	6.60	6.47	5.82	18	12
ID	7.29	6.92	6.26	4	6
MT	6.81	6.75	6.11	8	9
NM	6.61	6.43	5.87	17	14
NV	7.38	7.06	6.30	2	4
UT	7.92	7.47	6.96	1	1
WY	6.43	6.28	5.89	28	27
Pacific	6.90	6.65	5.87	1	2
AK	6.63	6.30	5.66	14	24
CA	6.78	6.54	5.74	9	10
HI	5.99	5.74	5.31	42	43
OR	7.04	6.82	6.32	7	7
WA	7.28	7.11	6.34	5	3
US	6.34	6.17	5.70		

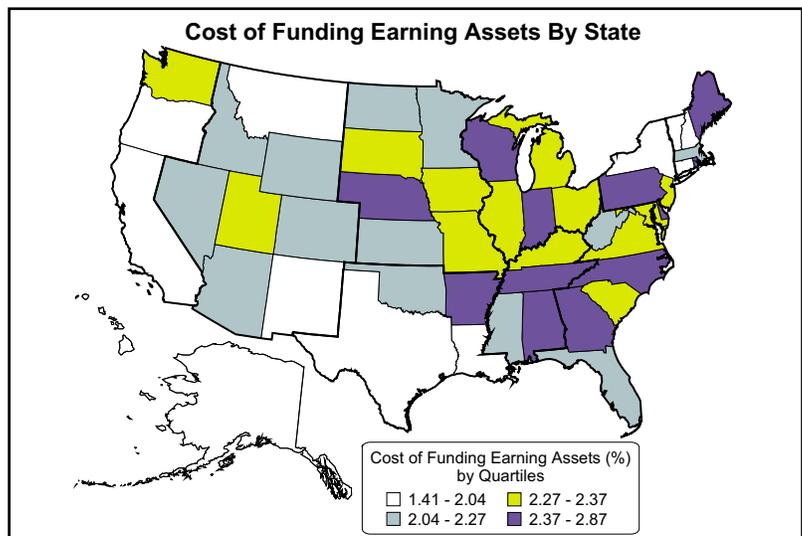
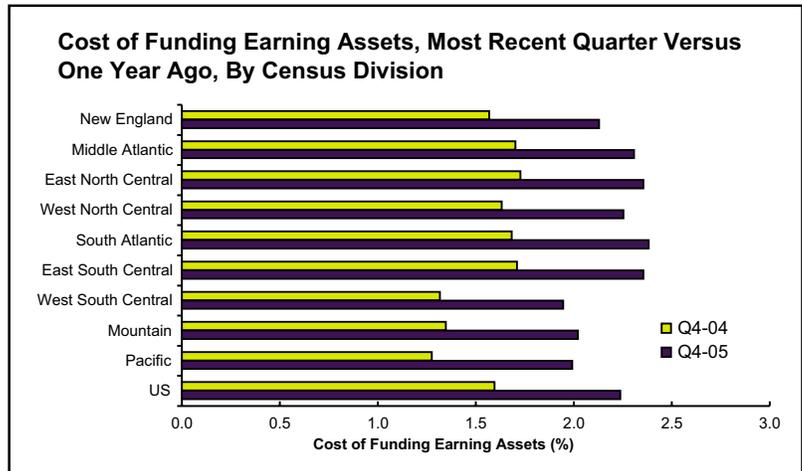
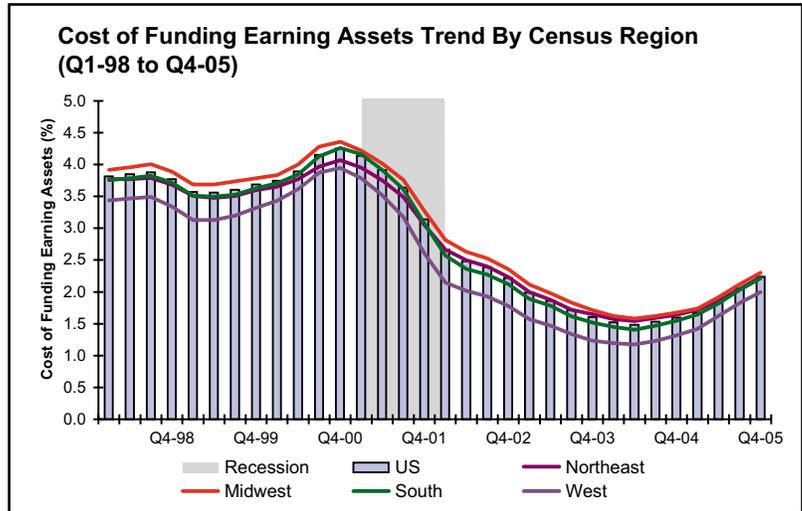


Source: Quarterly Annualized Interest Income to Average Earning Assets (median %). (FDIC)

SPRING 2006

Cost of Funding Earning Assets

Area	Cost of Funding Earning Assets (Q4-05)	Last Quarter	Year Ago	Current Rank	Rank Last Quarter
New England	2.13	1.94	1.57	6	6
CT	2.00	1.82	1.46	41	40
MA	2.13	1.94	1.58	31	30
ME	2.58	2.33	1.83	3	3
NH	2.03	1.85	1.42	39	38
RI	2.87	2.24	1.95	1	6
VT	1.55	1.36	0.96	50	50
Middle Atlantic	2.31	2.13	1.70	4	4
NJ	2.30	2.05	1.61	22	27
NY	2.02	1.81	1.42	40	42
PA	2.45	2.31	1.95	6	4
South Atlantic	2.38	2.19	1.68	1	1
DC	1.85	1.65	0.99	46	47
DE	2.40	2.12	1.49	10	21
FL	2.25	2.02	1.51	26	29
GA	2.57	2.36	1.79	4	2
MD	2.28	2.12	1.77	24	17
NC	2.61	2.42	1.82	2	1
SC	2.31	2.10	1.64	19	23
VA	2.32	2.17	1.73	18	13
WV	2.07	1.90	1.55	35	33
East South Central	2.35	2.17	1.71	3	2
AL	2.42	2.19	1.75	8	10
KY	2.35	2.18	1.80	13	11
MS	2.22	2.06	1.63	28	26
TN	2.41	2.22	1.65	9	8
West South Central	1.95	1.78	1.32	9	9
AR	2.37	2.18	1.65	12	12
LA	1.99	1.90	1.49	43	34
OK	2.05	1.86	1.36	37	36
TX	1.79	1.60	1.17	48	48
East North Central	2.36	2.17	1.73	2	3
IL	2.29	2.11	1.67	23	22
IN	2.48	2.28	1.84	5	5
MI	2.34	2.14	1.75	15	16
OH	2.33	2.16	1.79	16	14
WI	2.43	2.23	1.71	7	7
West North Central	2.25	2.09	1.63	5	5
IA	2.35	2.21	1.75	14	9
KS	2.08	1.93	1.51	33	31
MN	2.19	2.07	1.54	29	25
MO	2.30	2.12	1.65	21	19
ND	2.13	2.04	1.56	30	28
NE	2.37	2.15	1.79	11	15
SD	2.27	2.12	1.65	25	18
Mountain	2.02	1.84	1.35	7	7
AZ	2.23	2.09	1.44	27	24
CO	2.08	1.85	1.30	32	37
ID	2.04	1.90	1.56	38	32
MT	1.86	1.75	1.33	44	44
NM	1.82	1.67	1.32	47	46
NV	2.07	1.84	1.28	36	39
UT	2.30	1.87	1.42	20	35
WY	2.08	1.80	1.35	34	43
Pacific	1.99	1.82	1.28	8	8
AK	1.41	1.24	0.80	51	51
CA	1.85	1.73	1.15	45	45
HI	1.69	1.46	1.16	49	49
OR	2.00	1.81	1.34	42	41
WA	2.33	2.12	1.59	17	20
US	2.24	2.06	1.60		

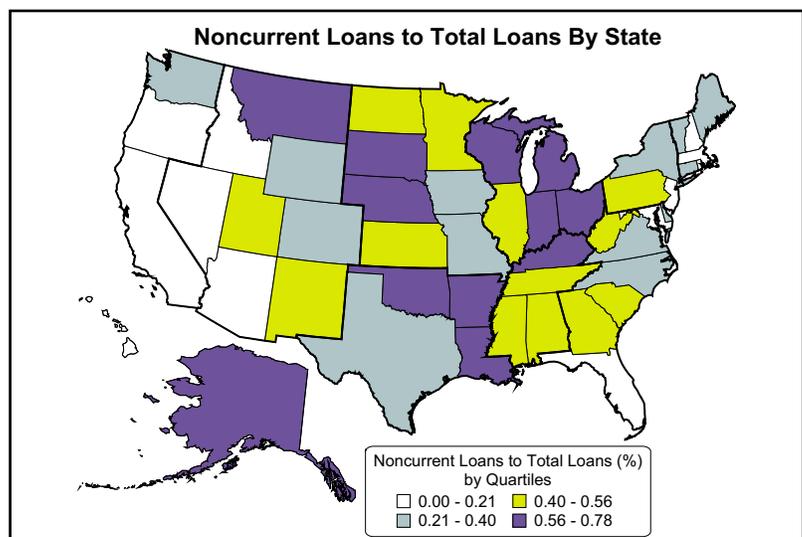
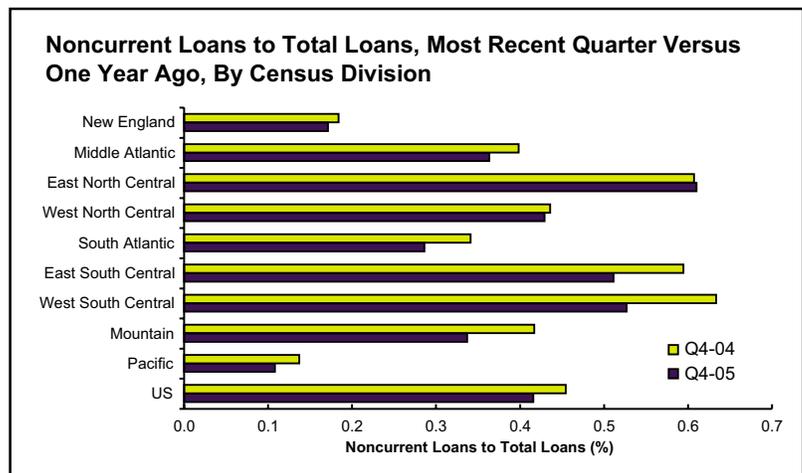
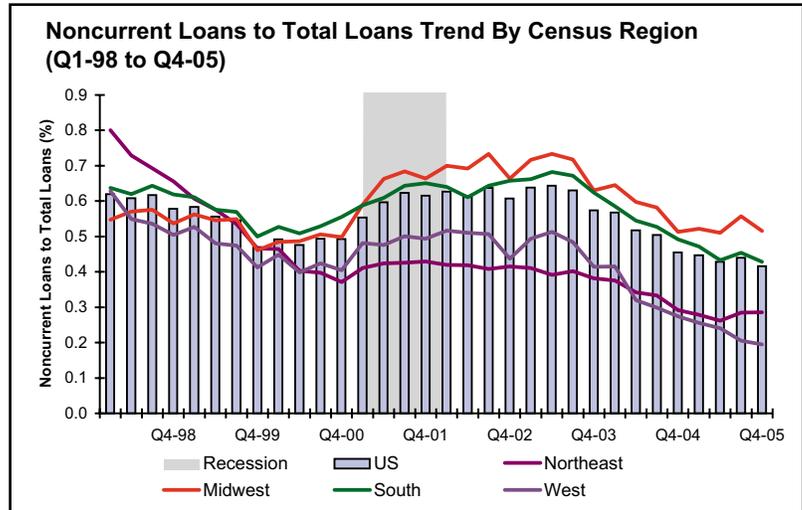


Source: Quarterly Annualized Interest Expense to Average Earning Assets (median %). (FDIC)

SPRING 2006

Noncurrent Loans to Total Loans

Area	Noncurrent Loans to Total Loans (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.17	0.17	0.18	8	8
CT	0.21	0.25	0.27	38	39
MA	0.11	0.11	0.10	45	46
ME	0.32	0.33	0.40	34	32
NH	0.16	0.17	0.21	43	41
RI	0.17	0.13	0.23	42	45
VT	0.38	0.49	0.47	29	18
Middle Atlantic	0.36	0.36	0.40	5	5
NJ	0.20	0.21	0.26	39	40
NY	0.36	0.35	0.37	33	31
PA	0.45	0.45	0.49	20	21
South Atlantic	0.29	0.30	0.34	7	7
DC	0.00	0.00	0.79	51	51
DE	0.28	0.29	0.39	35	34
FL	0.09	0.10	0.19	46	47
GA	0.45	0.43	0.49	21	24
MD	0.19	0.25	0.28	40	38
NC	0.37	0.36	0.38	31	30
SC	0.41	0.44	0.48	24	23
VA	0.22	0.26	0.27	37	37
WV	0.53	0.45	0.57	15	20
East South Central	0.51	0.54	0.59	3	3
AL	0.45	0.44	0.62	18	22
KY	0.56	0.63	0.63	12	12
MS	0.53	0.65	0.61	14	9
TN	0.45	0.43	0.53	19	25
West South Central	0.53	0.59	0.63	2	2
AR	0.74	0.84	0.98	2	1
LA	0.78	0.78	0.85	1	4
OK	0.64	0.70	0.78	8	7
TX	0.39	0.43	0.46	27	26
East North Central	0.61	0.64	0.61	1	1
IL	0.54	0.55	0.51	13	15
IN	0.70	0.76	0.79	5	5
MI	0.67	0.64	0.68	7	10
OH	0.72	0.75	0.70	4	6
WI	0.59	0.66	0.63	9	8
West North Central	0.43	0.47	0.44	4	4
IA	0.37	0.42	0.35	32	27
KS	0.43	0.50	0.42	23	16
MN	0.45	0.50	0.50	17	17
MO	0.37	0.38	0.40	30	29
ND	0.48	0.64	0.51	16	11
NE	0.58	0.59	0.51	10	14
SD	0.58	0.61	0.53	11	13
Mountain	0.34	0.33	0.42	6	6
AZ	0.02	0.04	0.04	50	50
CO	0.39	0.31	0.29	26	33
ID	0.03	0.14	0.24	49	44
MT	0.73	0.80	0.81	3	3
NM	0.44	0.45	0.48	22	19
NV	0.18	0.16	0.22	41	43
UT	0.40	0.42	0.52	25	28
WY	0.38	0.28	0.55	28	35
Pacific	0.11	0.12	0.14	9	9
AK	0.68	0.82	0.87	6	2
CA	0.05	0.07	0.07	48	49
HI	0.11	0.17	0.23	44	42
OR	0.07	0.09	0.14	47	48
WA	0.23	0.26	0.26	36	36
US	0.42	0.44	0.45		

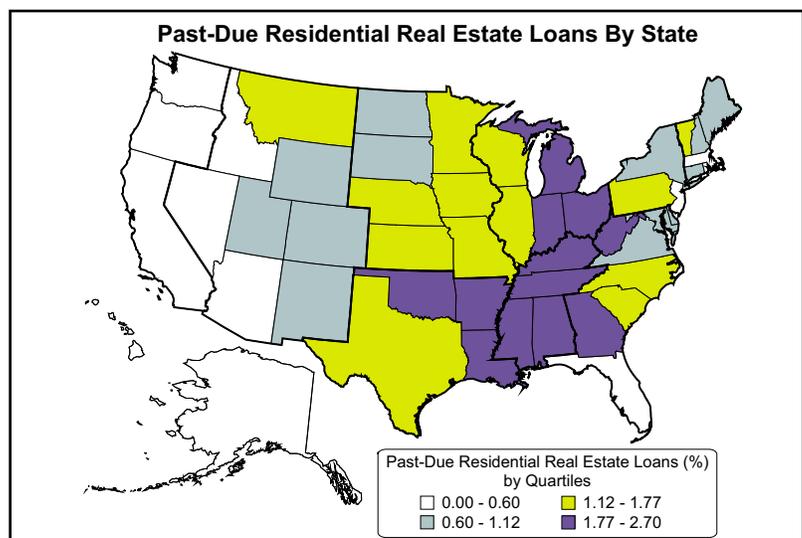
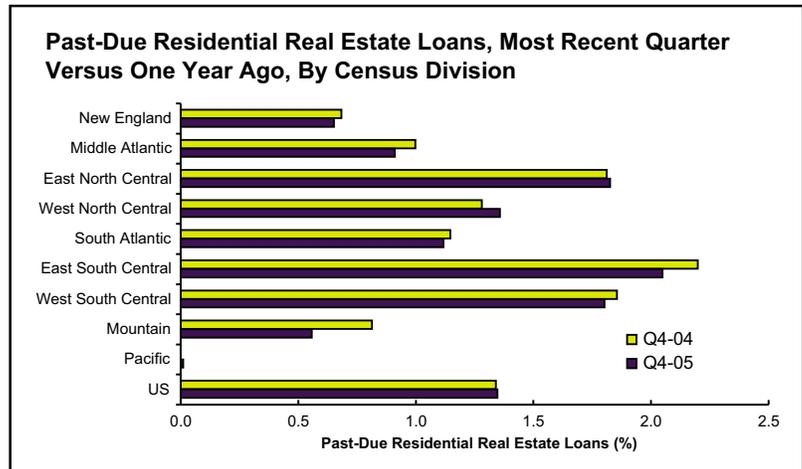
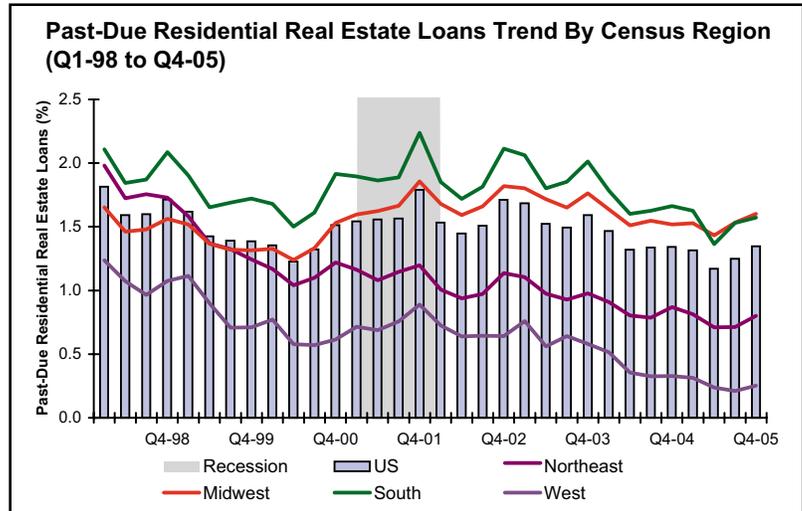


Source: Median ratio of noncurrent loans to total loans. Noncurrent loans are 90 days past-due or in nonaccrual status. (FDIC)

SPRING 2006

Past-Due Residential Real Estate Loans

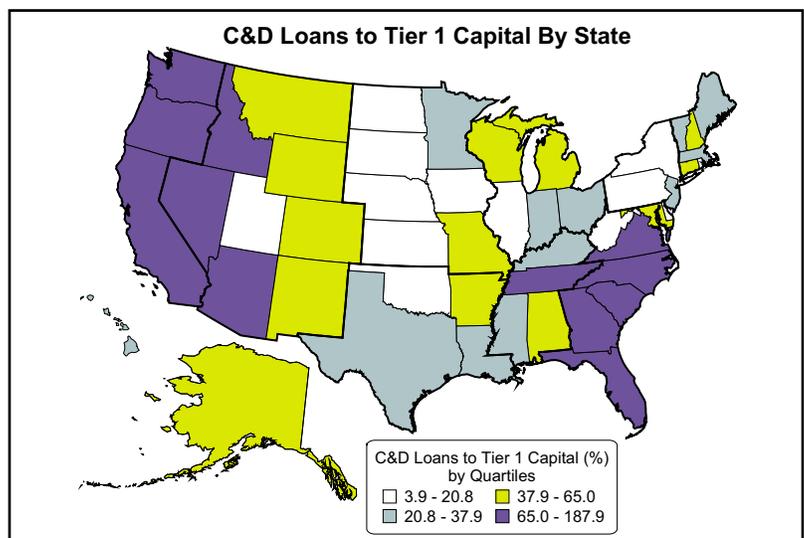
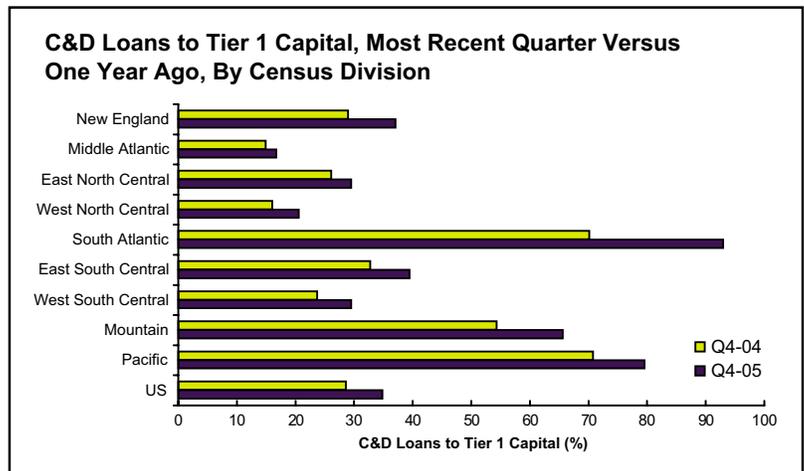
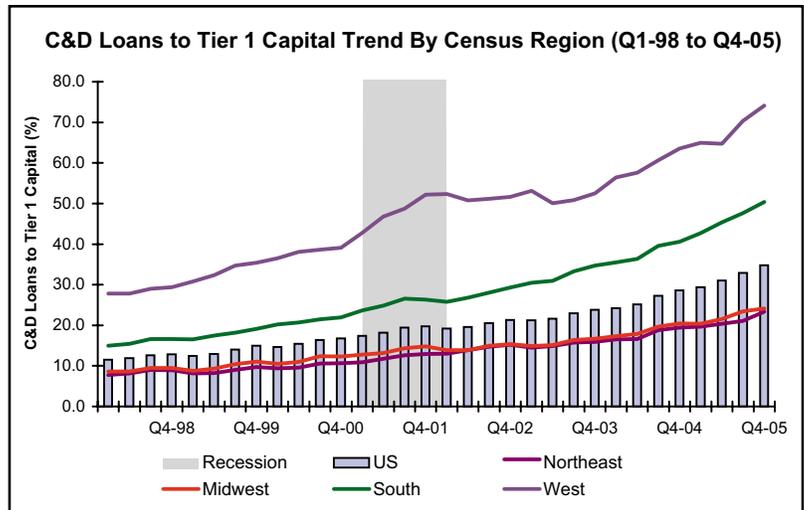
Area	Past-Due Resid. RE Loans (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.65	0.56	0.68	7	7
CT	0.63	0.44	0.67	36	40
MA	0.54	0.52	0.59	41	37
ME	0.89	0.68	0.81	31	35
NH	0.73	0.74	0.75	35	33
RI	0.25	0.23	0.22	44	44
VT	1.19	0.84	2.05	23	28
Middle Atlantic	0.91	0.82	1.00	6	6
NJ	0.55	0.44	0.65	40	39
NY	0.98	0.82	0.89	30	29
PA	1.12	1.00	1.25	25	25
South Atlantic	1.12	0.97	1.15	5	5
DC	0.00	0.00	0.07	48	48
DE	1.01	0.59	0.86	29	36
FL	0.32	0.22	0.54	43	45
GA	1.79	1.62	1.72	11	15
MD	0.77	0.74	0.92	33	32
NC	1.40	1.29	1.28	18	20
SC	1.53	1.70	1.44	16	13
VA	1.07	0.87	0.97	28	27
WV	2.07	1.96	2.19	7	6
East South Central	2.05	2.06	2.20	1	1
AL	1.77	1.72	2.04	12	12
KY	2.11	2.05	2.30	6	5
MS	2.70	2.75	2.92	1	2
TN	1.97	1.95	1.98	8	7
West South Central	1.80	1.82	1.85	3	2
AR	2.44	2.55	2.60	3	3
LA	2.54	2.96	2.73	2	1
OK	2.15	2.06	2.11	5	4
TX	1.43	1.38	1.35	17	19
East North Central	1.83	1.77	1.81	2	3
IL	1.73	1.78	1.79	13	11
IN	2.16	1.94	2.30	4	8
MI	1.97	1.81	1.83	9	9
OH	1.97	1.79	1.76	10	10
WI	1.60	1.64	1.50	15	14
West North Central	1.36	1.27	1.28	4	4
IA	1.37	1.26	1.21	19	21
KS	1.37	1.42	1.49	20	17
MN	1.36	1.20	1.19	21	23
MO	1.66	1.41	1.56	14	18
ND	0.79	0.68	0.64	32	34
NE	1.26	1.23	1.23	22	22
SD	0.73	0.78	0.39	34	31
Mountain	0.56	0.49	0.81	8	8
AZ	0.00	0.00	0.00	48	48
CO	0.60	0.42	0.72	38	41
ID	0.56	0.48	1.24	39	38
MT	1.19	1.53	1.26	24	16
NM	1.11	0.89	1.30	26	26
NV	0.00	0.00	0.00	48	48
UT	1.09	0.81	1.13	27	30
WY	0.62	1.16	0.88	37	24
Pacific	0.01	0.00	0.00	9	9
AK	0.05	0.23	0.33	47	43
CA	0.00	0.00	0.00	48	48
HI	0.23	0.19	0.42	45	46
OR	0.18	0.07	0.19	46	47
WA	0.53	0.37	0.43	42	42
US	1.35	1.25	1.34		



Source: Residential Real Estate Loans Past-Due 30 Days or More or in Nonaccrual Status to Total Residential Real Estate Loans (median %). (FDIC)

Construction and Development (C&D) Loans to Tier 1 Capital

Area	C&D Loans to Tier 1 Capital (Q4-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	37.1	34.2	29.0	5	5
CT	42.2	43.1	36.9	23	22
MA	36.3	34.2	29.9	28	26
ME	33.2	31.5	27.5	30	29
NH	37.9	31.0	26.3	25	31
RI	11.1	7.2	7.4	46	46
VT	37.9	35.1	26.8	26	24
Middle Atlantic	16.7	16.9	14.9	9	9
NJ	32.3	26.3	19.2	32	36
NY	11.8	12.5	11.4	45	44
PA	17.5	17.8	16.4	42	40
South Atlantic	93.0	87.2	70.1	1	1
DC	28.6	32.3	26.8	36	28
DE	3.9	2.3	2.3	51	50
FL	113.8	106.0	84.7	6	6
GA	135.0	134.1	107.8	3	3
MD	62.5	62.7	54.1	14	13
NC	111.2	107.0	97.5	7	5
SC	96.8	96.1	66.0	8	8
VA	68.9	69.4	65.0	11	11
WV	18.6	15.3	13.4	41	43
East South Central	39.4	38.5	32.8	4	4
AL	47.4	42.8	31.6	20	23
KY	24.7	25.0	22.9	37	37
MS	30.0	27.0	22.1	35	35
TN	65.0	59.9	51.1	12	14
West South Central	29.5	28.5	23.7	7	6
AR	47.1	50.6	40.5	22	18
LA	31.9	31.0	24.4	33	30
OK	18.7	17.4	13.8	40	41
TX	31.7	29.9	26.8	34	34
East North Central	29.5	27.6	26.1	6	7
IL	19.6	20.7	18.9	39	38
IN	32.5	30.5	26.4	31	33
MI	55.1	54.3	51.3	16	16
OH	20.8	19.8	21.2	38	39
WI	49.1	47.1	39.0	19	19
West North Central	20.6	19.2	16.1	8	8
IA	16.8	15.7	12.1	43	42
KS	11.9	12.0	10.3	44	45
MN	34.8	33.8	29.7	29	27
MO	47.4	46.6	37.2	21	20
ND	6.7	6.2	5.1	47	48
NE	4.7	4.5	3.0	50	49
SD	5.2	6.9	3.2	48	47
Mountain	65.6	64.2	54.3	3	3
AZ	187.9	193.4	140.2	1	1
CO	64.2	70.7	59.1	13	10
ID	117.5	128.6	114.0	5	4
MT	39.0	35.0	28.1	24	25
NM	51.1	53.4	49.5	18	17
NV	152.3	173.8	130.7	2	2
UT	4.9	1.4	2.4	49	51
WY	52.8	45.6	34.6	17	21
Pacific	79.6	75.4	70.8	2	2
AK	57.1	57.1	54.9	15	15
CA	70.5	64.8	68.3	10	12
HI	36.3	30.8	36.6	27	32
OR	91.3	88.0	77.8	9	9
WA	120.6	99.6	79.8	4	7
US	34.8	32.9	28.6		



Source: C&D Loans Divided by Tier 1 Capital (median %). (FDIC)