FDIC State Profiles

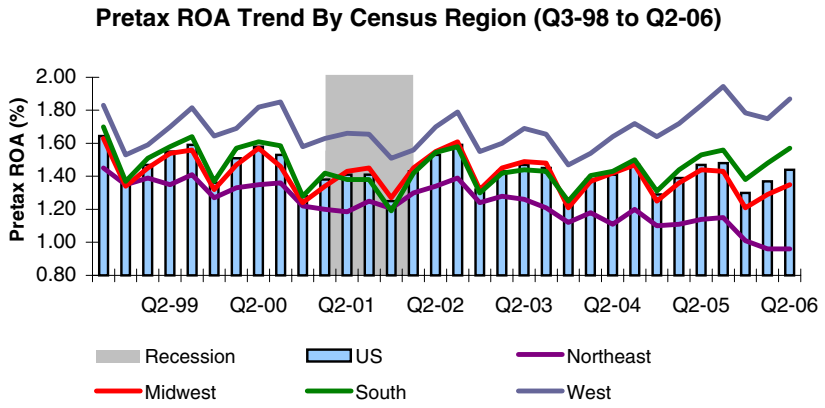
Banking Indicators
Capital and Earnings

Fall 2006

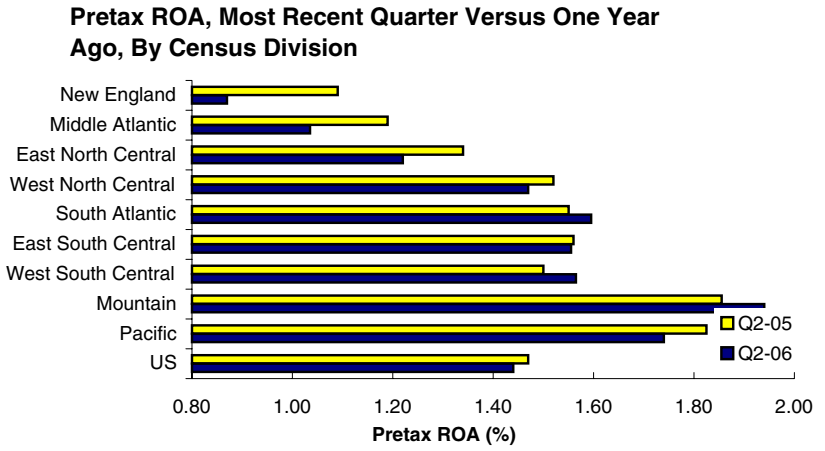
Pretax Return on Assets (ROA)

Area	Pretax ROA (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.87**	**0.89**	**1.09**	**9**	**9**
CT	1.16	1.08	1.25	43	43
MA	0.74	0.81	0.97	50	49
ME	1.17	1.08	1.30	42	42
NH	0.98	0.85	1.12	46	48
RI	0.75	0.70	1.33	49	50
VT	1.24	0.95	1.30	39	47
Middle Atlantic	**1.04**	**1.03**	**1.19**	**8**	**8**
NJ	0.89	0.97	1.28	48	45
NY	1.21	1.17	1.25	40	39
PA	0.96	0.96	1.11	47	46
South Atlantic	**1.60**	**1.51**	**1.55**	**3**	**3**
DC	0.12	0.05	0.19	51	51
DE	2.59	2.62	2.56	2	2
FL	1.54	1.47	1.53	24	23
GA	1.84	1.77	1.70	8	7
MD	1.45	1.34	1.35	29	32
NC	1.36	1.27	1.26	35	36
SC	1.59	1.44	1.60	20	26
VA	1.44	1.44	1.52	30	26
WV	1.51	1.43	1.48	26	28
East South Central	**1.56**	**1.44**	**1.56**	**5**	**5**
AL	1.67	1.61	1.73	14	12
KY	1.50	1.41	1.55	27	29
MS	1.64	1.50	1.59	16	21
TN	1.40	1.30	1.47	33	35
West South Central	**1.57**	**1.49**	**1.50**	**4**	**4**
AR	1.34	1.32	1.49	38	34
LA	1.69	1.55	1.51	12	18
OK	1.56	1.54	1.59	22	19
TX	1.58	1.47	1.45	21	23
East North Central	**1.22**	**1.16**	**1.34**	**7**	**7**
IL	1.19	1.14	1.30	41	40
IN	1.12	1.08	1.22	45	43
MI	1.40	1.34	1.41	33	31
OH	1.14	1.09	1.32	44	41
WI	1.35	1.24	1.53	37	38
West North Central	**1.47**	**1.40**	**1.52**	**6**	**6**
IA	1.36	1.27	1.46	35	36
KS	1.41	1.33	1.36	32	33
MN	1.59	1.49	1.65	19	22
MO	1.43	1.37	1.47	31	30
ND	1.72	1.58	1.66	11	17
NE	1.47	1.45	1.55	28	25
SD	1.88	1.85	1.89	6	5
Mountain	**1.94**	**1.76**	**1.86**	**1**	**1**
AZ	1.67	1.60	1.54	14	14
CO	1.63	1.53	1.69	17	20
ID	1.90	1.72	1.90	5	8
MT	2.21	1.90	1.97	4	4
NM	1.86	1.66	1.78	7	9
NV	2.50	2.34	2.21	3	3
UT	3.34	2.89	2.56	1	1
WY	1.63	1.64	1.84	17	10
Pacific	**1.74**	**1.75**	**1.83**	**2**	**2**
AK	1.55	1.63	1.63	23	11
CA	1.81	1.81	1.96	9	6
HI	1.53	1.60	1.91	25	15
OR	1.76	1.59	1.67	10	16
WA	1.68	1.61	1.65	13	12
US	**1.44**	**1.37**	**1.47**		

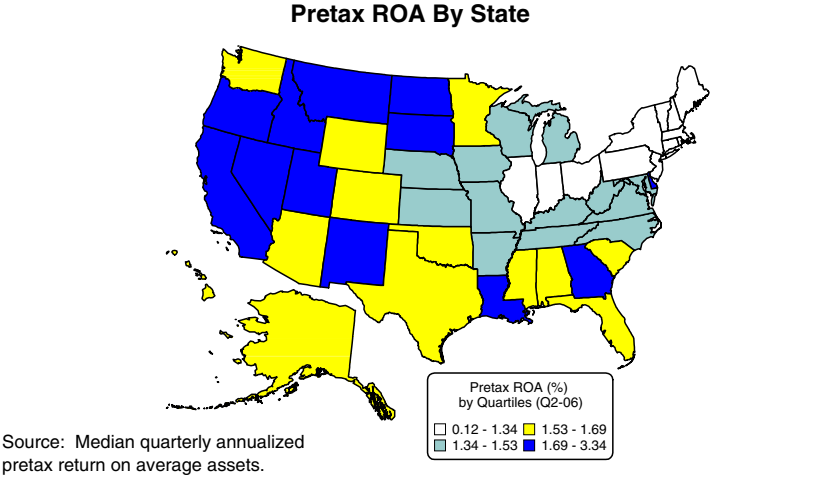
Source: Median quarterly annualized pretax return on average assets. (FDIC)



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



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

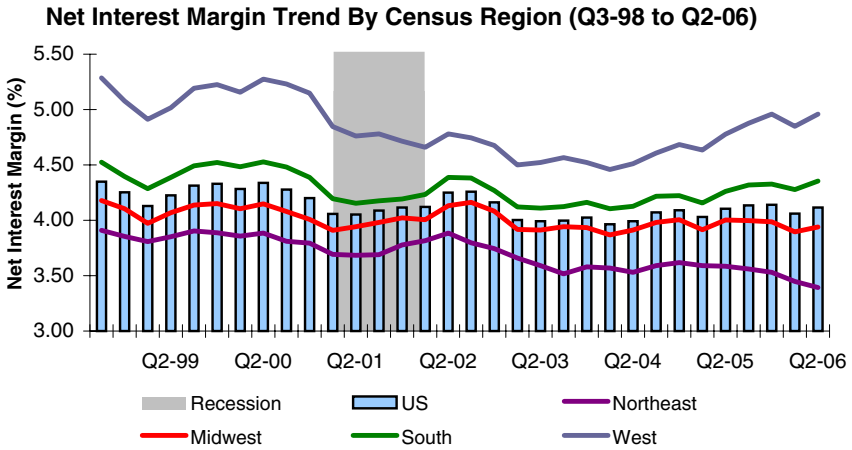


Source: Median quarterly annualized pretax return on average assets.

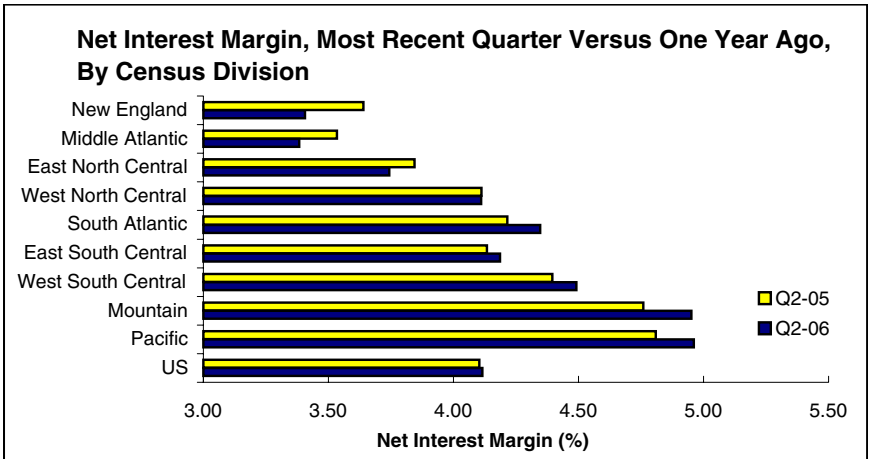
Net Interest Margin

Area	Net Interest Margin (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**3.41**	**3.48**	**3.64**	**8**	**8**
CT	3.78	3.76	3.77	40	40
MA	3.19	3.31	3.49	50	48
ME	3.53	3.54	3.77	47	47
NH	3.94	3.94	4.08	38	38
RI	2.89	3.08	3.33	51	51
VT	4.39	4.45	4.35	20	16
Middle Atlantic	**3.38**	**3.42**	**3.53**	**9**	**9**
NJ	3.29	3.30	3.44	48	49
NY	3.66	3.68	3.78	44	43
PA	3.25	3.29	3.40	49	50
South Atlantic	**4.35**	**4.27**	**4.22**	**4**	**4**
DC	4.65	4.01	3.79	14	33
DE	4.21	4.25	3.99	27	20
FL	4.30	4.20	4.19	23	24
GA	4.66	4.52	4.40	13	12
MD	4.03	4.03	3.97	36	32
NC	4.16	4.00	3.85	30	35
SC	4.29	4.14	4.25	25	26
VA	4.11	4.12	4.18	31	29
WV	4.42	4.33	4.24	18	19
East South Central	**4.19**	**4.10**	**4.13**	**5**	**5**
AL	4.30	4.22	4.15	24	22
KY	4.07	4.00	4.04	35	34
MS	4.25	4.15	4.16	26	25
TN	4.17	4.13	4.26	28	27
West South Central	**4.49**	**4.41**	**4.40**	**3**	**3**
AR	3.97	3.95	4.08	37	37
LA	4.75	4.61	4.58	11	11
OK	4.59	4.48	4.50	15	14
TX	4.54	4.46	4.39	16	15
East North Central	**3.74**	**3.72**	**3.84**	**7**	**7**
IL	3.64	3.64	3.77	45	45
IN	3.67	3.66	3.72	43	44
MI	4.17	4.13	4.24	29	28
OH	3.76	3.76	3.82	41	41
WI	3.81	3.74	4.00	39	42
West North Central	**4.11**	**4.04**	**4.11**	**6**	**6**
IA	3.63	3.63	3.77	46	46
KS	4.11	4.05	4.07	32	31
MN	4.41	4.37	4.49	19	17
MO	4.08	3.98	4.02	33	36
ND	4.33	4.23	4.27	21	21
NE	4.08	4.07	4.18	34	30
SD	4.69	4.52	4.65	12	13
Mountain	**4.95**	**4.81**	**4.76**	**2**	**2**
AZ	5.19	5.25	5.29	6	3
CO	4.47	4.36	4.44	17	18
ID	5.46	5.22	5.21	2	4
MT	5.02	4.79	4.78	8	10
NM	5.03	4.98	4.76	7	7
NV	5.45	5.35	5.07	3	2
UT	5.76	5.75	5.45	1	1
WY	4.31	4.22	4.27	22	23
Pacific	**4.96**	**4.91**	**4.81**	**1**	**1**
AK	5.35	5.15	5.22	5	6
CA	4.91	4.85	4.71	10	9
HI	3.73	3.91	4.29	42	39
OR	5.37	5.17	5.02	4	5
WA	4.97	4.88	4.86	9	8
US	**4.12**	**4.06**	**4.10**		

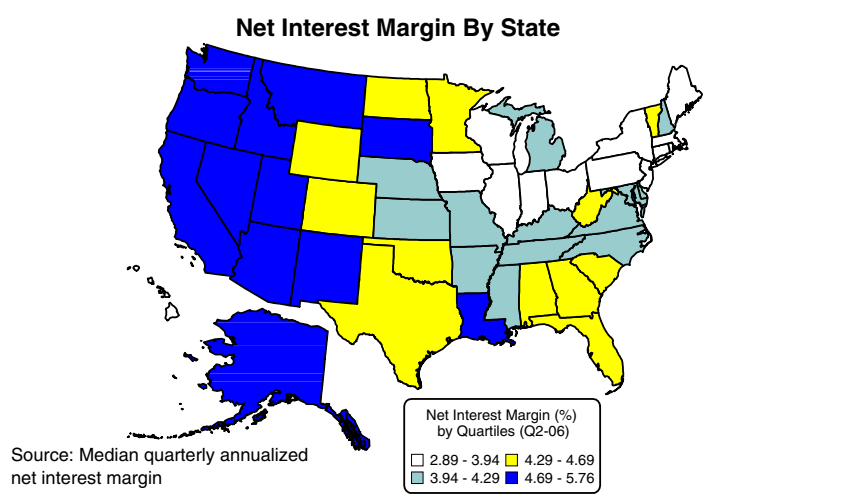
Source: Median quarterly annualized net interest margin. (FDIC)



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



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



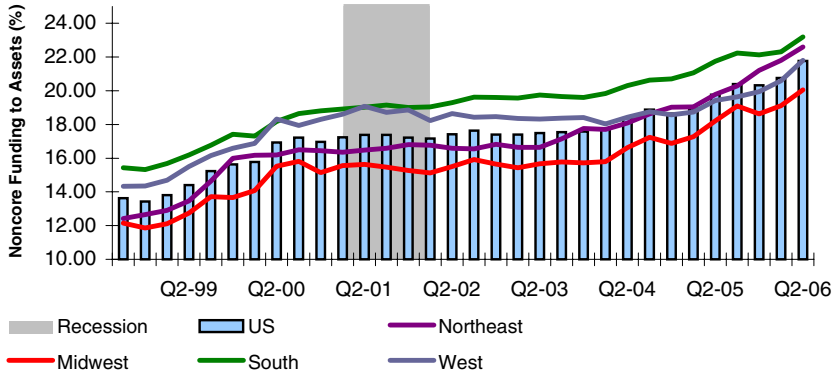
Source: Median quarterly annualized net interest margin

Noncore Funding to Assets

Area	Noncore Funding to Assets (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**25.95**	**24.40**	**21.86**	**1**	**2**
CT	23.76	23.15	20.53	20	18
MA	26.70	24.99	22.26	13	14
ME	31.49	31.18	27.60	1	1
NH	21.53	21.02	18.93	25	26
RI	28.43	27.69	24.28	6	6
VT	19.20	16.42	15.19	41	47
Middle Atlantic	**21.07**	**20.47**	**18.83**	**6**	**6**
NJ	20.93	19.30	17.32	30	32
NY	20.71	20.41	18.88	31	29
PA	21.43	21.18	19.74	27	25
South Atlantic	**25.57**	**24.79**	**23.29**	**3**	**1**
DC	28.73	28.82	20.70	5	2
DE	30.89	28.36	25.53	2	4
FL	26.91	26.07	22.88	11	12
GA	27.14	26.35	25.11	10	11
MD	23.73	22.57	21.95	21	20
NC	28.75	27.74	27.48	4	5
SC	25.56	25.01	24.89	15	13
VA	22.01	20.88	19.00	24	27
WV	17.11	16.35	15.84	50	48
East South Central	**24.49**	**23.09**	**23.40**	**4**	**4**
AL	27.43	26.80	26.06	9	10
KY	23.27	21.72	21.81	23	23
MS	23.48	21.56	23.77	22	24
TN	25.23	23.86	23.37	16	16
West South Central	**20.12**	**19.30**	**19.48**	**7**	**7**
AR	28.00	27.56	27.56	8	7
LA	19.19	18.36	20.33	42	39
OK	21.16	20.03	19.39	29	31
TX	18.61	17.45	17.49	44	43
East North Central	**21.15**	**20.57**	**19.04**	**5**	**5**
IL	19.56	18.81	17.60	38	36
IN	24.76	24.95	23.88	17	15
MI	24.00	22.76	21.53	19	19
OH	20.68	20.33	19.45	32	30
WI	21.38	20.58	19.04	28	28
West North Central	**19.22**	**18.23**	**17.50**	**9**	**9**
IA	19.41	18.24	17.49	39	41
KS	19.00	18.26	17.76	43	40
MN	18.40	17.16	17.47	46	44
MO	20.52	19.23	17.68	33	33
ND	18.20	15.14	15.27	47	51
NE	20.17	18.92	18.29	35	35
SD	20.16	18.78	17.14	36	37
Mountain	**19.68**	**18.47**	**17.81**	**8**	**8**
AZ	20.18	18.14	14.68	34	42
CO	17.35	16.69	15.97	48	46
ID	21.47	22.37	19.36	26	21
MT	17.29	15.96	17.68	49	49
NM	19.30	18.55	18.21	40	38
NV	24.40	21.99	19.87	18	22
UT	29.74	28.47	26.55	3	3
WY	19.82	18.92	17.85	37	34
Pacific	**25.61**	**23.47**	**21.78**	**2**	**3**
AK	15.20	15.74	16.51	51	50
CA	26.74	23.69	22.06	12	17
HI	26.11	26.90	26.86	14	9
OR	18.55	16.93	16.29	45	45
WA	28.14	26.99	24.24	7	8
US	**21.78**	**20.76**	**19.76**		

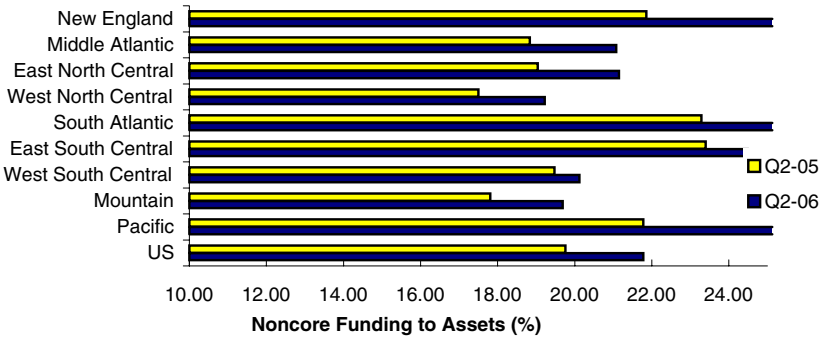
Source: The median ratio of noncore funding to assets (%). Noncore funding includes foreign deposits, large time deposits (> $100,000), brokered deposits, and other borrowings. (FDIC)

Noncore Funding to Assets Trend By Census Region (Q3-98 to Q2-06)



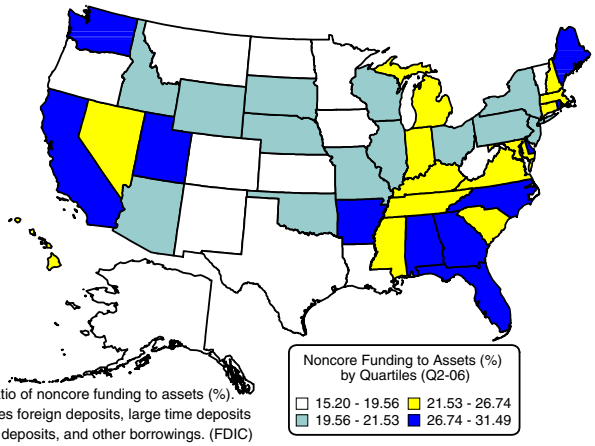
Source: The median ratio of noncore funding to assets (%). Noncore funding includes foreign deposits, large time deposits (> $100,000), brokered deposits, and other borrowings. (FDIC)

Noncore Funding to Assets, Most Recent Quarter Versus One Year Ago, By Census Division



Source: The median ratio of noncore funding to assets (%). Noncore funding includes foreign deposits, large time deposits (> $100,000), brokered deposits, and other borrowings. (FDIC)

Noncore Funding to Assets By State



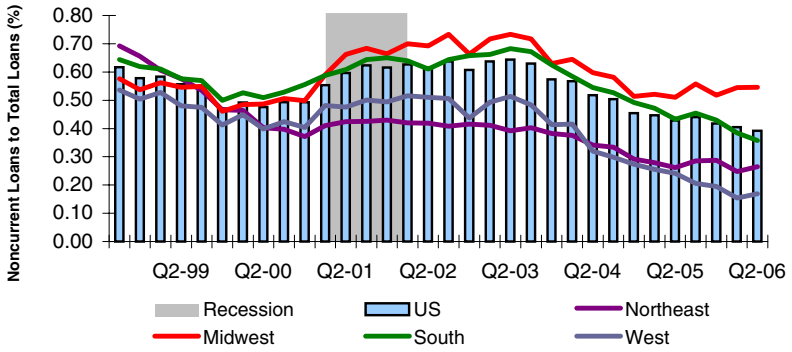
Source: The median ratio of noncore funding to assets (%). Noncore funding includes foreign deposits, large time deposits (> $100,000), brokered deposits, and other borrowings. (FDIC)

Noncurrent Loans to Total Loans

Area	Noncurrent Loans to Total Loans (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.20**	**0.16**	**0.14**	**8**	**8**
CT	0.21	0.21	0.28	37	36
MA	0.13	0.11	0.09	45	43
ME	0.37	0.38	0.33	28	27
NH	0.20	0.17	0.20	40	40
RI	0.25	0.15	0.07	35	42
VT	0.51	0.45	0.49	17	18
Middle Atlantic	**0.32**	**0.33**	**0.37**	**5**	**5**
NJ	0.20	0.16	0.19	38	41
NY	0.32	0.32	0.38	31	33
PA	0.44	0.41	0.48	20	22
South Atlantic	**0.24**	**0.24**	**0.29**	**7**	**7**
DC	0.00	0.03	0.29	51	50
DE	0.17	0.34	0.42	41	32
FL	0.06	0.08	0.12	47	47
GA	0.30	0.40	0.42	32	24
MD	0.20	0.20	0.22	39	39
NC	0.33	0.31	0.37	30	34
SC	0.43	0.35	0.45	21	29
VA	0.21	0.21	0.27	36	37
WV	0.55	0.54	0.43	13	14
East South Central	**0.43**	**0.47**	**0.50**	**4**	**4**
AL	0.40	0.41	0.48	24	23
KY	0.51	0.60	0.58	16	11
MS	0.54	0.44	0.59	14	19
TN	0.36	0.40	0.44	29	26
West South Central	**0.45**	**0.50**	**0.53**	**3**	**2**
AR	0.80	0.79	0.91	2	1
LA	0.63	0.67	0.70	7	6
OK	0.57	0.61	0.73	12	9
TX	0.30	0.34	0.38	33	31
East North Central	**0.61**	**0.61**	**0.58**	**1**	**1**
IL	0.50	0.55	0.50	18	12
IN	0.69	0.71	0.73	6	3
MI	0.74	0.72	0.58	4	2
OH	0.76	0.67	0.66	3	5
WI	0.58	0.61	0.56	11	8
West North Central	**0.50**	**0.48**	**0.46**	**2**	**3**
IA	0.41	0.42	0.36	23	21
KS	0.44	0.47	0.50	19	17
MN	0.62	0.50	0.45	8	16
MO	0.40	0.40	0.44	25	25
ND	0.53	0.54	0.63	15	13
NE	0.62	0.61	0.60	9	10
SD	0.60	0.64	0.57	10	7
Mountain	**0.29**	**0.29**	**0.33**	**6**	**6**
AZ	0.01	0.02	0.01	50	51
CO	0.29	0.27	0.32	34	35
ID	0.15	0.09	0.16	44	45
MT	0.71	0.69	0.74	5	4
NM	0.37	0.36	0.41	27	28
NV	0.17	0.10	0.17	42	44
UT	0.38	0.35	0.51	26	30
WY	0.41	0.52	0.37	22	15
Pacific	**0.07**	**0.09**	**0.16**	**9**	**9**
AK	0.90	0.43	0.66	1	20
CA	0.03	0.06	0.11	49	49
HI	0.04	0.08	0.12	48	46
OR	0.09	0.06	0.15	46	48
WA	0.16	0.20	0.30	43	38
US	**0.39**	**0.40**	**0.43**		

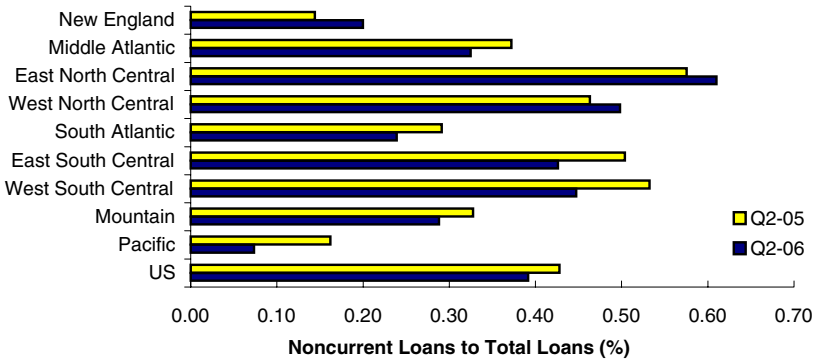
Source: Median ratio of noncurrent loans to total loans. Noncurrent loans are 90 days past-due or in nonaccrual status. (FDIC)

Noncurrent Loans to Total Loans Trend By Census Region (Q3-98 to Q2-06)



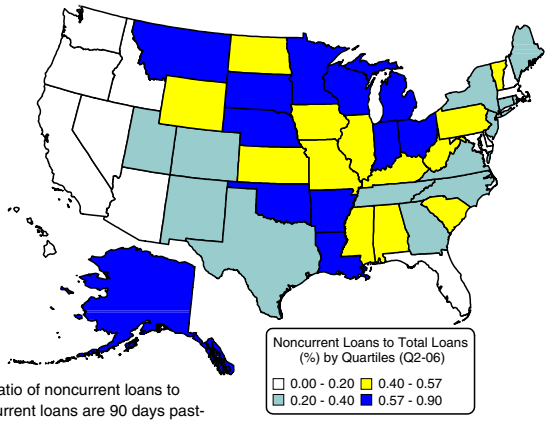
Source: Median ratio of noncurrent loans to total loans. Noncurrent loans are 90 days past-due or in nonaccrual status. (FDIC)

Noncurrent Loans to Total Loans, Most Recent Quarter Versus One Year Ago, By Census Division



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

Noncurrent Loans to Total Loans By State



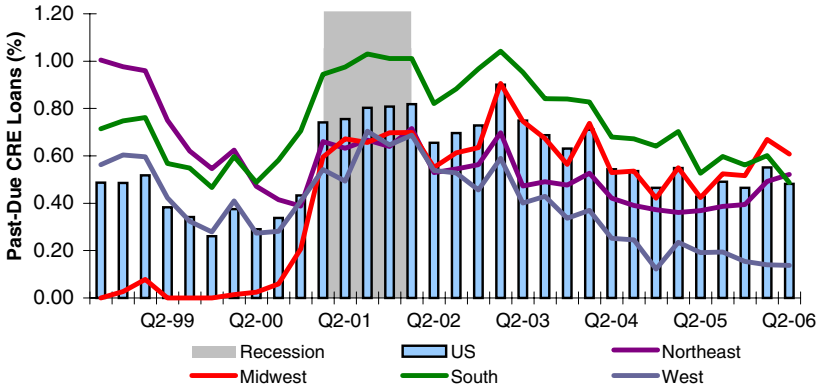
Source: Median ratio of noncurrent loans to total loans. Noncurrent loans are 90 days past-due or in nonaccrual status. (FDIC)

Past-Due CRE Loans

Area	Past-Due CRE Loans (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.47**	**0.31**	**0.26**	**5**	**8**
CT	0.21	0.42	0.34	36	28
MA	0.27	0.17	0.13	34	39
ME	1.10	0.71	0.61	3	21
NH	0.51	0.23	0.37	24	37
RI	0.18	0.18	0.17	39	38
VT	1.06	1.02	1.25	5	6
Middle Atlantic	**0.61**	**0.59**	**0.47**	**3**	**4**
NJ	0.34	0.29	0.16	33	35
NY	0.46	0.77	0.62	28	15
PA	0.68	0.63	0.74	16	24
South Atlantic	**0.28**	**0.40**	**0.31**	**8**	**7**
DC	0.00	0.00	0.35	48	47
DE	0.02	0.13	0.16	46	42
FL	0.00	0.07	0.02	47	43
GA	0.48	0.66	0.57	26	23
MD	0.22	0.26	0.15	35	36
NC	0.46	0.47	0.40	27	27
SC	0.87	0.73	0.56	11	20
VA	0.36	0.37	0.32	31	32
WV	0.90	1.43	0.74	10	2
East South Central	**0.72**	**0.85**	**0.79**	**2**	**2**
AL	0.59	0.78	0.70	19	14
KY	0.75	0.68	0.78	14	22
MS	0.96	1.23	1.45	6	4
TN	0.70	0.83	0.69	15	12
West South Central	**0.56**	**0.69**	**0.64**	**4**	**3**
AR	0.86	0.99	0.95	12	8
LA	0.52	0.76	0.78	23	17
OK	0.68	0.95	0.74	17	10
TX	0.42	0.53	0.50	29	26
East North Central	**0.85**	**0.87**	**0.69**	**1**	**1**
IL	0.48	0.56	0.43	25	25
IN	1.06	0.93	0.90	4	11
MI	1.55	1.52	0.93	2	1
OH	0.90	1.01	0.81	9	7
WI	0.94	1.07	0.96	7	5
West North Central	**0.43**	**0.48**	**0.21**	**6**	**6**
IA	0.36	0.34	0.18	32	34
KS	0.17	0.14	0.00	40	41
MN	0.86	0.74	0.37	13	19
MO	0.54	0.80	0.42	20	13
ND	0.13	0.38	0.23	41	31
NE	0.05	0.06	0.16	44	45
SD	0.40	0.77	0.01	30	16
Mountain	**0.39**	**0.49**	**0.40**	**7**	**5**
AZ	0.00	0.00	0.00	48	47
CO	0.59	0.95	0.51	18	9
ID	0.20	0.16	0.43	37	40
MT	0.91	1.31	0.72	8	3
NM	0.52	0.39	0.56	22	30
NV	0.08	0.00	0.00	43	47
UT	0.19	0.40	0.00	38	29
WY	0.54	0.74	1.16	21	18
Pacific	**0.00**	**0.00**	**0.02**	**9**	**9**
AK	2.03	0.34	1.55	1	33
CA	0.00	0.00	0.00	48	47
HI	0.00	0.01	0.12	48	46
OR	0.05	0.00	0.22	45	47
WA	0.09	0.07	0.16	42	44
US	**0.48**	**0.55**	**0.43**		

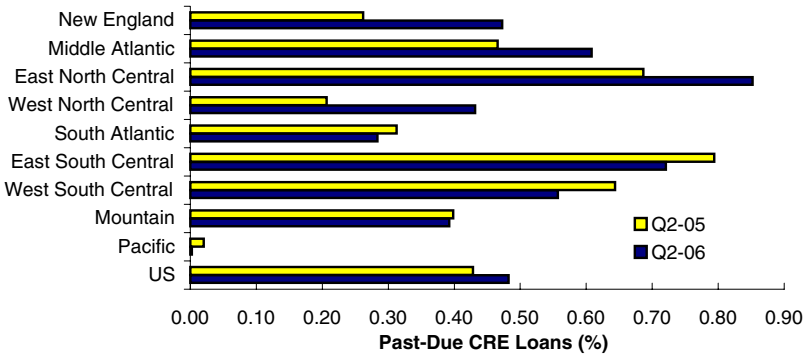
Source: Commercial Real Estate (CRE) Loans Past-Due 30 Days or More to Total CRE Lending (median %). (FDIC)

Past-Due CRE Loans Trend By Census Region (Q3-98 to Q2-06)



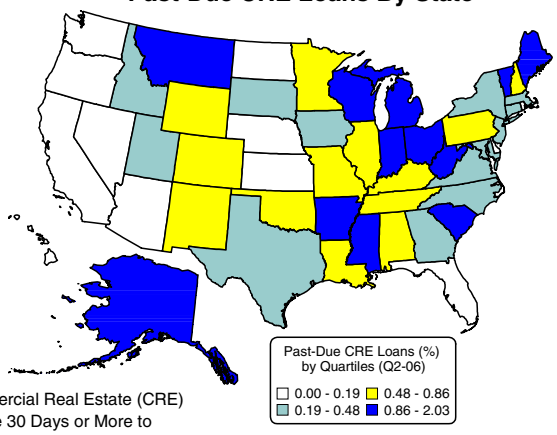
Source: Commercial Real Estate (CRE) Loans Past-Due 30 Days or More to Total CRE Lending (median %). (FDIC)

Past-Due CRE Loans, Most Recent Quarter Versus One Year Ago, By Census Division



Source: Commercial Real Estate (CRE) Loans Past-Due 30 Days or More to Total CRE Lending (median %). (FDIC)

Past-Due CRE Loans By State



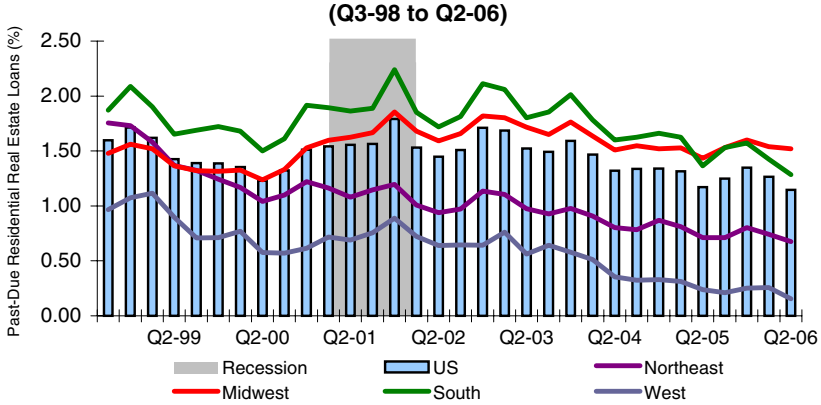
Source: Commercial Real Estate (CRE) Loans Past-Due 30 Days or More to Total CRE Lending (median %). (FDIC)

Past-Due Residential Real Estate Loans

Area	Past-Due Residential Real Estate Loans (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.54**	**0.60**	**0.55**	**7**	**7**
CT	0.33	0.45	0.35	40	42
MA	0.50	0.53	0.54	36	40
ME	0.77	0.83	0.74	29	32
NH	0.66	0.76	0.73	33	36
RI	0.28	0.26	0.16	41	45
VT	0.96	1.07	1.06	26	23
Middle Atlantic	**0.77**	**0.82**	**0.83**	**6**	**6**
NJ	0.41	0.50	0.47	38	41
NY	0.71	0.89	0.83	30	28
PA	0.99	1.03	0.99	24	25
South Atlantic	**0.86**	**1.02**	**0.98**	**5**	**5**
DC	0.00	0.25	0.00	48	46
DE	0.90	0.81	0.74	27	33
FL	0.21	0.33	0.28	42	44
GA	1.28	1.51	1.48	17	14
MD	0.68	0.98	0.71	31	27
NC	1.06	1.06	1.20	21	24
SC	1.49	1.42	1.41	15	17
VA	0.67	0.78	0.79	32	35
WV	1.96	1.60	2.10	4	12
East South Central	**1.83**	**2.06**	**1.93**	**1**	**1**
AL	1.64	1.46	1.40	13	16
KY	1.87	2.18	1.95	7	4
MS	2.20	2.47	2.66	1	1
TN	1.70	1.96	2.03	12	5
West South Central	**1.44**	**1.62**	**1.50**	**3**	**3**
AR	2.04	2.38	2.23	3	2
LA	1.91	2.26	2.42	6	3
OK	1.74	1.76	1.79	10	9
TX	1.02	1.21	1.07	23	21
East North Central	**1.80**	**1.78**	**1.69**	**2**	**2**
IL	1.74	1.78	1.53	11	8
IN	1.91	1.95	1.89	5	6
MI	2.05	1.88	1.84	2	7
OH	1.81	1.74	1.72	8	10
WI	1.77	1.67	1.63	9	11
West North Central	**1.25**	**1.32**	**1.22**	**4**	**4**
IA	1.22	1.24	1.31	18	20
KS	1.06	1.37	1.37	22	18
MN	1.30	1.29	1.01	16	19
MO	1.63	1.59	1.45	14	13
ND	0.99	0.85	0.74	25	31
NE	1.20	1.47	1.17	19	15
SD	0.58	0.68	0.71	35	37
Mountain	**0.42**	**0.59**	**0.56**	**8**	**8**
AZ	0.00	0.00	0.00	48	49
CO	0.49	0.78	0.51	37	34
ID	0.38	0.88	0.79	39	29
MT	1.11	1.11	1.23	20	22
NM	0.79	0.87	1.07	28	30
NV	0.00	0.00	0.00	48	49
UT	0.13	0.63	0.28	45	38
WY	0.65	0.56	0.85	34	39
Pacific	**0.00**	**0.00**	**0.00**	**9**	**9**
AK	0.21	0.99	0.23	43	26
CA	0.00	0.00	0.00	48	49
HI	0.12	0.18	0.21	47	47
OR	0.12	0.10	0.19	46	48
WA	0.21	0.35	0.40	44	43
US	**1.15**	**1.27**	**1.17**		

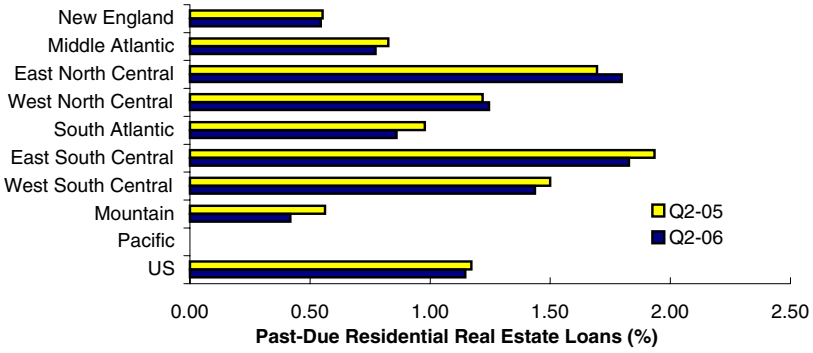
Source: Residential Real Estate Loans Past-Due 30 Days or More or in Nonaccrual Status to Total Residential Real Estate Loans (median %). (FDIC)

Past-Due Residential Real Estate Loans Trend By Census Region (Q3-98 to Q2-06)



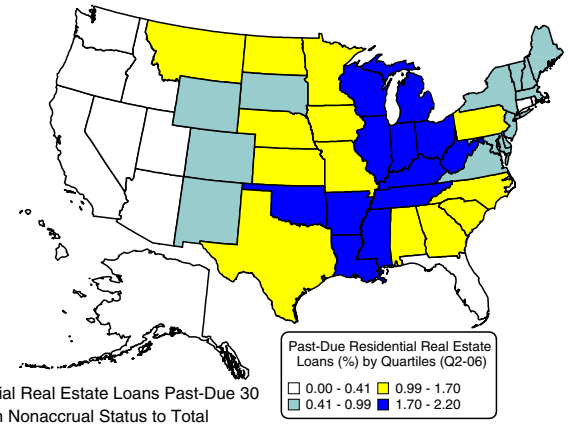
Source: Residential Real Estate Loans Past-Due 30 Days or More or in Nonaccrual Status to Total Residential Real Estate Loans (median %). (FDIC)

Past-Due Residential Real Estate Loans, Most Recent Quarter Versus One Year Ago, By Census Division



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

Past-Due Residential Real Estate Loans By State



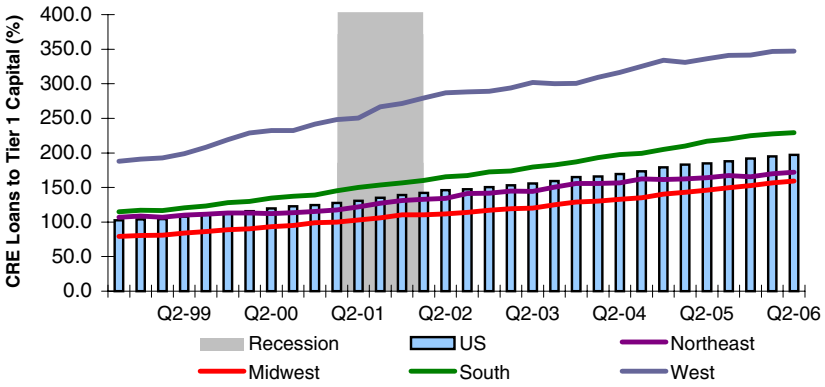
Source: Residential Real Estate Loans Past-Due 30 Days or More or in Nonaccrual Status to Total Residential Real Estate Loans (median %). (FDIC)

CRE Loans to Tier 1 Capital

Area	CRE Loans to Tier 1 Capital (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**185.8**	**181.9**	**170.6**	**6**	**6**
CT	171.2	171.8	161.3	34	33
MA	169.4	165.8	159.5	35	35
ME	230.9	229.7	219.9	22	21
NH	247.4	243.2	220.0	20	19
RI	69.7	78.0	106.5	47	46
VT	247.6	249.5	235.2	19	18
Middle Atlantic	**166.0**	**159.5**	**158.5**	**7**	**8**
NJ	229.2	219.1	215.5	23	23
NY	153.0	151.0	146.1	41	41
PA	171.9	162.7	148.9	32	36
South Atlantic	**340.8**	**338.7**	**320.8**	**2**	**2**
DC	258.6	210.4	115.7	17	25
DE	51.3	53.1	33.3	50	51
FL	419.5	422.2	419.0	5	4
GA	401.3	393.6	388.3	7	7
MD	274.1	265.4	251.3	14	14
NC	360.1	351.9	329.7	9	9
SC	317.5	306.3	282.2	11	11
VA	346.4	347.7	318.0	10	10
WV	161.1	160.3	158.0	37	38
East South Central	**204.4**	**204.6**	**190.3**	**4**	**4**
AL	219.7	222.0	191.1	24	22
KY	167.2	170.5	165.1	36	34
MS	181.2	180.7	179.0	31	30
TN	244.5	238.8	227.6	21	20
West South Central	**160.0**	**159.9**	**156.1**	**8**	**7**
AR	202.6	188.9	175.9	29	29
LA	171.8	172.5	169.3	33	32
OK	131.6	134.0	122.9	42	42
TX	157.8	160.8	156.5	38	37
East North Central	**187.7**	**185.2**	**179.2**	**5**	**5**
IL	157.6	155.3	148.0	39	40
IN	182.8	174.7	167.3	30	31
MI	269.4	275.9	258.8	15	13
OH	156.8	155.7	157.8	40	39
WI	254.5	251.1	260.4	18	17
West North Central	**134.8**	**130.1**	**120.9**	**9**	**9**
IA	111.4	103.3	97.3	43	44
KS	90.1	89.6	83.2	45	45
MN	207.4	206.0	192.3	28	26
MO	217.1	214.1	201.8	25	24
ND	69.8	61.3	64.7	46	47
NE	58.0	56.3	59.0	49	49
SD	62.5	54.9	56.7	48	50
Mountain	**258.6**	**256.3**	**232.0**	**3**	**3**
AZ	511.1	537.0	486.8	1	1
CO	266.0	254.9	230.1	16	16
ID	365.3	385.9	367.8	8	8
MT	212.1	202.8	166.0	26	28
NM	286.8	256.6	238.3	12	15
NV	448.0	451.3	465.4	3	2
UT	51.2	56.4	30.9	51	48
WY	210.9	205.3	180.5	27	27
Pacific	**414.8**	**410.4**	**413.2**	**1**	**1**
AK	280.4	286.8	292.6	13	12
CA	417.7	410.7	432.9	6	6
HI	109.8	110.0	124.4	44	43
OR	461.2	450.1	431.0	2	3
WA	426.8	421.5	383.6	4	5
US	**197.0**	**195.0**	**184.7**		

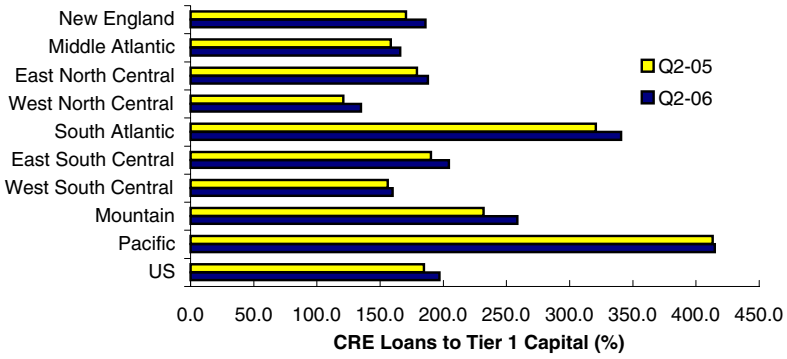
Source: Median ratio of CRE to Tier 1 Capital. CRE includes construction and development, multifamily, and nonresidential real estate. (FDIC)

CRE Loans to Tier 1 Capital Trend By Census Region (Q3-98 to Q2-06)



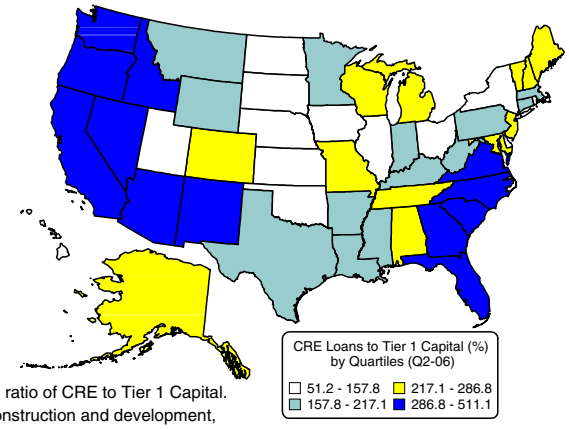
Source: Median ratio of CRE to Tier 1 Capital. CRE includes construction and development, multifamily, and nonresidential real estate. (FDIC)

CRE Loans to Tier 1 Capital, Most Recent Quarter Versus One Year Ago, By Census Division



Source: Median ratio of CRE to Tier 1 Capital. CRE includes construction and development, multifamily, and nonresidential real estate. (FDIC)

CRE Loans to Tier 1 Capital By State

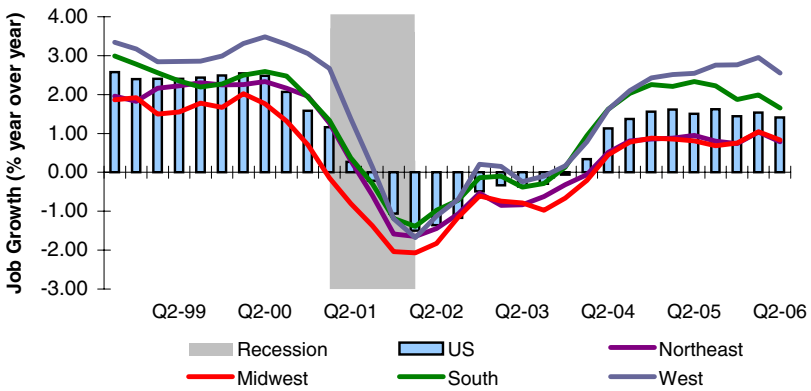


Source: Median ratio of CRE to Tier 1 Capital. CRE includes construction and development, multifamily, and nonresidential real estate. (FDIC)

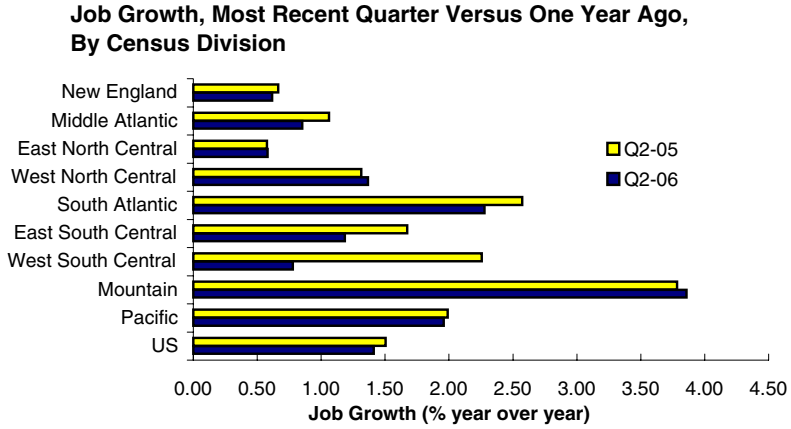
Job Growth

Area	Job Growth (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.62**	**0.87**	**0.66**	**8**	**8**
CT	0.50	0.80	0.92	45	44
MA	0.71	0.97	0.49	42	41
ME	0.20	0.08	0.11	47	49
NH	0.96	1.36	1.32	36	35
RI	0.48	0.88	0.65	46	43
VT	0.67	0.64	0.87	43	47
Middle Atlantic	**0.85**	**1.10**	**1.06**	**6**	**7**
NJ	0.91	1.28	1.21	37	37
NY	0.81	0.95	0.95	40	42
PA	0.87	1.18	1.12	39	38
South Atlantic	**2.28**	**2.54**	**2.57**	**2**	**2**
DC	1.49	1.44	0.94	27	30
DE	1.60	1.87	1.89	24	24
FL	3.27	3.78	3.85	7	6
GA	1.94	2.37	2.74	18	16
MD	1.45	1.61	1.58	29	27
NC	2.02	1.77	1.97	16	25
SC	2.55	2.18	1.37	11	20
VA	1.75	2.24	2.32	21	18
WV	0.90	1.41	1.30	38	32
East South Central	**1.19**	**1.57**	**1.67**	**5**	**5**
AL	1.80	2.53	2.29	20	13
KY	1.18	1.61	1.57	32	29
MS	0.02	0.21	0.84	49	48
TN	1.23	1.43	1.66	30	31
West South Central	**0.78**	**1.23**	**2.26**	**7**	**6**
AR	1.21	1.32	1.81	31	36
LA	-9.23	-8.63	1.44	51	51
OK	2.02	2.89	2.73	17	11
TX	2.54	2.93	2.40	12	10
East North Central	**0.58**	**0.77**	**0.58**	**9**	**9**
IL	0.97	1.13	0.73	35	40
IN	0.74	1.16	0.81	41	39
MI	-0.38	-0.35	-0.10	50	50
OH	0.57	0.75	0.44	44	45
WI	1.11	1.38	1.35	33	34
West North Central	**1.37**	**1.63**	**1.31**	**4**	**4**
IA	1.73	1.91	1.62	22	23
KS	0.13	0.72	1.06	48	46
MN	1.88	1.76	1.14	19	26
MO	0.99	1.41	1.29	34	33
ND	1.49	2.49	2.26	28	14
NE	1.65	2.10	1.38	23	21
SD	2.45	2.46	1.42	13	15
Mountain	**3.86**	**4.25**	**3.78**	**1**	**1**
AZ	4.79	5.57	5.36	3	2
CO	2.17	2.34	1.90	15	17
ID	5.14	5.07	3.52	1	3
MT	2.24	2.23	1.73	14	19
NM	2.62	2.79	2.28	10	12
NV	5.11	6.25	6.44	2	1
UT	4.58	4.40	3.61	4	4
WY	3.76	3.63	2.75	5	7
Pacific	**1.96**	**2.36**	**1.99**	**3**	**3**
AK	1.50	1.61	2.11	26	28
CA	1.52	1.97	1.69	25	22
HI	2.69	3.48	3.39	9	8
OR	3.58	3.86	2.93	6	5
WA	3.23	3.42	2.74	8	9
US	**1.41**	**1.53**	**1.50**		

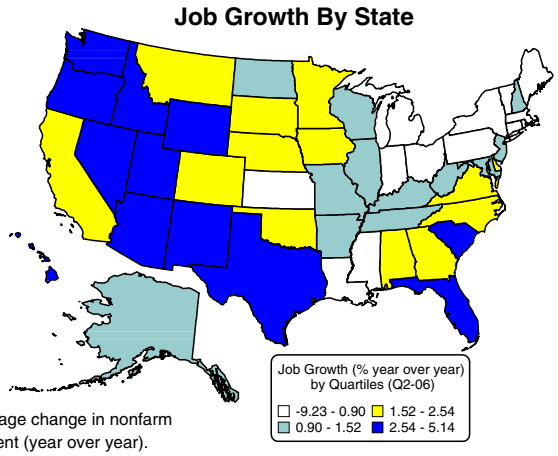
Source: Percentage change in nonfarm payroll employment (year over year). (Bureau of Labor Statistics)



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



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

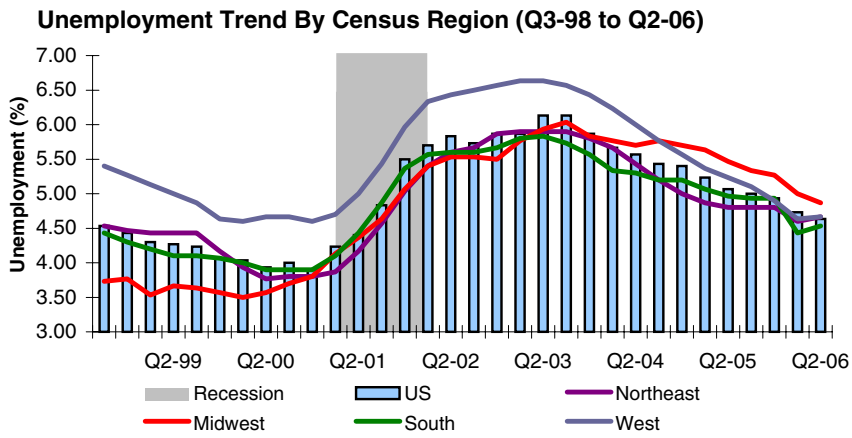


Source: Percentage change in nonfarm payroll employment (year over year). (Bureau of Labor Statistics)

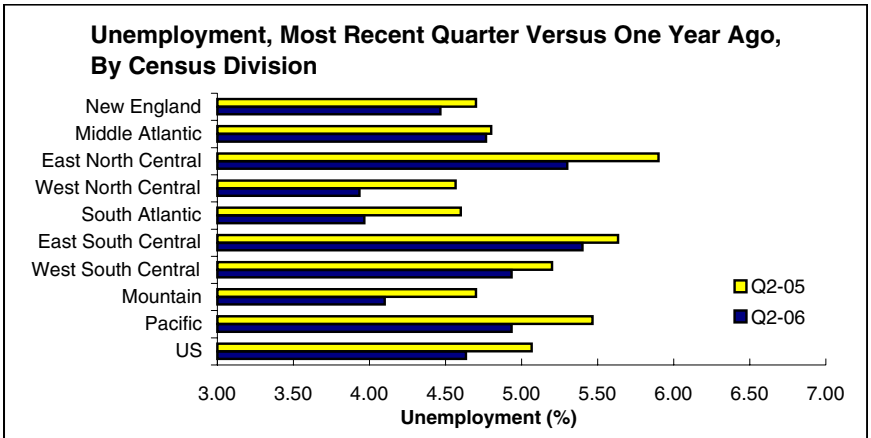
Unemployment

Area	Unemployment (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**4.47**	**4.57**	**4.70**	**6**	**6**
CT	4.00	4.57	4.93	33	24
MA	4.97	4.83	4.80	15	15
ME	4.40	4.40	4.83	29	31
NH	3.33	3.40	3.60	45	42
RI	5.47	4.97	5.00	8	12
VT	3.20	3.40	3.30	47	42
Middle Atlantic	**4.77**	**4.63**	**4.80**	**5**	**5**
NJ	5.00	4.57	4.27	14	24
NY	4.70	4.67	5.03	23	17
PA	4.73	4.43	5.00	20	28
South Atlantic	**3.97**	**3.93**	**4.60**	**8**	**9**
DC	5.53	5.33	6.63	6	7
DE	3.73	3.83	4.10	37	35
FL	3.07	3.10	3.87	49	48
GA	4.77	4.77	5.27	19	16
MD	3.77	3.50	4.17	36	41
NC	4.50	4.47	5.27	27	27
SC	6.60	6.37	6.57	3	4
VA	3.13	3.03	3.53	48	50
WV	4.60	3.93	4.90	24	34
East South Central	**5.40**	**5.50**	**5.63**	**1**	**1**
AL	3.60	3.57	4.00	39	40
KY	5.83	6.20	6.00	5	5
MS	7.37	8.23	7.07	1	1
TN	5.47	5.13	5.67	8	9
West South Central	**4.93**	**4.80**	**5.20**	**3**	**4**
AR	5.20	4.60	4.90	11	23
LA	4.87	4.63	5.37	18	21
OK	3.97	3.83	4.43	34	35
TX	5.10	5.00	5.23	12	11
East North Central	**5.30**	**5.37**	**5.90**	**2**	**2**
IL	4.73	5.10	5.87	20	10
IN	5.03	4.90	5.27	13	13
MI	6.50	6.53	6.80	4	3
OH	5.30	5.20	5.97	10	8
WI	4.73	4.67	4.67	20	17
West North Central	**3.93**	**4.23**	**4.57**	**9**	**7**
IA	3.53	4.10	4.60	40	33
KS	4.57	4.63	5.10	25	21
MN	3.80	4.20	3.97	35	32
MO	4.57	4.67	5.40	25	17
ND	3.37	3.23	3.47	43	47
NE	3.23	3.33	3.77	46	45
SD	2.97	3.40	3.87	50	42
Mountain	**4.10**	**4.10**	**4.70**	**7**	**8**
AZ	4.30	4.43	4.70	30	30
CO	4.43	4.43	5.20	28	28
ID	3.47	3.30	3.90	41	46
MT	3.63	3.63	4.07	38	39
NM	4.20	4.57	5.33	31	24
NV	4.10	3.73	4.10	32	37
UT	3.37	3.70	4.37	43	38
WY	3.40	3.10	3.70	42	48
Pacific	**4.93**	**4.87**	**5.47**	**3**	**3**
AK	6.90	6.90	6.60	2	2
CA	4.93	4.87	5.40	17	14
HI	2.97	2.50	2.77	50	51
OR	5.50	5.47	6.30	7	6
WA	4.97	4.67	5.60	15	20
US	**4.63**	**4.73**	**5.07**		

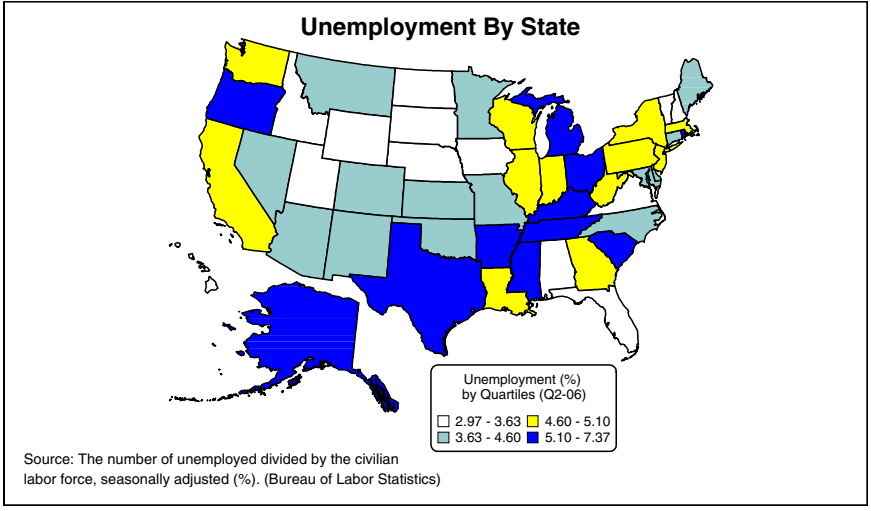
Source: The number of unemployed divided by the civilian labor force, seasonally adjusted (%). (Bureau of Labor Statistics)



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



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

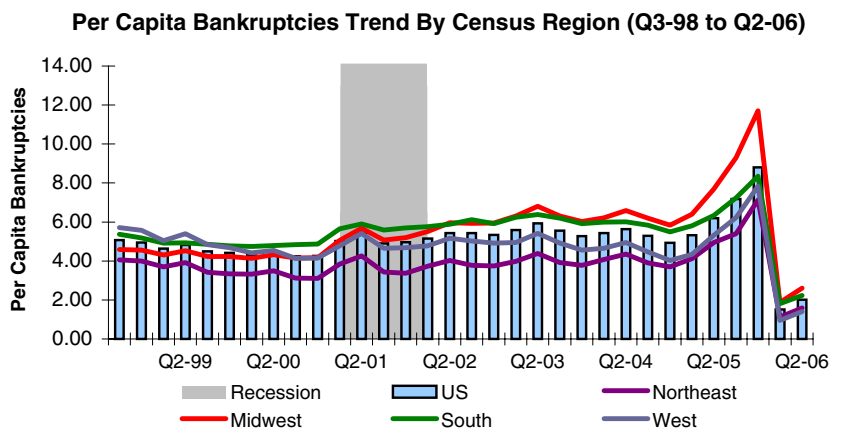


Source: The number of unemployed divided by the civilian labor force, seasonally adjusted (%). (Bureau of Labor Statistics)

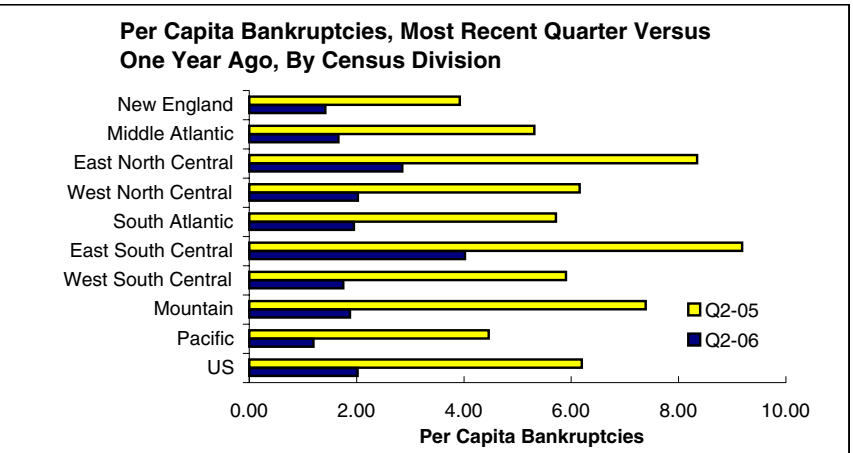
Per Capita Bankruptcies

Area	Per Capita Bankruptcies (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**1.41**	**0.84**	**3.92**	**8**	**9**
CT	1.99	0.87	3.92	22	41
MA	1.27	0.83	3.70	42	43
ME	0.90	0.62	4.43	50	49
NH	1.25	0.87	3.80	43	41
RI	1.42	1.08	5.12	37	33
VT	1.11	0.80	3.39	45	44
Middle Atlantic	**1.66**	**1.23**	**5.31**	**7**	**6**
NJ	1.59	1.25	5.18	32	27
NY	1.57	1.03	5.16	33	36
PA	1.86	1.52	5.64	25	18
South Atlantic	**1.95**	**1.65**	**5.71**	**4**	**3**
DC	1.00	0.68	3.62	48	47
DE	1.64	1.19	4.17	28	30
FL	1.38	1.03	5.72	39	35
GA	4.04	3.67	8.31	3	2
MD	1.67	1.35	5.31	27	24
NC	1.84	1.71	4.52	26	12
SC	1.38	1.24	3.48	39	28
VA	1.62	1.33	5.31	29	26
WV	1.60	1.16	8.01	30	32
East South Central	**4.02**	**3.14**	**9.18**	**1**	**1**
AL	4.24	3.19	9.55	2	3
KY	2.86	2.12	7.98	9	7
MS	2.90	2.10	7.85	8	8
TN	5.20	4.31	10.40	1	1
West South Central	**1.75**	**1.36**	**5.90**	**6**	**5**
AR	3.41	2.48	9.60	5	5
LA	2.46	1.71	7.67	12	12
OK	1.92	1.33	9.22	23	25
TX	1.39	1.16	4.59	38	31
East North Central	**2.85**	**2.07**	**8.34**	**2**	**2**
IL	2.32	1.88	7.38	14	11
IN	3.65	2.38	10.37	4	6
MI	3.08	2.59	7.47	7	4
OH	3.10	1.98	9.92	6	10
WI	2.24	1.38	6.60	15	22
West North Central	**2.02**	**1.43**	**6.16**	**3**	**4**
IA	1.60	1.08	5.78	31	33
KS	2.52	1.51	7.81	11	19
MN	1.46	0.97	4.12	36	38
MO	2.65	2.09	7.78	10	9
ND	1.07	0.78	4.45	46	45
NE	2.24	1.61	6.22	15	17
SD	1.31	0.76	4.32	41	46
Mountain	**1.88**	**1.21**	**7.39**	**5**	**7**
AZ	1.48	0.94	6.68	35	39
CO	2.17	1.20	7.90	19	29
ID	2.13	1.43	7.87	20	21
MT	2.35	1.66	6.05	13	15
NM	1.25	1.01	5.60	43	37
NV	2.23	1.37	8.56	17	23
UT	2.19	1.67	8.90	18	14
WY	1.49	0.88	6.02	34	40
Pacific	**1.20**	**0.85**	**4.46**	**9**	**8**
AK	0.96	0.54	2.69	49	50
CA	1.00	0.68	3.84	47	47
HI	0.83	0.54	3.00	51	50
OR	2.08	1.66	8.06	21	16
WA	1.90	1.44	6.47	24	20
US	**2.02**	**1.51**	**6.19**		

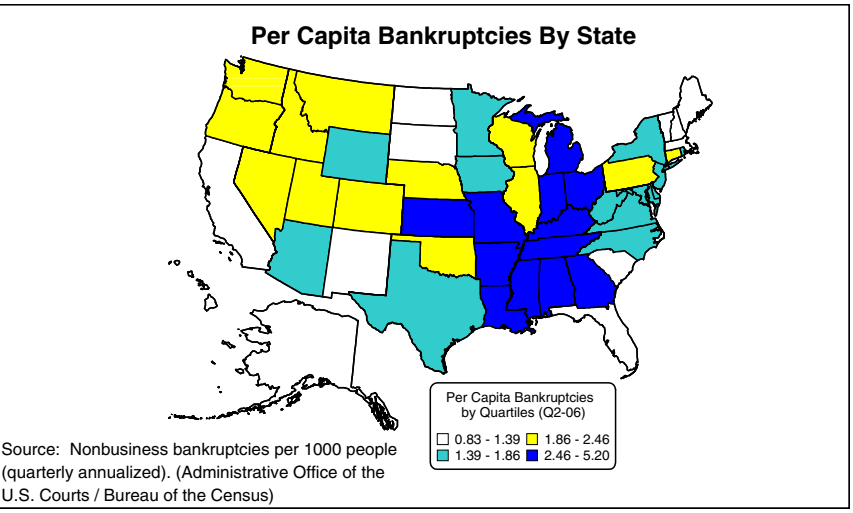
Source: Nonbusiness bankruptcies per 1000 people (quarterly annualized). (Administrative Office of the U.S. Courts / Bureau of the Census)



Source: Nonbusiness bankruptcies per 1000 people (quarterly annualized). (Administrative Office of the U.S. Courts / Bureau of the Census)



Source: Nonbusiness bankruptcies per 1000 people (quarterly annualized). (Administrative Office of the U.S. Courts / Bureau of the Census)



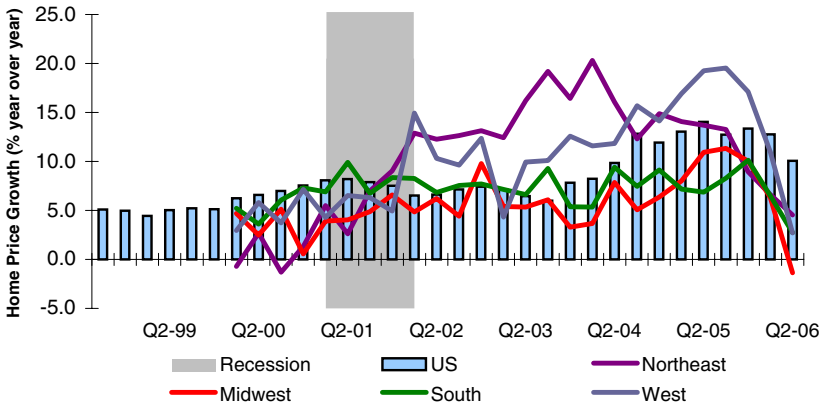
Source: Nonbusiness bankruptcies per 1000 people (quarterly annualized). (Administrative Office of the U.S. Courts / Bureau of the Census)

Home Price Growth

Area	Home Price Growth (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**5.7**	**8.7**	**13.2**	**7**	**5**
CT	8.5	11.2	14.2	28	23
MA	3.4	6.6	12.0	48	40
ME	6.3	9.6	13.6	36	27
NH	6.0	8.8	12.5	38	31
RI	7.4	10.6	16.9	32	25
VT	11.3	13.0	16.3	20	19
Middle Atlantic	**11.0**	**13.7**	**15.4**	**4**	**4**
NJ	12.4	15.2	18.0	17	14
NY	9.9	12.9	15.0	22	21
PA	10.7	13.0	13.5	21	20
South Atlantic	**13.7**	**17.4**	**17.6**	**3**	**3**
DC	15.9	21.5	25.1	8	4
DE	11.8	15.5	17.0	18	13
FL	21.3	27.2	26.1	2	2
GA	6.1	6.5	6.3	37	41
MD	16.2	20.8	23.8	7	6
NC	9.3	8.6	6.3	24	32
SC	8.9	9.2	8.2	25	29
VA	14.2	18.5	21.8	12	10
WV	7.4	11.2	10.3	33	24
East South Central	**7.8**	**8.1**	**6.8**	**6**	**6**
AL	8.9	9.7	8.1	26	26
KY	5.3	5.6	6.0	42	44
MS	9.6	8.6	5.9	23	33
TN	8.1	8.5	7.0	29	35
West South Central	**7.9**	**7.9**	**5.8**	**5**	**7**
AR	8.0	8.5	8.1	30	34
LA	12.5	11.9	6.8	16	22
OK	6.5	6.7	5.5	34	39
TX	6.5	6.3	4.9	35	42
East North Central	**4.0**	**5.5**	**7.0**	**9**	**9**
IL	7.8	9.4	10.1	31	28
IN	2.8	4.1	4.7	49	49
MI	1.0	2.8	5.0	51	51
OH	2.1	3.3	4.8	50	50
WI	5.6	7.5	9.5	41	36
West North Central	**4.7**	**6.4**	**7.8**	**8**	**8**
IA	4.3	4.7	5.6	44	47
KS	4.1	5.0	5.6	46	46
MN	4.9	7.2	9.6	43	38
MO	5.8	7.2	7.9	40	37
ND	8.9	9.1	9.5	27	30
NE	3.6	4.4	5.7	47	48
SD	6.0	6.2	8.1	39	43
Mountain	**14.1**	**18.1**	**16.5**	**2**	**2**
AZ	24.1	33.3	29.4	1	1
CO	4.2	5.3	6.0	45	45
ID	20.1	20.8	13.7	3	7
MT	12.7	13.9	13.4	15	17
NM	15.5	15.8	12.2	9	12
NV	11.4	17.5	28.7	19	11
UT	15.2	15.0	9.5	10	15
WY	14.0	14.1	12.0	13	16
Pacific	**14.1**	**18.4**	**22.7**	**1**	**1**
AK	12.9	13.8	13.5	14	18
CA	14.3	19.5	26.0	11	9
HI	18.1	25.0	26.2	5	3
OR	19.5	21.2	16.5	4	5
WA	17.4	19.6	16.4	6	8
US	**10.1**	**12.8**	**14.0**		

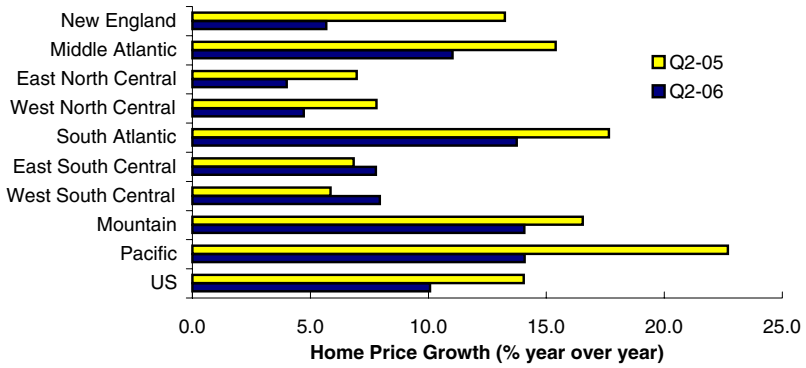
Source: Percentage change in median home price (year over year). (OFHEO)

Home Price Growth Trend By Census Region (Q3-98 to Q2-06)



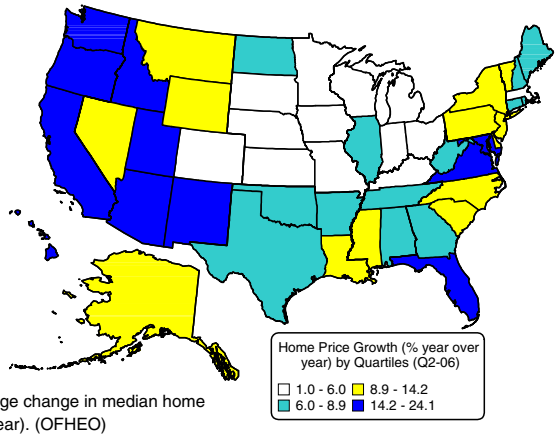
Source: Percentage change in median home price (year over year). (OFHEO)

Home Price Growth, Most Recent Quarter Versus One Year Ago, By Census Division



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

Home Price Growth By State



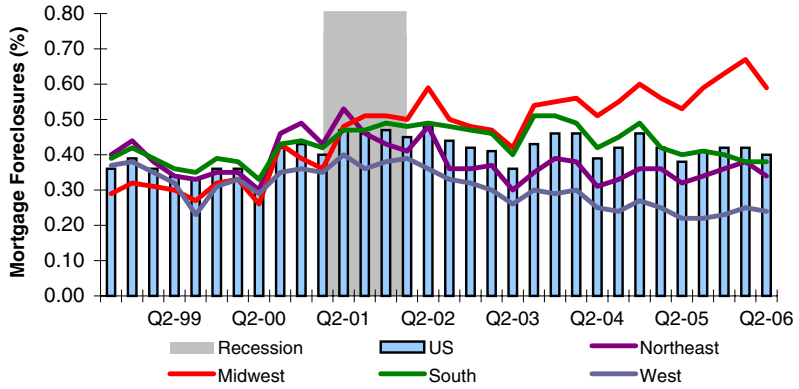
Source: Percentage change in median home price (year over year). (OFHEO)

Mortgage Foreclosures

Area	Mortgage Foreclosures (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.34**	**0.35**	**0.26**	**5**	**7**
CT	0.30	0.35	0.25	33	29
MA	0.36	0.34	0.27	26	30
ME	0.40	0.39	0.31	21	24
NH	0.31	0.34	0.24	31	30
RI	0.44	0.42	0.24	16	22
VT	0.25	0.23	0.20	37	41
Middle Atlantic	**0.34**	**0.39**	**0.34**	**5**	**5**
NJ	0.29	0.31	0.28	35	32
NY	0.32	0.36	0.30	28	28
PA	0.40	0.50	0.44	21	14
South Atlantic	**0.32**	**0.34**	**0.32**	**7**	**8**
DC	0.18	0.17	0.20	47	49
DE	0.32	0.37	0.32	28	27
FL	0.22	0.21	0.22	38	43
GA	0.57	0.63	0.53	5	6
MD	0.19	0.21	0.21	46	43
NC	0.44	0.51	0.49	16	12
SC	0.53	0.58	0.57	9	8
VA	0.15	0.15	0.16	50	50
WV	0.45	0.52	0.51	12	11
East South Central	**0.49**	**0.50**	**0.53**	**2**	**2**
AL	0.37	0.38	0.44	25	26
KY	0.54	0.64	0.57	7	5
MS	0.59	0.30	0.63	4	34
TN	0.51	0.58	0.54	10	8
West South Central	**0.48**	**0.43**	**0.50**	**3**	**4**
AR	0.38	0.46	0.41	24	17
LA	0.32	0.18	0.54	28	46
OK	0.55	0.65	0.57	6	4
TX	0.50	0.43	0.49	11	21
East North Central	**0.66**	**0.76**	**0.60**	**1**	**1**
IL	0.45	0.49	0.43	12	15
IN	0.87	1.07	0.87	1	1
MI	0.76	0.81	0.57	3	3
OH	0.80	0.97	0.78	2	2
WI	0.41	0.48	0.37	19	16
West North Central	**0.42**	**0.46**	**0.38**	**4**	**3**
IA	0.41	0.45	0.42	19	18
KS	0.45	0.54	0.49	12	10
MN	0.40	0.42	0.29	21	22
MO	0.45	0.51	0.45	12	12
ND	0.22	0.24	0.18	38	37
NE	0.43	0.45	0.36	18	18
SD	0.29	0.29	0.24	35	36
Mountain	**0.32**	**0.37**	**0.34**	**7**	**6**
AZ	0.16	0.18	0.22	49	46
CO	0.54	0.62	0.49	7	7
ID	0.22	0.31	0.31	38	32
MT	0.22	0.24	0.24	38	37
NM	0.31	0.39	0.43	31	24
NV	0.30	0.30	0.19	33	34
UT	0.34	0.45	0.56	27	18
WY	0.22	0.18	0.19	38	46
Pacific	**0.21**	**0.20**	**0.16**	**9**	**9**
AK	0.21	0.24	0.22	43	37
CA	0.21	0.19	0.14	43	45
HI	0.12	0.13	0.13	51	51
OR	0.18	0.23	0.26	47	41
WA	0.21	0.24	0.26	43	37
US	**0.40**	**0.42**	**0.38**		

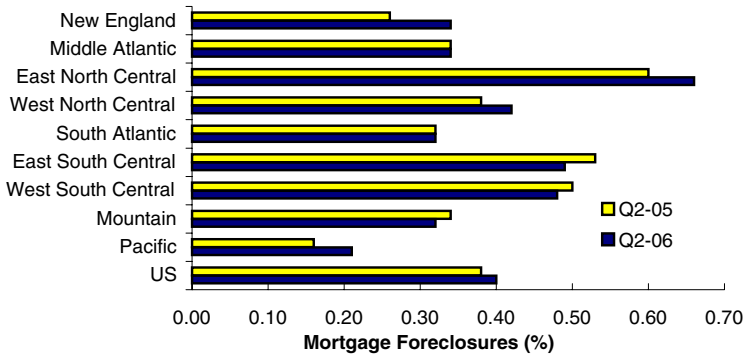
Source: Quarterly mortgage foreclosures started as a percent of the number of past-due loans. (Mortgage Bankers Association)

Mortgage Foreclosures Trend By Census Region (Q3-98 to Q2-06)



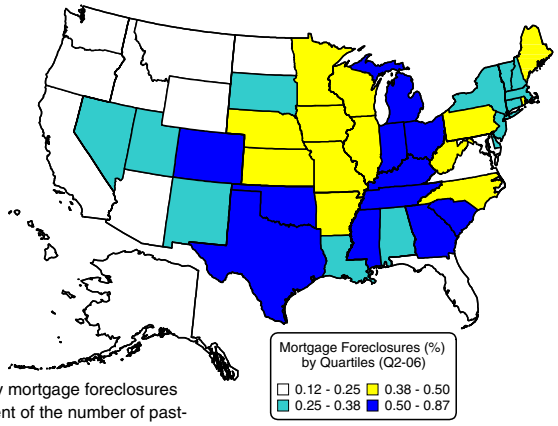
Source: Quarterly mortgage foreclosures started as a percent of the number of past-due loans. (Mortgage Bankers Association)

Mortgage Foreclosures, Most Recent Quarter Versus One Year Ago, By Census Division



Source: Quarterly mortgage foreclosures started as a percent of the number of past-due loans. (Mortgage Bankers Association)

Mortgage Foreclosures By State

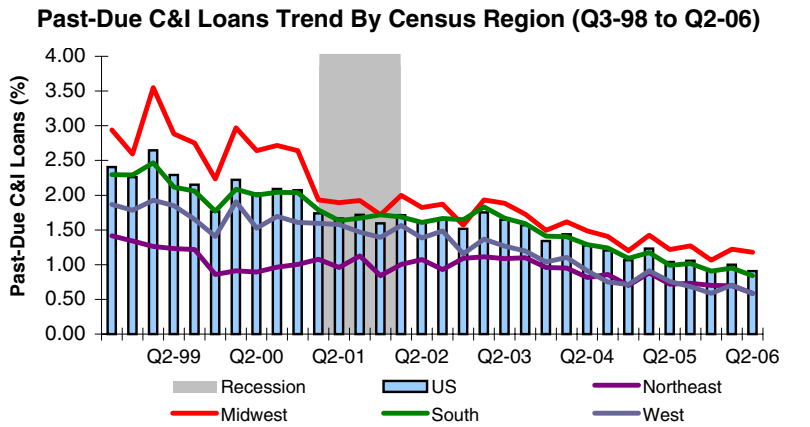


Source: Quarterly mortgage foreclosures started as a percent of the number of past-due loans. (Mortgage Bankers Association)

Past-Due C&I Loans

Area	Past-Due C&I Loans (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.61**	**0.60**	**0.53**	**6**	**8**
CT	0.66	0.80	0.91	39	35
MA	0.19	0.14	0.03	46	51
ME	1.72	1.48	1.50	7	10
NH	0.93	1.04	0.73	26	26
RI	3.48	1.08	1.20	1	24
VT	1.64	1.59	1.26	8	8
Middle Atlantic	**0.58**	**0.71**	**0.88**	**7**	**6**
NJ	0.16	0.49	0.39	47	42
NY	0.72	0.79	1.35	31	37
PA	0.60	0.71	0.64	41	40
South Atlantic	**0.55**	**0.67**	**0.64**	**8**	**7**
DC	0.00	0.58	1.48	51	41
DE	0.46	1.06	0.61	43	25
FL	0.06	0.22	0.27	50	48
GA	0.72	0.79	0.93	32	36
MD	0.60	0.39	0.30	40	45
NC	0.80	0.89	0.68	30	31
SC	0.96	0.85	0.87	23	34
VA	0.69	0.74	0.72	35	39
WV	0.93	1.01	1.29	25	28
East South Central	**0.92**	**1.09**	**1.14**	**4**	**5**
AL	1.05	1.11	1.07	21	22
KY	0.88	1.09	1.32	28	23
MS	1.24	1.18	1.61	12	19
TN	0.70	0.97	0.72	33	30
West South Central	**1.08**	**1.25**	**1.32**	**3**	**2**
AR	1.11	1.63	1.43	16	7
LA	1.20	1.47	1.48	14	11
OK	1.06	1.02	1.27	18	27
TX	1.05	1.22	1.24	19	17
East North Central	**1.13**	**1.14**	**1.25**	**2**	**3**
IL	1.00	1.01	1.15	22	29
IN	1.09	1.31	1.30	17	14
MI	1.98	1.43	1.79	5	12
OH	0.93	1.15	0.96	24	20
WI	1.40	1.36	1.21	11	13
West North Central	**1.21**	**1.27**	**1.21**	**1**	**1**
IA	1.12	1.19	1.14	15	18
KS	0.81	0.75	0.67	29	38
MN	1.54	1.63	1.50	9	6
MO	1.05	1.27	1.09	20	15
ND	2.17	2.09	1.79	4	3
NE	1.49	1.53	1.36	10	9
SD	1.22	1.64	1.83	13	5
Mountain	**0.88**	**1.12**	**1.05**	**5**	**4**
AZ	0.08	0.26	0.20	49	47
CO	0.68	1.14	0.93	37	21
ID	0.69	0.47	0.89	36	43
MT	2.24	2.52	2.23	3	2
NM	0.70	0.86	0.91	34	32
NV	0.47	0.41	0.59	42	44
UT	0.91	1.26	1.64	27	16
WY	1.85	1.65	1.79	6	4
Pacific	**0.30**	**0.40**	**0.44**	**9**	**9**
AK	3.47	2.56	2.60	2	1
CA	0.16	0.28	0.19	48	46
HI	0.26	0.18	0.37	44	50
OR	0.24	0.19	0.43	45	49
WA	0.67	0.86	0.96	38	33
US	**0.91**	**1.00**	**1.04**		

Source: Commercial and Industrial Loans Past-Due 30 Days or More or in Nonaccrual Status to Total C&I Lending (median %). (FDIC)



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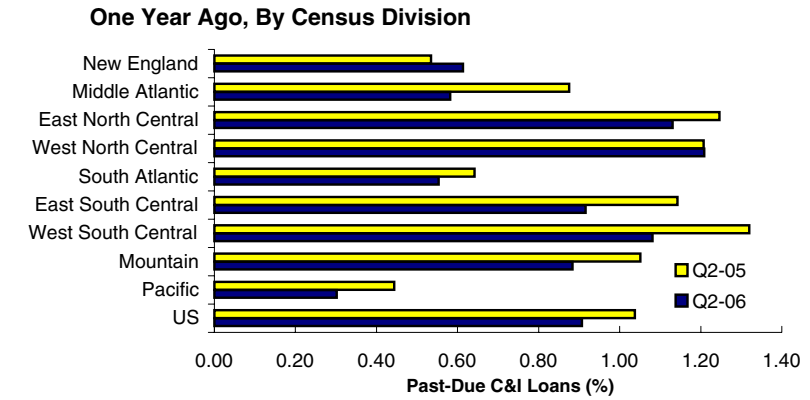

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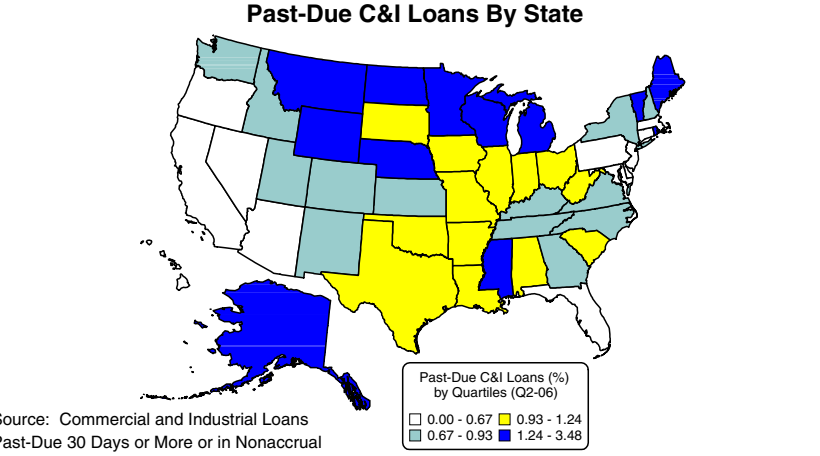


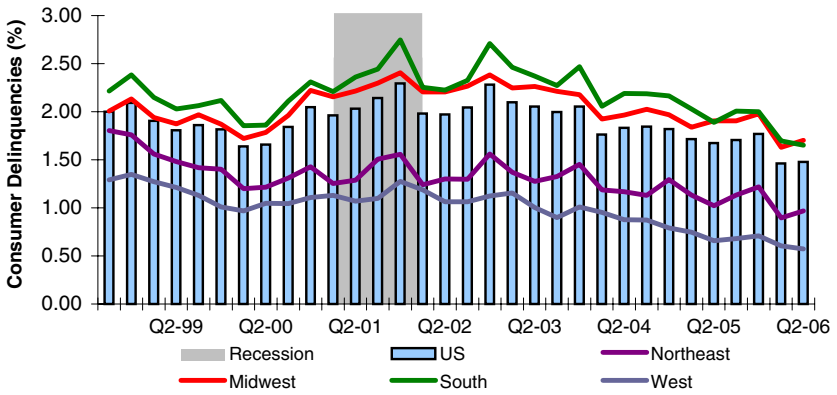
Source: Commercial and Industrial Loans Past-Due 30 Days or More or in Nonaccrual Status to Total C&I Lending (median %). (FDIC)

Consumer Delinquencies

Area	Consumer Delinquencies (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**0.96**	**0.83**	**0.87**	**8**	**8**
CT	0.70	0.72	0.80	40	40
MA	0.82	0.64	0.80	38	41
ME	1.70	1.23	1.73	17	29
NH	0.77	0.90	0.85	39	38
RI	0.31	0.32	0.11	45	45
VT	1.19	1.46	1.09	31	25
Middle Atlantic	**1.00**	**0.95**	**1.17**	**6**	**7**
NJ	0.46	0.49	0.79	44	44
NY	1.05	1.03	1.21	35	35
PA	1.17	1.07	1.26	32	33
South Atlantic	**0.99**	**1.10**	**1.30**	**7**	**6**
DC	0.04	0.13	0.06	48	49
DE	1.68	1.81	2.41	18	13
FL	0.15	0.21	0.29	46	46
GA	1.92	2.12	2.61	9	5
MD	0.68	0.77	0.73	41	39
NC	0.86	1.05	1.30	37	34
SC	1.36	1.19	1.54	28	30
VA	1.14	1.11	1.29	33	32
WV	1.90	1.68	2.10	11	16
East South Central	**2.01**	**1.91**	**2.35**	**1**	**2**
AL	1.92	1.83	2.47	8	12
KY	1.94	1.71	2.11	7	15
MS	2.33	2.47	2.68	1	1
TN	2.01	2.06	2.25	6	7
West South Central	**1.93**	**2.01**	**2.29**	**2**	**1**
AR	2.24	2.24	2.41	3	3
LA	2.07	2.18	2.72	5	4
OK	2.14	2.27	2.38	4	2
TX	1.76	1.86	2.02	15	10
East North Central	**1.69**	**1.57**	**1.88**	**4**	**4**
IL	1.66	1.47	1.84	19	24
IN	1.79	1.53	1.78	13	22
MI	1.54	1.59	1.66	25	21
OH	1.47	1.37	1.70	26	27
WI	2.29	2.10	2.41	2	6
West North Central	**1.71**	**1.70**	**1.93**	**3**	**3**
IA	1.62	1.43	1.89	20	26
KS	1.61	1.62	1.93	22	19
MN	1.78	1.86	1.97	14	11
MO	1.71	1.68	1.81	16	17
ND	1.90	1.90	1.52	10	8
NE	1.87	1.87	2.12	12	9
SD	1.60	1.65	1.99	23	18
Mountain	**1.16**	**1.17**	**1.17**	**5**	**5**
AZ	0.00	0.00	0.10	50	50
CO	1.30	1.26	1.14	29	28
ID	0.59	1.00	0.74	42	36
MT	1.62	1.75	1.68	21	14
NM	1.22	1.18	1.09	30	31
NV	0.02	0.15	0.24	49	48
UT	1.57	1.50	1.87	24	23
WY	1.47	1.62	1.38	27	20
Pacific	**0.03**	**0.12**	**0.16**	**9**	**9**
AK	1.02	0.57	0.95	36	43
CA	0.00	0.00	0.00	50	50
HI	1.13	0.95	1.26	34	37
OR	0.04	0.18	0.27	47	47
WA	0.50	0.58	0.61	43	42
US	**1.48**	**1.46**	**1.67**		

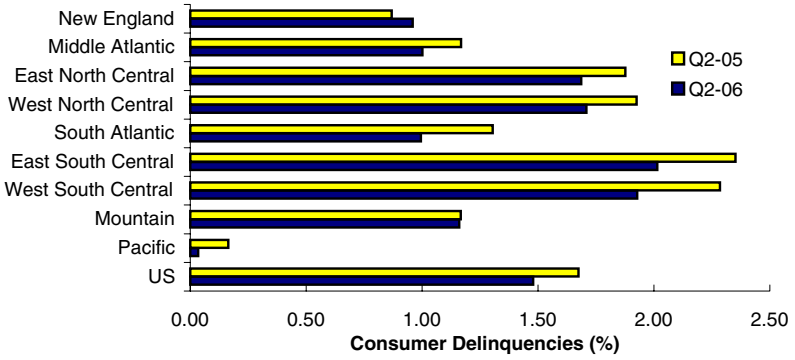
Source: Median ratio of consumer loans past-due 30 days or more or in nonaccrual status to total consumer loans. (FDIC)

Consumer Delinquencies Trend By Census Region (Q3-98 to Q2-06)



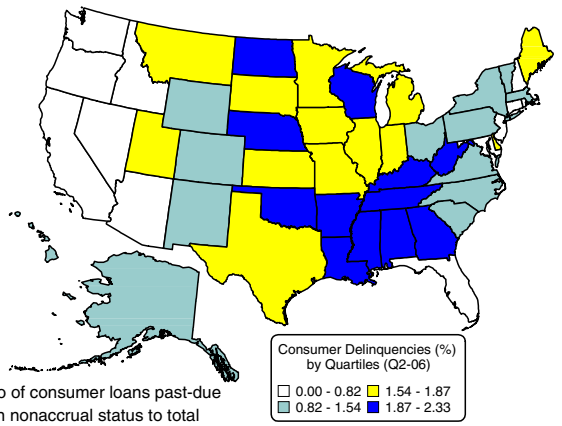
Source: Median ratio of consumer loans past-due 30 days or more or in nonaccrual status to total consumer loans. (FDIC)

Consumer Delinquencies, Most Recent Quarter Versus One Year Ago, By Census Division



Source: Median ratio of consumer loans past-due 30 days or more or in nonaccrual status to total consumer loans. (FDIC)

Consumer Delinquencies By State



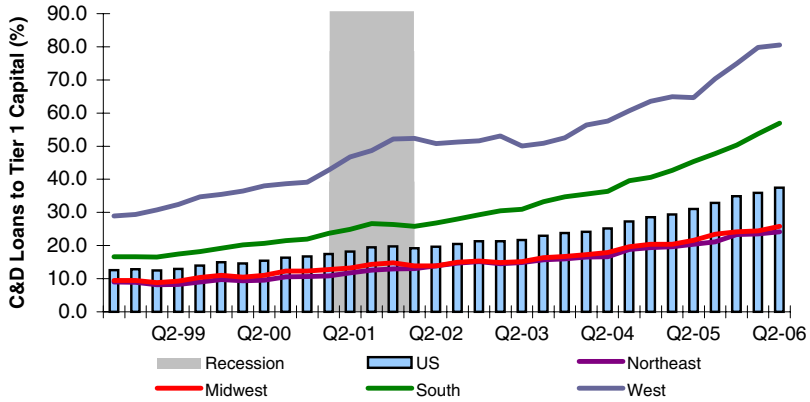
Source: Median ratio of consumer loans past-due 30 days or more or in nonaccrual status to total consumer loans. (FDIC)

C&D Loans to Tier 1 Capital

Area	C&D Loans to Tier 1 Capital (Q2-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	**36.8**	**36.5**	**29.6**	**5**	**5**
CT	42.5	44.1	38.9	25	23
MA	39.6	36.5	32.0	26	27
ME	31.6	33.0	22.9	31	30
NH	28.1	29.7	26.6	35	35
RI	7.1	8.9	9.4	48	46
VT	38.6	37.9	25.8	27	26
Middle Atlantic	**15.9**	**16.0**	**15.2**	**9**	**9**
NJ	34.5	29.5	25.3	30	36
NY	12.0	13.3	12.0	45	45
PA	17.7	16.1	16.0	43	43
South Atlantic	**101.2**	**96.7**	**80.8**	**1**	**1**
DC	50.9	35.5	27.5	21	28
DE	1.6	2.9	1.3	51	50
FL	121.7	116.4	91.8	7	7
GA	148.9	147.4	121.7	2	3
MD	63.9	59.5	57.2	17	15
NC	125.8	125.4	108.0	6	5
SC	106.0	89.0	86.5	9	9
VA	79.9	82.9	71.3	10	10
WV	24.0	18.2	13.6	38	41
East South Central	**45.6**	**42.0**	**35.1**	**4**	**4**
AL	54.8	50.0	37.7	19	20
KY	27.5	25.5	24.0	37	37
MS	29.0	30.5	26.8	34	33
TN	76.0	68.4	56.8	11	13
West South Central	**31.4**	**29.9**	**27.3**	**6**	**6**
AR	67.1	57.6	46.9	15	16
LA	35.3	30.1	27.1	29	34
OK	19.4	18.9	15.1	41	40
TX	31.4	32.5	28.7	32	31
East North Central	**30.1**	**28.8**	**26.3**	**7**	**7**
IL	23.8	21.6	17.9	39	38
IN	29.4	30.8	30.0	33	32
MI	52.6	52.0	52.0	20	18
OH	19.6	19.5	19.7	40	39
WI	48.0	47.6	44.5	24	22
West North Central	**22.2**	**21.3**	**17.1**	**8**	**8**
IA	18.2	18.1	13.0	42	42
KS	16.1	13.6	10.9	44	44
MN	36.2	34.6	32.1	28	29
MO	49.4	48.0	42.5	22	21
ND	9.3	7.8	4.7	46	47
NE	5.0	4.7	3.3	49	49
SD	8.2	6.3	4.7	47	48
Mountain	**75.7**	**71.2**	**57.6**	**3**	**3**
AZ	207.5	196.3	170.7	1	1
CO	75.2	69.2	63.6	12	12
ID	115.4	117.0	114.3	8	6
MT	48.5	42.6	34.2	23	24
NM	67.1	56.7	49.3	16	17
NV	132.0	177.6	148.7	4	2
UT	2.8	2.9	3.6	50	51
WY	75.1	67.1	41.9	13	14
Pacific	**85.2**	**84.6**	**73.6**	**2**	**2**
AK	57.3	50.9	49.4	18	19
CA	69.5	72.6	67.4	14	11
HI	27.6	39.3	25.1	36	25
OR	128.4	106.8	73.8	5	8
WA	137.4	138.9	97.2	3	4
US	**37.4**	**36.0**	**31.0**		

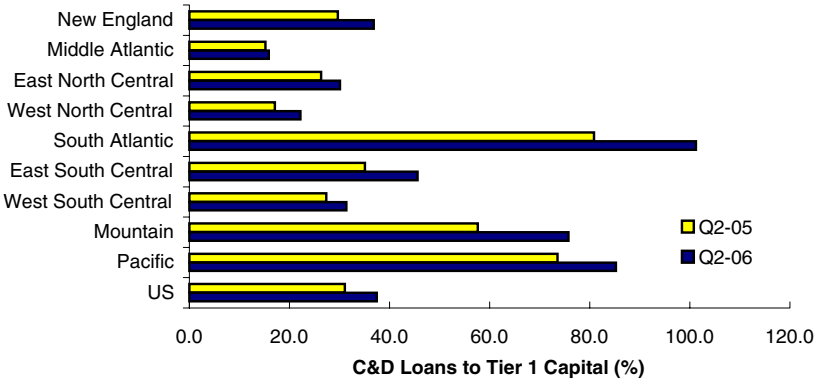
Source: C&D Loans Divided by Tier 1 Capital (median %). (FDIC)

C&D Loans to Tier 1 Capital Trend By Census Region (Q3-98 to Q2-06)



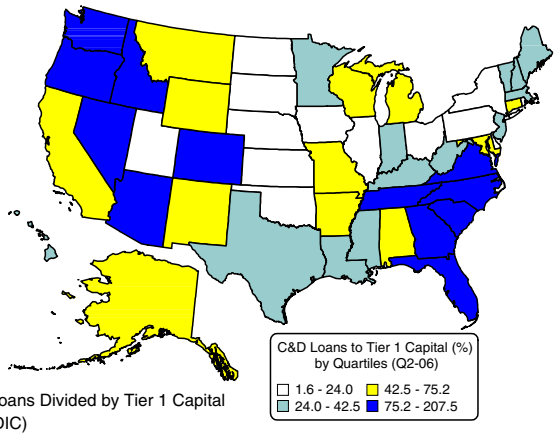
Source: C&D Loans Divided by Tier 1 Capital (median %). (FDIC)

C&D Loans to Tier 1 Capital, Most Recent Quarter Versus One Year Ago, By Census Division



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

C&D Loans to Tier 1 Capital By State



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