



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-70-2005
July 29, 2005

HOST STATE LOAN-TO-DEPOSIT RATIOS

2005 Ratios

Summary: The federal banking agencies have issued the attached host state loan-to-deposit ratios for 2005.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
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Related Topics:

Community Reinvestment Act

Attachment:

Section 109 Host State Loan-to-Deposit Ratios

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Note:

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Highlights:

- The banking agencies have issued the attached 2005 host state loan-to-deposit ratios used to determine compliance with Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act. These ratios update information published on August 26, 2004.
- Section 109 prohibits any bank from establishing or acquiring a branch outside its home state primarily for the purpose of deposit production. This prohibition applies to any bank branch controlled by an out-of-state bank holding company.
- As part of the test for compliance with Section 109, a bank's statewide loan-to-deposit ratio is compared to the appropriate host state loan-to-deposit ratio.

