
Joint Release

**Federal Deposit Insurance Corporation
Board of Governors of the Federal Reserve
System
Office of the Comptroller of the Currency**

For immediate release

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Agencies Issue Host State Loan-to-Deposit Ratios

Federal bank regulatory agencies today issued the host state loan-to-deposit ratios that are used to evaluate compliance with section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. These ratios replace the prior year's ratios from June 2020.

By law, a bank is generally prohibited from establishing or acquiring branches outside of its home state primarily for the purpose of deposit production. Congress enacted section 109 to ensure that interstate branches would not take deposits from a community without the banks reasonably helping to meet the credit needs of that community. Additionally, branches of banks controlled by out-of-state bank holding companies are prohibited from operating primarily for the purpose of deposit production.

The updated host state loan-to-deposit ratios are attached.

Attachment:

[Section 109 Host State Loan-to-Deposit Ratios](#)

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