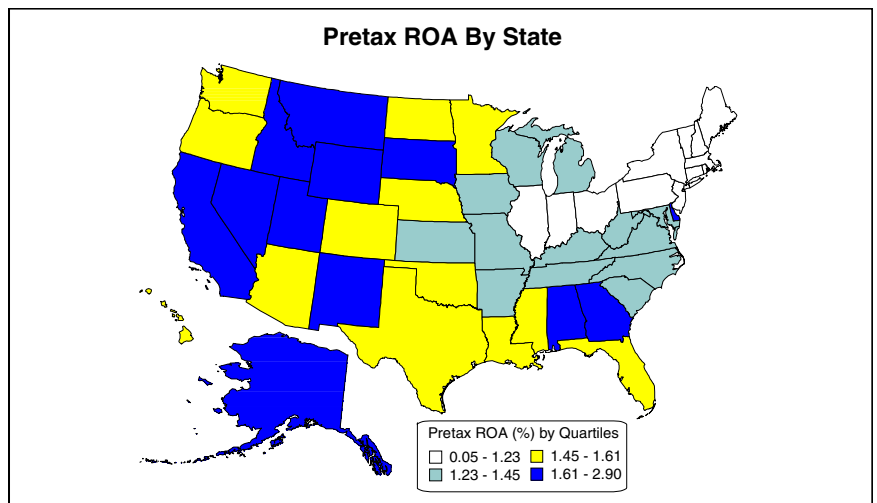
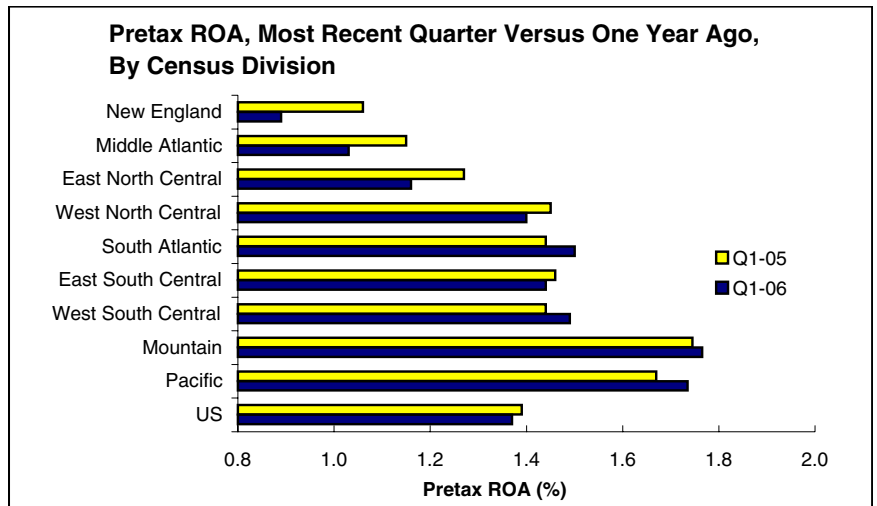
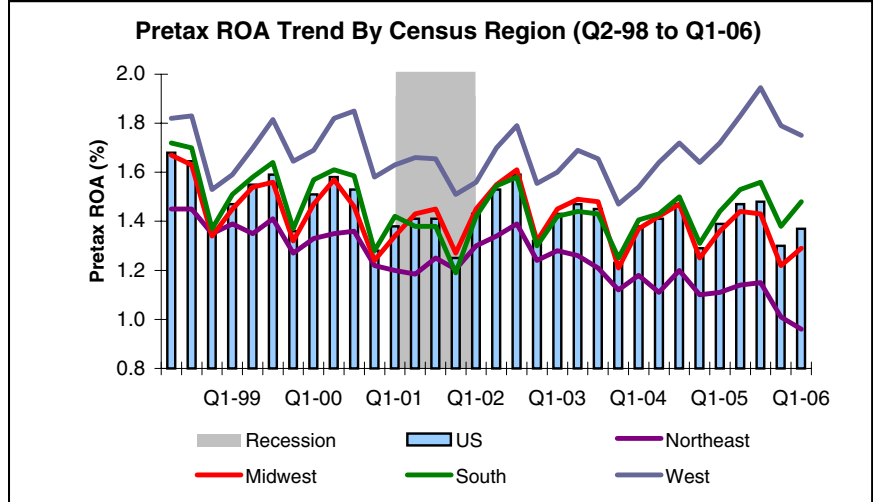


Summer 2006

## Pretax Return on Assets (ROA)

Area	Pretax ROA (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.89</b>	<b>0.99</b>	<b>1.06</b>	<b>9</b>	<b>9</b>
CT	1.08	0.96	1.26	43	49
MA	0.81	0.95	0.98	49	50
ME	1.08	1.08	1.20	41	44
NH	0.86	0.99	1.09	48	46
RI	0.70	0.99	1.13	50	46
VT	0.95	1.33	1.23	46	28
<b>Middle Atlantic</b>	<b>1.03</b>	<b>1.02</b>	<b>1.15</b>	<b>8</b>	<b>8</b>
NJ	0.95	1.01	1.16	46	45
NY	1.17	1.15	1.24	39	40
PA	0.96	0.99	1.08	45	46
<b>South Atlantic</b>	<b>1.50</b>	<b>1.50</b>	<b>1.44</b>	<b>3</b>	<b>3</b>
DC	0.05	0.14	0.00	51	51
DE	2.62	2.15	1.78	2	3
FL	1.47	1.46	1.41	23	17
GA	1.77	1.63	1.58	7	11
MD	1.34	1.31	1.29	32	31
NC	1.27	1.25	1.19	36	37
SC	1.40	1.41	1.48	29	18
VA	1.44	1.58	1.46	26	13
WV	1.43	1.37	1.43	27	23
<b>East South Central</b>	<b>1.44</b>	<b>1.34</b>	<b>1.46</b>	<b>5</b>	<b>4</b>
AL	1.61	1.40	1.59	12	19
KY	1.41	1.38	1.40	28	22
MS	1.50	1.34	1.50	21	27
TN	1.30	1.25	1.38	35	36
<b>West South Central</b>	<b>1.49</b>	<b>1.33</b>	<b>1.44</b>	<b>4</b>	<b>5</b>
AR	1.32	1.30	1.45	34	32
LA	1.55	1.26	1.42	18	34
OK	1.54	1.35	1.58	19	24
TX	1.47	1.35	1.39	23	24
<b>East North Central</b>	<b>1.16</b>	<b>1.19</b>	<b>1.27</b>	<b>7</b>	<b>7</b>
IL	1.14	1.11	1.24	40	43
IN	1.08	1.15	1.08	43	40
MI	1.34	1.39	1.37	31	21
OH	1.08	1.17	1.18	41	38
WI	1.23	1.33	1.52	38	28
<b>West North Central</b>	<b>1.40</b>	<b>1.25</b>	<b>1.45</b>	<b>6</b>	<b>6</b>
IA	1.27	1.28	1.40	36	33
KS	1.33	1.15	1.28	33	40
MN	1.49	1.35	1.61	22	24
MO	1.37	1.26	1.41	30	34
ND	1.58	1.32	1.54	17	30
NE	1.45	1.16	1.47	25	39
SD	1.85	1.40	1.74	5	20
<b>Mountain</b>	<b>1.77</b>	<b>1.83</b>	<b>1.75</b>	<b>1</b>	<b>1</b>
AZ	1.60	1.55	1.40	13	14
CO	1.53	1.51	1.41	20	16
ID	1.72	1.75	1.81	8	8
MT	1.90	1.79	1.84	4	6
NM	1.66	1.86	1.63	9	4
NV	2.34	2.46	1.97	3	2
UT	2.91	2.96	2.33	1	1
WY	1.64	1.61	1.62	10	12
<b>Pacific</b>	<b>1.74</b>	<b>1.72</b>	<b>1.67</b>	<b>2</b>	<b>2</b>
AK	1.63	1.66	1.27	11	9
CA	1.81	1.80	1.83	6	5
HI	1.60	1.66	1.96	14	9
OR	1.59	1.78	1.59	16	7
WA	1.60	1.53	1.46	14	15
<b>US</b>	<b>1.37</b>	<b>1.30</b>	<b>1.39</b>		

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

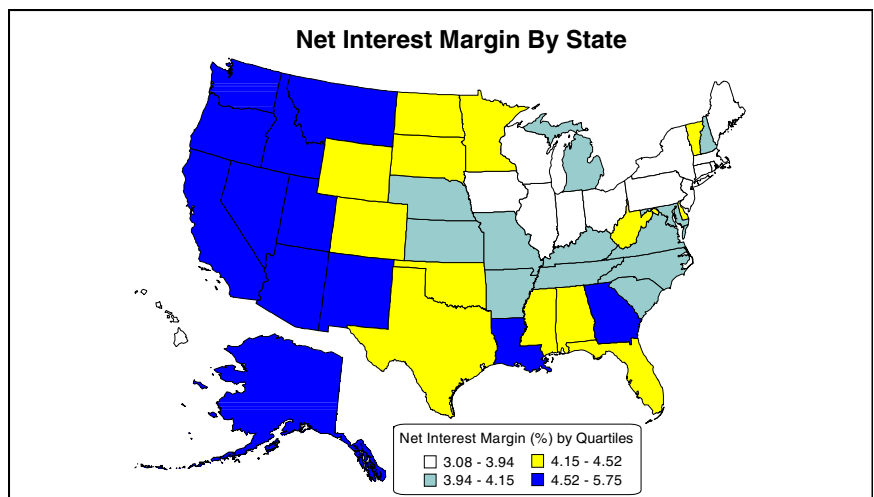
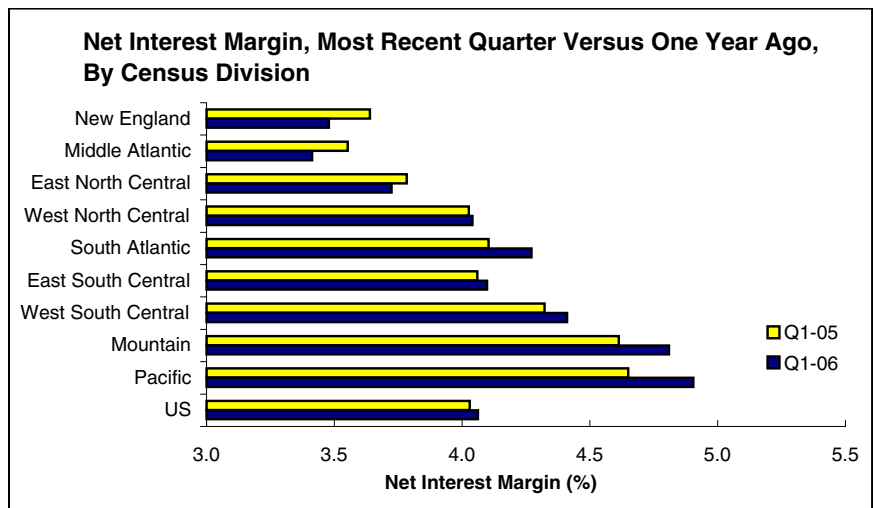
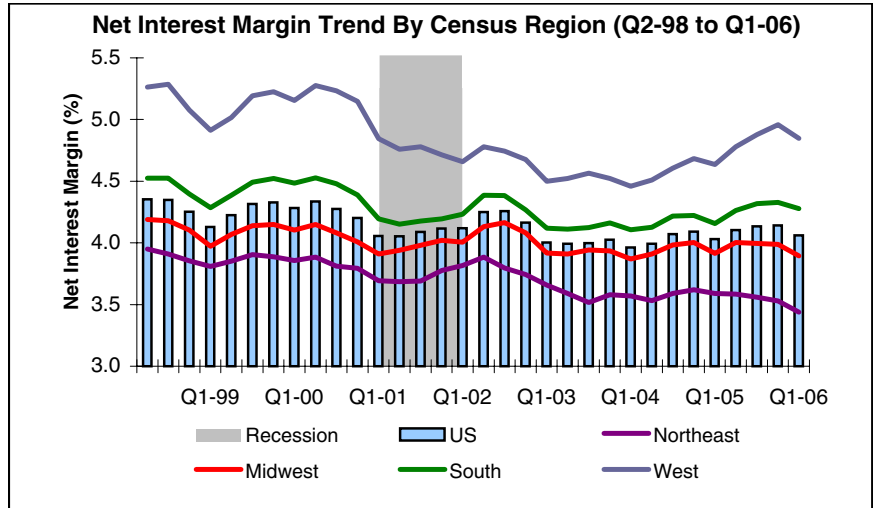


Summer 2006

## Net Interest Margin

Area	Net Interest Margin			Current Rank	Rank Last Quarter
	(Q1-06)	Last Quarter	Year Ago Quarter		
<b>New England</b>	<b>3.48</b>	<b>3.57</b>	<b>3.64</b>	<b>8</b>	<b>8</b>
CT	3.76	3.80	3.76	40	42
MA	3.31	3.43	3.49	48	48
ME	3.54	3.73	3.74	47	45
NH	3.94	3.99	4.13	38	38
RI	3.08	3.21	3.35	51	51
VT	4.45	4.49	4.29	16	17
<b>Middle Atlantic</b>	<b>3.41</b>	<b>3.48</b>	<b>3.55</b>	<b>9</b>	<b>9</b>
NJ	3.30	3.34	3.49	49	49
NY	3.68	3.76	3.77	43	44
PA	3.29	3.31	3.42	50	50
<b>South Atlantic</b>	<b>4.27</b>	<b>4.30</b>	<b>4.10</b>	<b>4</b>	<b>4</b>
DC	4.01	4.22	3.89	33	27
DE	4.25	3.94	3.87	20	39
FL	4.20	4.28	4.11	24	23
GA	4.52	4.54	4.30	12	14
MD	4.03	4.02	3.80	32	36
NC	4.00	3.99	3.82	35	37
SC	4.14	4.21	4.03	26	30
VA	4.12	4.24	4.09	29	25
WV	4.33	4.30	4.09	19	21
<b>East South Central</b>	<b>4.10</b>	<b>4.20</b>	<b>4.06</b>	<b>5</b>	<b>5</b>
AL	4.22	4.25	4.04	22	24
KY	4.00	4.06	4.00	34	35
MS	4.15	4.28	4.14	25	22
TN	4.13	4.24	4.11	28	26
<b>West South Central</b>	<b>4.41</b>	<b>4.47</b>	<b>4.32</b>	<b>3</b>	<b>3</b>
AR	3.95	4.06	3.98	37	34
LA	4.61	4.58	4.41	11	11
OK	4.48	4.54	4.50	14	13
TX	4.46	4.49	4.33	15	16
<b>East North Central</b>	<b>3.72</b>	<b>3.82</b>	<b>3.78</b>	<b>7</b>	<b>7</b>
IL	3.64	3.70	3.69	45	47
IN	3.66	3.79	3.62	44	43
MI	4.13	4.22	4.17	27	28
OH	3.76	3.82	3.80	41	41
WI	3.74	3.92	3.98	42	40
<b>West North Central</b>	<b>4.04</b>	<b>4.13</b>	<b>4.03</b>	<b>6</b>	<b>6</b>
IA	3.63	3.72	3.73	46	46
KS	4.05	4.11	3.94	31	32
MN	4.37	4.46	4.38	17	18
MO	3.98	4.07	3.95	36	33
ND	4.23	4.33	4.10	21	20
NE	4.09	4.15	4.10	30	31
SD	4.52	4.57	4.43	13	12
<b>Mountain</b>	<b>4.81</b>	<b>4.90</b>	<b>4.61</b>	<b>2</b>	<b>2</b>
AZ	5.25	5.38	5.11	3	4
CO	4.36	4.49	4.39	18	15
ID	5.22	5.37	4.94	4	5
MT	4.79	4.95	4.55	10	10
NM	4.98	4.98	4.60	7	8
NV	5.35	5.40	4.95	2	3
UT	5.75	6.09	5.37	1	1
WY	4.22	4.21	4.17	23	29
<b>Pacific</b>	<b>4.91</b>	<b>5.04</b>	<b>4.65</b>	<b>1</b>	<b>1</b>
AK	5.15	5.31	4.82	6	6
CA	4.85	5.00	4.60	9	7
HI	3.91	4.45	4.18	39	19
OR	5.17	5.45	4.98	5	2
WA	4.88	4.98	4.78	8	9
<b>US</b>	<b>4.06</b>	<b>4.14</b>	<b>4.03</b>		

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

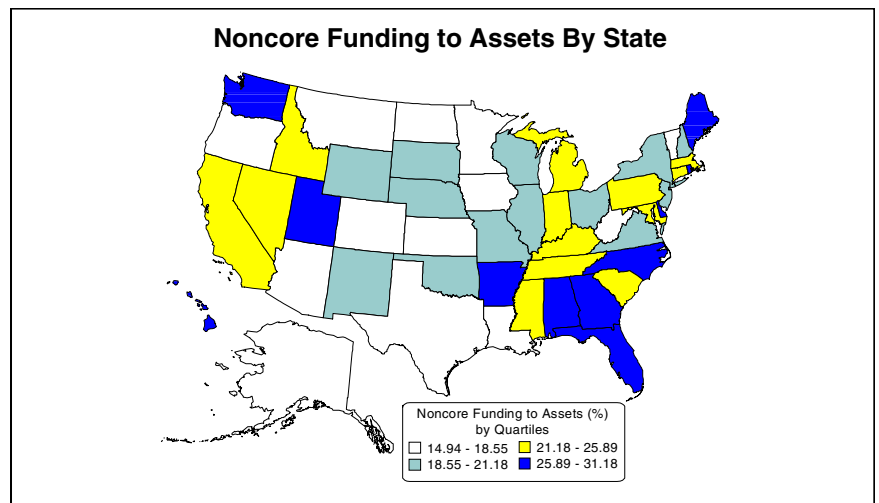
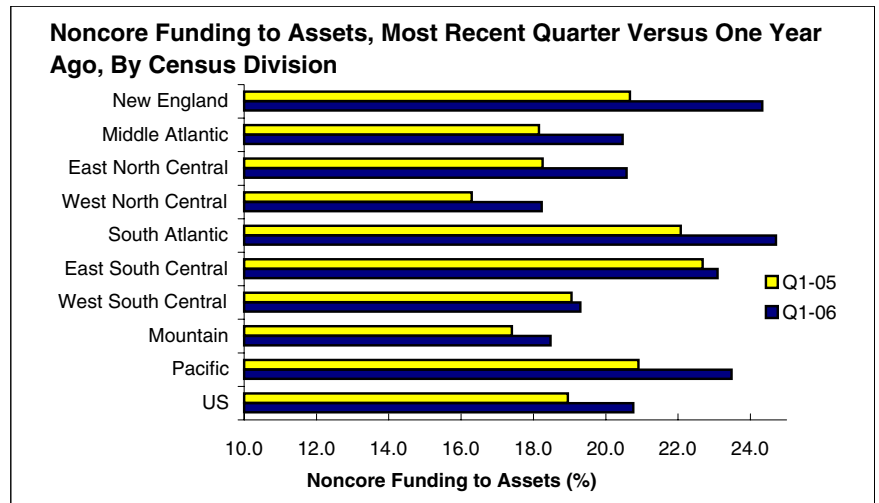
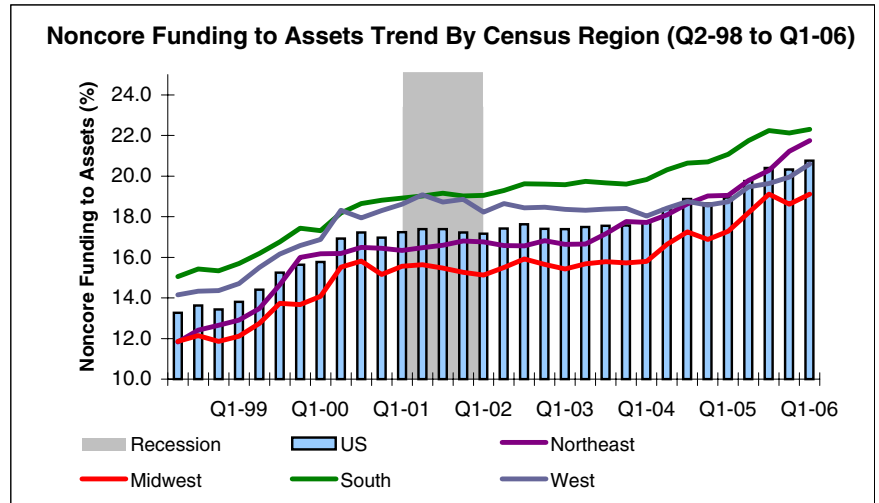


Summer 2006

## Noncore Funding to Assets

Area	Noncore Funding to Assets (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>24.32</b>	<b>23.51</b>	<b>20.66</b>	<b>2</b>	<b>3</b>
CT	23.15	22.30	20.12	18	20
MA	24.99	24.51	21.00	14	13
ME	31.18	29.99	26.79	1	2
NH	21.02	20.21	17.50	26	28
RI	27.69	26.68	22.05	6	6
VT	16.42	14.31	14.12	47	51
<b>Middle Atlantic</b>	<b>20.47</b>	<b>20.17</b>	<b>18.15</b>	<b>6</b>	<b>5</b>
NJ	19.30	18.59	16.95	32	36
NY	20.41	19.66	18.30	29	30
PA	21.18	20.93	18.79	25	25
<b>South Atlantic</b>	<b>24.70</b>	<b>24.53</b>	<b>22.08</b>	<b>1</b>	<b>1</b>
DC	28.82	23.12	18.20	2	17
DE	28.36	30.50	25.86	4	1
FL	25.89	24.94	21.60	12	11
GA	26.31	26.56	24.04	11	7
MD	22.57	21.79	20.87	20	22
NC	27.74	27.59	26.88	5	4
SC	25.01	24.69	23.37	13	12
VA	20.88	19.82	18.93	27	29
WV	16.35	15.94	15.76	48	48
<b>East South Central</b>	<b>23.09</b>	<b>23.78</b>	<b>22.68</b>	<b>4</b>	<b>2</b>
AL	26.80	26.32	24.82	10	9
KY	21.72	21.86	21.22	23	21
MS	21.56	22.60	21.64	24	19
TN	23.86	23.81	22.92	16	15
<b>West South Central</b>	<b>19.30</b>	<b>19.33</b>	<b>19.05</b>	<b>7</b>	<b>7</b>
AR	27.47	27.45	25.33	7	5
LA	18.36	18.51	20.17	39	37
OK	20.03	20.26	19.06	31	27
TX	17.45	17.25	17.11	43	43
<b>East North Central</b>	<b>20.57</b>	<b>19.99</b>	<b>18.25</b>	<b>5</b>	<b>6</b>
IL	18.81	18.60	17.02	36	35
IN	24.95	24.03	22.01	15	14
MI	22.76	23.02	21.05	19	18
OH	20.33	20.85	18.88	30	26
WI	20.58	18.71	18.07	28	33
<b>West North Central</b>	<b>18.23</b>	<b>17.68</b>	<b>16.29</b>	<b>9</b>	<b>9</b>
IA	18.24	17.53	15.94	41	41
KS	18.26	18.25	17.10	40	39
MN	17.16	16.79	15.60	44	44
MO	19.23	18.62	17.05	33	34
ND	14.94	14.99	12.77	51	50
NE	18.92	19.09	17.91	35	32
SD	18.78	16.78	15.21	37	45
<b>Mountain</b>	<b>18.47</b>	<b>18.39</b>	<b>17.40</b>	<b>8</b>	<b>8</b>
AZ	18.14	19.62	14.81	42	31
CO	16.69	16.45	15.62	46	46
ID	22.37	21.37	20.16	21	23
MT	15.96	15.67	15.13	49	49
NM	18.55	17.75	19.08	38	40
NV	21.99	21.25	17.62	22	24
UT	28.47	25.00	27.55	3	10
WY	18.92	18.48	18.67	34	38
<b>Pacific</b>	<b>23.47</b>	<b>23.10</b>	<b>20.90</b>	<b>3</b>	<b>4</b>
AK	15.74	16.08	16.81	50	47
CA	23.69	23.21	21.01	17	16
HI	26.90	29.66	25.84	9	3
OR	16.93	17.33	16.93	45	42
WA	26.99	26.41	23.06	8	8
<b>US</b>	<b>20.76</b>	<b>20.32</b>	<b>18.95</b>		

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)

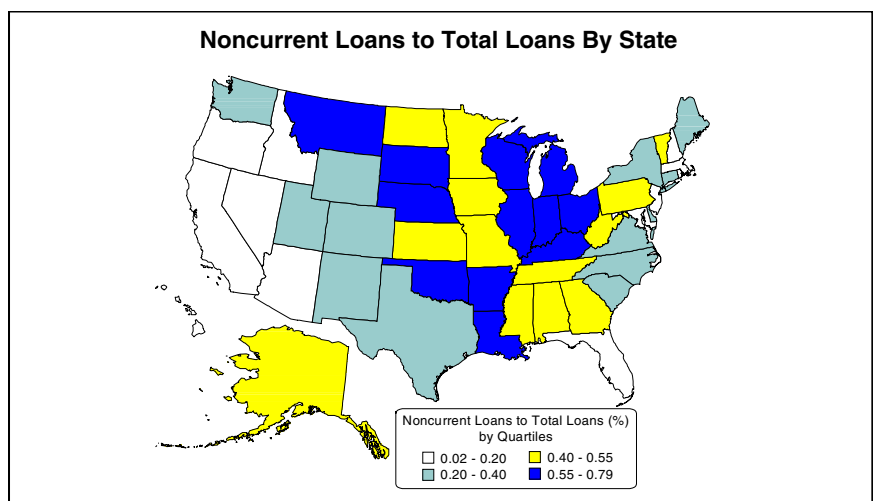
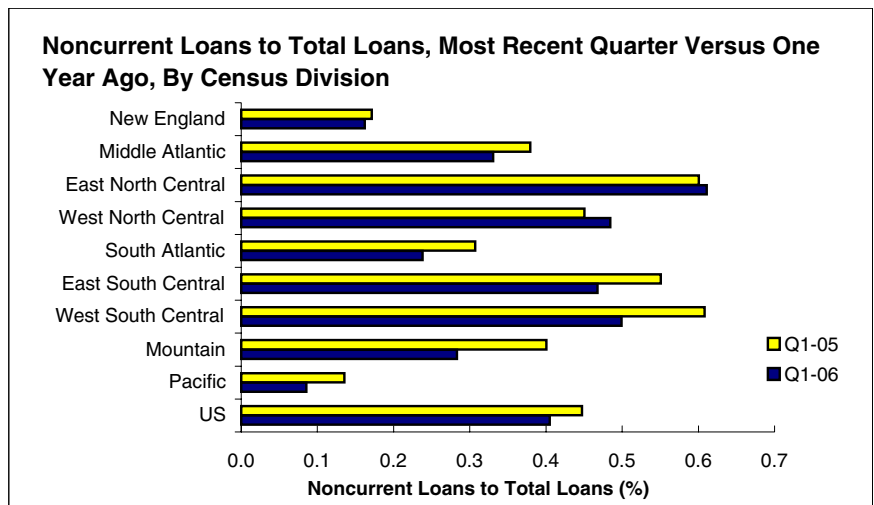
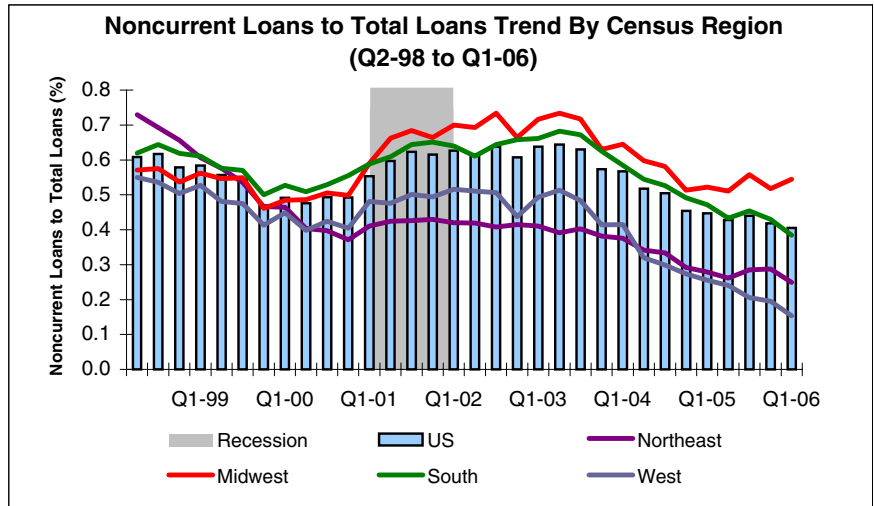


Summer 2006

## Noncurrent Loans to Total Loans

Area	Noncurrent Loans to Total Loans (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.16</b>	<b>0.17</b>	<b>0.17</b>	<b>8</b>	<b>8</b>
CT	0.21	0.21	0.30	36	38
MA	0.11	0.11	0.09	43	45
ME	0.38	0.32	0.28	26	34
NH	0.17	0.16	0.19	40	43
RI	0.15	0.17	0.18	42	42
VT	0.45	0.38	0.39	17	29
<b>Middle Atlantic</b>	<b>0.33</b>	<b>0.36</b>	<b>0.38</b>	<b>5</b>	<b>5</b>
NJ	0.16	0.20	0.20	41	39
NY	0.32	0.36	0.37	33	33
PA	0.42	0.45	0.46	21	21
<b>South Atlantic</b>	<b>0.24</b>	<b>0.29</b>	<b>0.31</b>	<b>7</b>	<b>7</b>
DC	0.03	0.00	0.31	50	51
DE	0.34	0.28	0.35	32	35
FL	0.08	0.09	0.13	47	46
GA	0.40	0.44	0.50	23	22
MD	0.19	0.19	0.21	39	40
NC	0.31	0.38	0.37	34	30
SC	0.35	0.41	0.40	28	25
VA	0.21	0.22	0.26	37	37
WV	0.54	0.56	0.52	14	13
<b>East South Central</b>	<b>0.47</b>	<b>0.51</b>	<b>0.55</b>	<b>4</b>	<b>3</b>
AL	0.41	0.45	0.48	22	19
KY	0.60	0.57	0.66	11	12
MS	0.44	0.53	0.68	18	15
TN	0.40	0.45	0.45	25	20
<b>West South Central</b>	<b>0.50</b>	<b>0.53</b>	<b>0.61</b>	<b>2</b>	<b>2</b>
AR	0.79	0.74	0.93	1	2
LA	0.67	0.79	0.82	6	1
OK	0.61	0.64	0.76	9	8
TX	0.34	0.39	0.44	31	27
<b>East North Central</b>	<b>0.61</b>	<b>0.61</b>	<b>0.60</b>	<b>1</b>	<b>1</b>
IL	0.55	0.55	0.51	12	14
IN	0.71	0.70	0.75	3	5
MI	0.72	0.67	0.62	2	7
OH	0.67	0.72	0.65	5	4
WI	0.61	0.59	0.64	8	9
<b>West North Central</b>	<b>0.48</b>	<b>0.43</b>	<b>0.45</b>	<b>3</b>	<b>4</b>
IA	0.42	0.37	0.36	20	32
KS	0.47	0.43	0.48	16	24
MN	0.50	0.47	0.47	15	17
MO	0.40	0.37	0.38	24	31
ND	0.54	0.48	0.62	13	16
NE	0.61	0.58	0.56	10	10
SD	0.64	0.58	0.60	7	11
<b>Mountain</b>	<b>0.28</b>	<b>0.34</b>	<b>0.40</b>	<b>6</b>	<b>6</b>
AZ	0.02	0.02	0.03	51	50
CO	0.27	0.39	0.33	35	26
ID	0.09	0.03	0.21	45	49
MT	0.69	0.73	0.90	4	3
NM	0.36	0.44	0.44	27	23
NV	0.10	0.18	0.19	44	41
UT	0.35	0.46	0.45	30	18
WY	0.35	0.38	0.62	29	28
<b>Pacific</b>	<b>0.09</b>	<b>0.11</b>	<b>0.14</b>	<b>9</b>	<b>9</b>
AK	0.43	0.68	0.57	19	6
CA	0.06	0.05	0.07	49	48
HI	0.08	0.11	0.15	46	44
OR	0.06	0.07	0.15	48	47
WA	0.20	0.23	0.29	38	36
<b>US</b>	<b>0.40</b>	<b>0.42</b>	<b>0.45</b>		

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

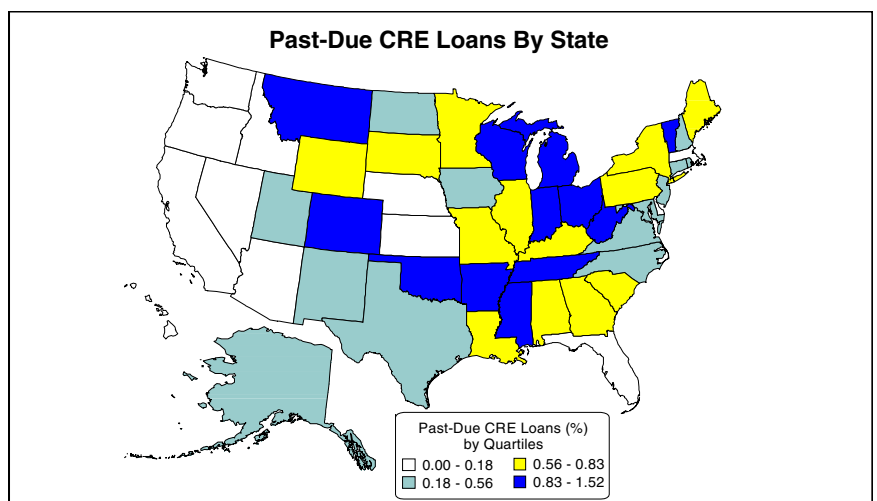
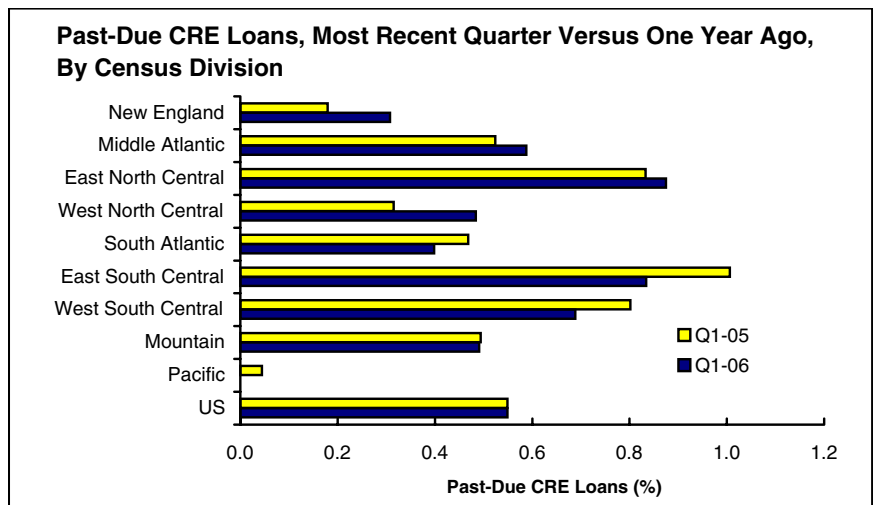
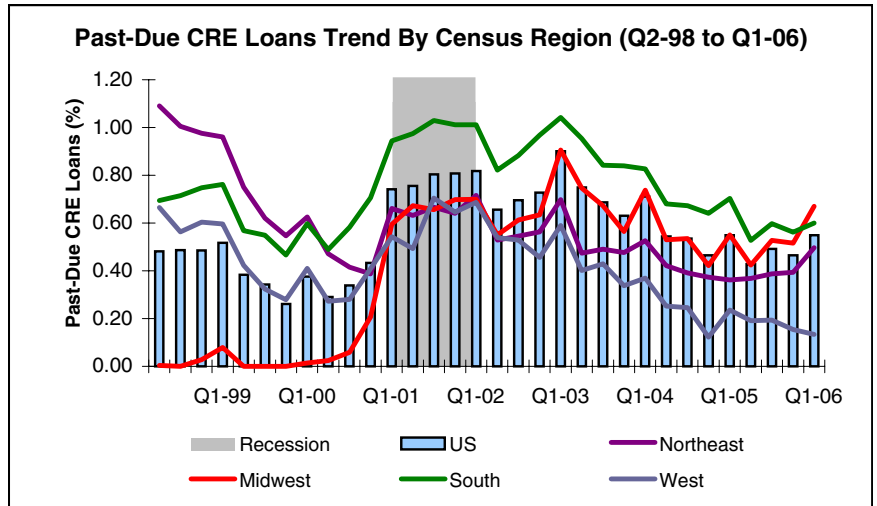


Summer 2006

## Past-Due CRE Loans

Area	Past-Due CRE Loans (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.31</b>	<b>0.27</b>	<b>0.18</b>	<b>8</b>	<b>8</b>
CT	0.42	0.20	0.33	28	35
MA	0.17	0.16	0.00	39	36
ME	0.71	0.60	0.84	20	19
NH	0.23	0.61	0.21	36	17
RI	0.18	0.26	0.16	38	34
VT	1.02	0.76	0.96	7	13
<b>Middle Atlantic</b>	<b>0.59</b>	<b>0.50</b>	<b>0.52</b>	<b>4</b>	<b>4</b>
NJ	0.29	0.13	0.35	35	38
NY	0.77	0.49	0.50	16	27
PA	0.63	0.66	0.72	24	16
<b>South Atlantic</b>	<b>0.40</b>	<b>0.37</b>	<b>0.47</b>	<b>7</b>	<b>5</b>
DC	0.00	0.00	1.97	47	47
DE	0.13	0.07	0.14	42	40
FL	0.07	0.04	0.14	43	43
GA	0.66	0.59	0.61	23	22
MD	0.19	0.30	0.33	37	32
NC	0.47	0.57	0.63	27	24
SC	0.73	0.87	0.76	19	9
VA	0.37	0.34	0.53	32	30
WV	1.43	1.14	1.13	2	4
<b>East South Central</b>	<b>0.83</b>	<b>0.72</b>	<b>1.01</b>	<b>2</b>	<b>2</b>
AL	0.78	0.72	0.95	15	14
KY	0.67	0.66	1.08	22	15
MS	1.23	1.16	1.55	4	3
TN	0.83	0.58	0.77	12	23
<b>West South Central</b>	<b>0.69</b>	<b>0.71</b>	<b>0.80</b>	<b>3</b>	<b>3</b>
AR	0.99	0.91	1.38	8	8
LA	0.78	0.86	0.74	14	10
OK	0.95	0.85	0.81	10	11
TX	0.53	0.57	0.75	26	25
<b>East North Central</b>	<b>0.87</b>	<b>0.77</b>	<b>0.83</b>	<b>1</b>	<b>1</b>
IL	0.56	0.44	0.53	25	28
IN	0.89	1.03	1.05	11	5
MI	1.52	1.23	1.13	1	2
OH	1.04	0.91	1.02	6	7
WI	1.07	0.94	0.89	5	6
<b>West North Central</b>	<b>0.48</b>	<b>0.31</b>	<b>0.32</b>	<b>6</b>	<b>7</b>
IA	0.34	0.04	0.16	34	42
KS	0.16	0.03	0.24	40	45
MN	0.74	0.59	0.44	18	20
MO	0.80	0.61	0.69	13	18
ND	0.38	0.26	0.10	31	33
NE	0.06	0.02	0.12	45	46
SD	0.77	0.00	0.22	17	47
<b>Mountain</b>	<b>0.49</b>	<b>0.35</b>	<b>0.49</b>	<b>5</b>	<b>6</b>
AZ	0.00	0.00	0.00	47	47
CO	0.98	0.43	0.70	9	29
ID	0.16	0.33	0.35	41	31
MT	1.31	1.29	0.78	3	1
NM	0.39	0.59	0.57	30	21
NV	0.00	0.05	0.02	47	41
UT	0.40	0.09	0.26	29	39
WY	0.68	0.76	1.18	21	12
<b>Pacific</b>	<b>0.00</b>	<b>0.01</b>	<b>0.04</b>	<b>9</b>	<b>9</b>
AK	0.34	0.54	0.31	33	26
CA	0.00	0.00	0.01	47	47
HI	0.01	0.03	0.32	46	44
OR	0.00	0.00	0.06	47	47
WA	0.07	0.14	0.07	44	37
<b>US</b>	<b>0.55</b>	<b>0.46</b>	<b>0.55</b>		

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

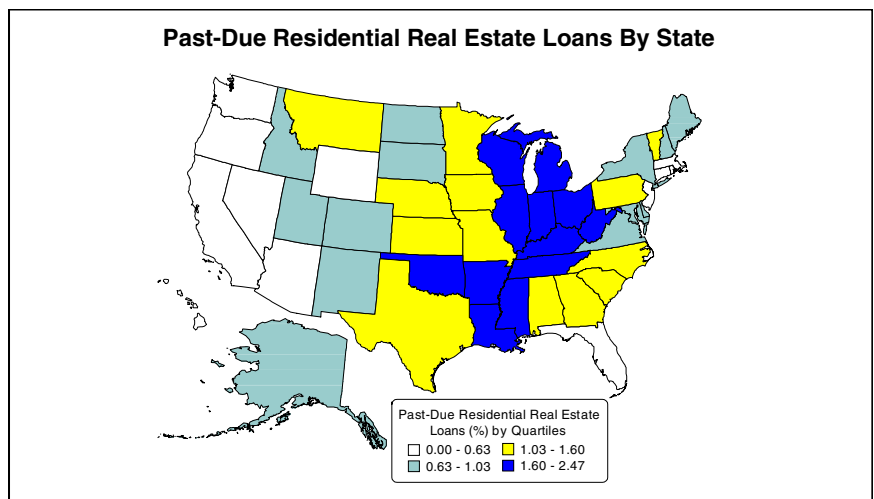
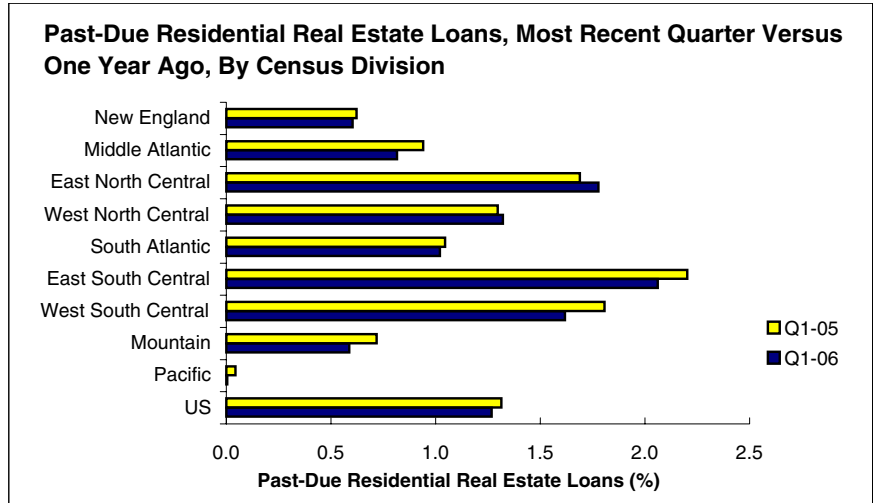
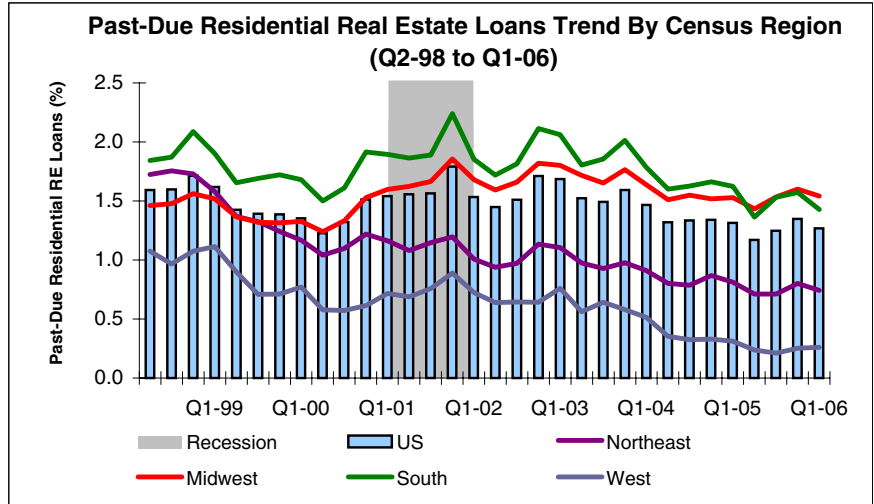


Summer 2006

## Past-Due Residential Real Estate Loans

Area	Past-Due Residential Real Estate Loans (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.60</b>	<b>0.65</b>	<b>0.62</b>	<b>7</b>	<b>7</b>
CT	0.45	0.63	0.54	42	36
MA	0.53	0.54	0.56	40	41
ME	0.83	0.89	0.79	32	31
NH	0.76	0.73	0.69	36	35
RI	0.26	0.25	0.21	45	44
VT	1.07	1.19	1.28	24	23
<b>Middle Atlantic</b>	<b>0.82</b>	<b>0.91</b>	<b>0.94</b>	<b>6</b>	<b>6</b>
NJ	0.50	0.55	0.66	41	40
NY	0.89	0.98	0.91	28	30
PA	1.03	1.12	1.13	25	25
<b>South Atlantic</b>	<b>1.02</b>	<b>1.12</b>	<b>1.05</b>	<b>5</b>	<b>5</b>
DC	0.25	0.00	0.06	46	48
DE	0.81	1.01	0.92	33	29
FL	0.32	0.32	0.49	44	43
GA	1.51	1.79	1.67	14	11
MD	0.98	0.77	0.84	27	33
NC	1.14	1.40	1.32	22	18
SC	1.42	1.55	1.46	17	16
VA	0.78	1.07	0.88	35	28
WV	1.60	2.18	1.99	12	4
<b>East South Central</b>	<b>2.06</b>	<b>2.05</b>	<b>2.20</b>	<b>1</b>	<b>1</b>
AL	1.46	1.77	1.75	16	12
KY	2.18	2.13	2.28	4	7
MS	2.47	2.70	2.54	1	1
TN	1.96	1.97	2.11	5	8
<b>West South Central</b>	<b>1.62</b>	<b>1.80</b>	<b>1.81</b>	<b>3</b>	<b>3</b>
AR	2.38	2.44	2.53	2	3
LA	2.27	2.45	2.51	3	2
OK	1.76	2.15	2.04	9	6
TX	1.21	1.43	1.37	21	17
<b>East North Central</b>	<b>1.78</b>	<b>1.83</b>	<b>1.69</b>	<b>2</b>	<b>2</b>
IL	1.79	1.73	1.61	8	13
IN	1.95	2.16	1.86	6	5
MI	1.88	1.97	1.74	7	9
OH	1.72	1.97	1.72	10	10
WI	1.67	1.60	1.59	11	15
<b>West North Central</b>	<b>1.32</b>	<b>1.36</b>	<b>1.30</b>	<b>4</b>	<b>4</b>
IA	1.24	1.37	1.23	20	19
KS	1.37	1.37	1.59	18	20
MN	1.29	1.36	1.27	19	21
MO	1.59	1.66	1.43	13	14
ND	0.85	0.79	1.07	31	32
NE	1.47	1.26	1.22	15	22
SD	0.68	0.73	0.78	37	34
<b>Mountain</b>	<b>0.59</b>	<b>0.56</b>	<b>0.72</b>	<b>8</b>	<b>8</b>
AZ	0.00	0.00	0.00	49	48
CO	0.78	0.60	0.71	34	38
ID	0.88	0.56	0.86	29	39
MT	1.11	1.19	1.95	23	24
NM	0.87	1.11	1.34	30	26
NV	0.00	0.00	0.00	49	48
UT	0.63	1.09	0.31	38	27
WY	0.56	0.62	1.02	39	37
<b>Pacific</b>	<b>0.00</b>	<b>0.01</b>	<b>0.04</b>	<b>9</b>	<b>9</b>
AK	0.99	0.05	0.19	26	47
CA	0.00	0.00	0.00	49	48
HI	0.18	0.23	0.36	47	45
OR	0.10	0.18	0.23	48	46
WA	0.37	0.53	0.43	43	42
<b>US</b>	<b>1.27</b>	<b>1.35</b>	<b>1.31</b>		

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

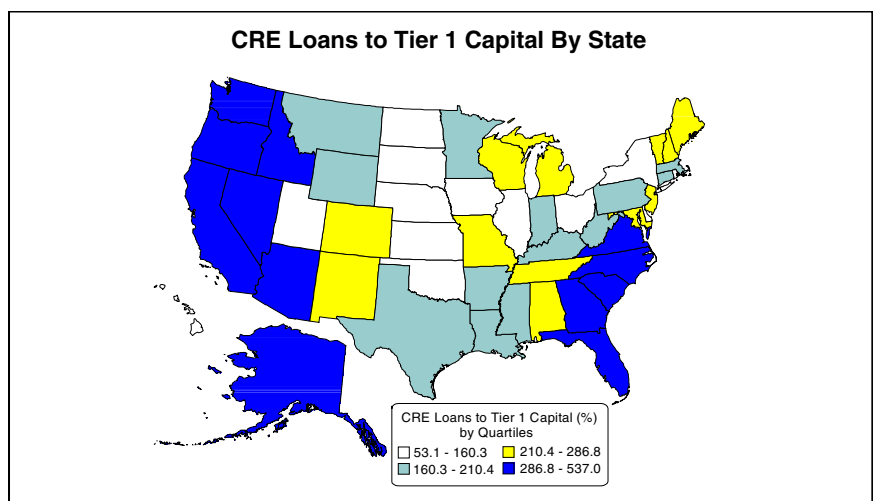
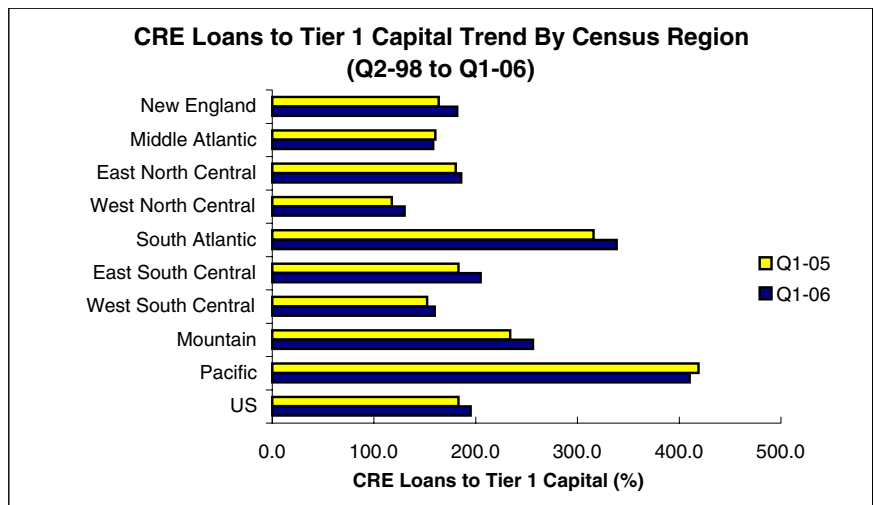
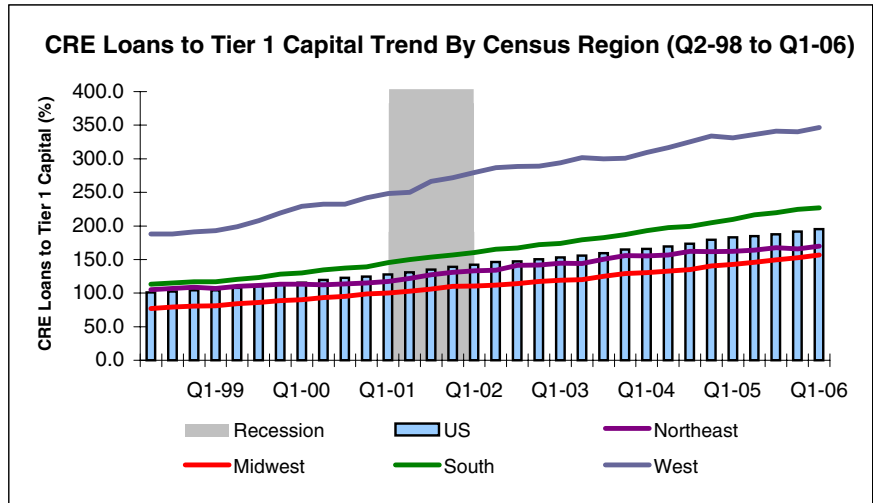


Summer 2006

## CRE Loans to Tier 1 Capital

Area	CRE Loans to Tier 1 Capital (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>181.93</b>	<b>175.41</b>	<b>163.48</b>	<b>6</b>	<b>6</b>
CT	171.82	167.72	163.39	33	33
MA	165.77	167.22	150.71	35	34
ME	229.65	236.60	223.96	21	19
NH	243.17	235.72	232.64	19	20
RI	77.99	80.72	105.38	46	46
VT	249.53	237.24	240.67	18	18
<b>Middle Atlantic</b>	<b>158.21</b>	<b>156.30</b>	<b>160.23</b>	<b>8</b>	<b>8</b>
NJ	219.09	220.48	209.80	23	22
NY	149.80	146.87	152.50	41	40
PA	162.65	153.03	150.99	36	38
<b>South Atlantic</b>	<b>338.62</b>	<b>333.42</b>	<b>315.74</b>	<b>2</b>	<b>2</b>
DC	210.44	114.39	159.13	25	42
DE	53.12	46.51	37.58	51	50
FL	422.21	415.63	395.67	4	6
GA	393.62	391.49	375.93	7	7
MD	265.38	263.56	247.75	14	13
NC	351.92	348.07	326.26	9	9
SC	303.38	315.99	262.21	11	11
VA	347.73	331.07	330.76	10	10
WV	160.35	159.33	151.48	38	36
<b>East South Central</b>	<b>204.94</b>	<b>201.61</b>	<b>182.94</b>	<b>4</b>	<b>4</b>
AL	222.03	209.90	193.84	22	25
KY	170.46	167.77	164.28	34	32
MS	180.74	190.00	170.27	30	27
TN	238.84	234.75	212.83	20	21
<b>West South Central</b>	<b>159.62</b>	<b>157.89</b>	<b>152.13</b>	<b>7</b>	<b>7</b>
AR	188.79	181.51	177.95	29	29
LA	172.52	169.79	161.91	32	31
OK	133.97	130.21	119.80	42	41
TX	160.76	155.94	153.62	37	37
<b>East North Central</b>	<b>185.71</b>	<b>185.28</b>	<b>180.43</b>	<b>5</b>	<b>5</b>
IL	155.27	150.41	152.71	40	39
IN	174.70	172.30	167.83	31	30
MI	275.87	263.48	250.11	13	14
OH	158.04	159.77	155.08	39	35
WI	251.05	244.62	235.38	17	17
<b>West North Central</b>	<b>130.14</b>	<b>126.97</b>	<b>117.45</b>	<b>9</b>	<b>9</b>
IA	103.27	102.66	92.86	44	44
KS	89.61	84.94	75.03	45	45
MN	206.01	201.21	189.40	26	26
MO	214.09	213.41	196.42	24	23
ND	61.26	66.37	60.31	47	47
NE	56.31	61.08	58.71	49	48
SD	54.91	53.59	57.56	50	49
<b>Mountain</b>	<b>256.30</b>	<b>253.55</b>	<b>233.97</b>	<b>3</b>	<b>3</b>
AZ	536.98	523.63	443.38	1	1
CO	254.88	260.59	247.98	16	15
ID	385.95	373.88	357.50	8	8
MT	202.78	181.90	169.27	28	28
NM	256.61	258.93	236.59	15	16
NV	451.25	499.99	472.13	2	2
UT	56.36	40.89	40.16	48	51
WY	205.26	210.34	180.34	27	24
<b>Pacific</b>	<b>410.38</b>	<b>418.22</b>	<b>418.93</b>	<b>1</b>	<b>1</b>
AK	286.85	314.92	295.09	12	12
CA	410.69	421.31	447.74	6	4
HI	109.97	112.50	122.00	43	43
OR	450.10	445.76	442.33	3	3
WA	421.52	417.92	402.21	5	5
<b>US</b>	<b>195.05</b>	<b>191.69</b>	<b>182.99</b>		

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

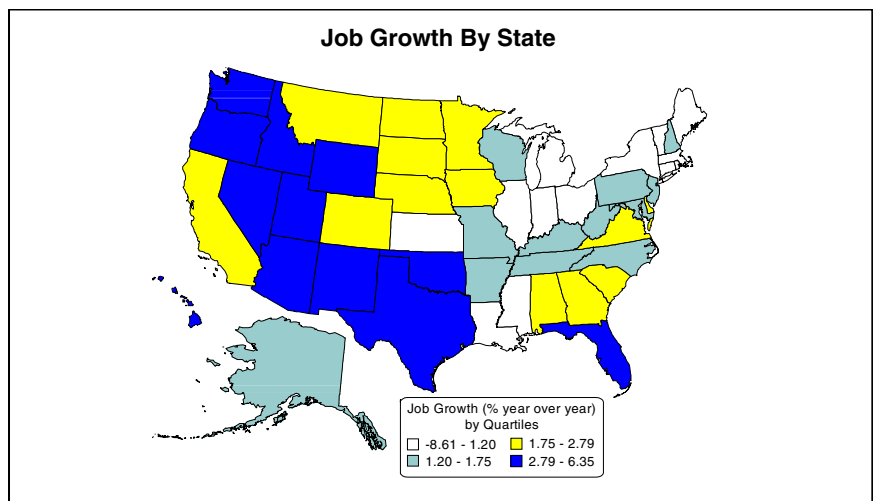
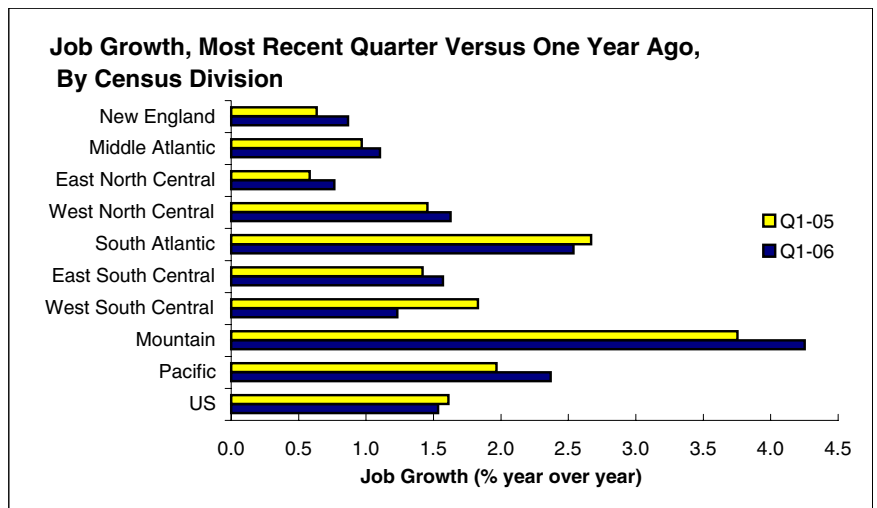
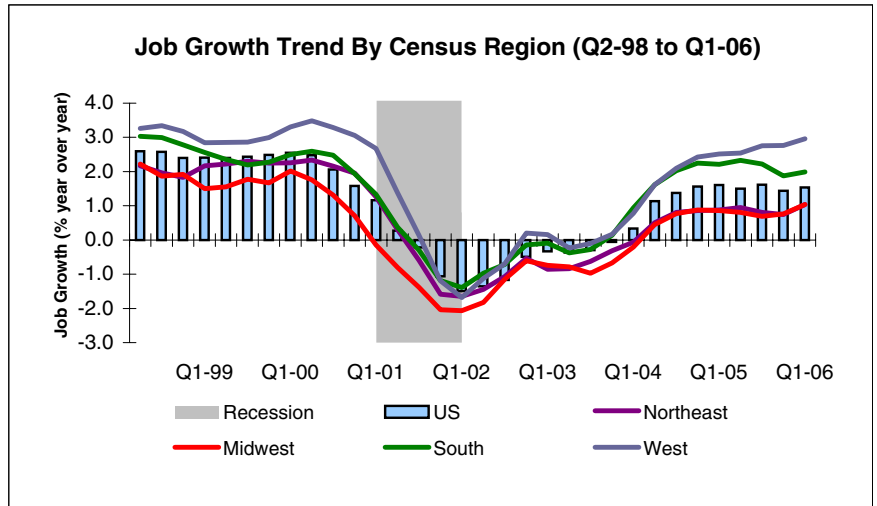


Summer 2006

## Job Growth

Area	Job Growth (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.87</b>	<b>0.54</b>	<b>0.63</b>	<b>8</b>	<b>9</b>
CT	0.82	0.66	0.88	44	42
MA	0.96	0.54	0.38	41	45
ME	0.08	-0.04	-0.06	49	48
NH	1.38	0.70	1.69	33	40
RI	0.88	0.59	0.57	43	44
VT	0.64	0.68	1.22	47	41
<b>Middle Atlantic</b>	<b>1.10</b>	<b>0.82</b>	<b>0.97</b>	<b>7</b>	<b>7</b>
NJ	1.28	1.07	0.98	37	33
NY	0.96	0.60	0.91	42	43
PA	1.20	0.96	1.04	38	38
<b>South Atlantic</b>	<b>2.54</b>	<b>2.51</b>	<b>2.67</b>	<b>2</b>	<b>2</b>
DC	1.44	1.22	1.60	30	32
DE	1.84	1.43	1.35	24	29
FL	3.80	3.97	3.90	6	5
GA	2.36	2.39	2.24	16	13
MD	1.60	1.45	1.42	28	27
NC	1.75	1.78	2.53	26	22
SC	2.15	1.43	2.09	20	28
VA	2.24	2.24	2.49	18	15
WV	1.38	1.36	1.33	34	30
<b>East South Central</b>	<b>1.57</b>	<b>1.36</b>	<b>1.42</b>	<b>5</b>	<b>4</b>
AL	2.53	2.21	2.03	13	17
KY	1.59	1.51	1.22	29	26
MS	0.25	-0.16	1.08	48	49
TN	1.42	1.29	1.27	31	31
<b>West South Central</b>	<b>1.23</b>	<b>1.02</b>	<b>1.83</b>	<b>6</b>	<b>6</b>
AR	1.37	1.72	1.62	36	23
LA	-8.61	-9.93	0.63	51	51
OK	2.88	2.54	2.09	11	12
TX	2.93	2.90	2.06	10	10
<b>East North Central</b>	<b>0.77</b>	<b>0.59</b>	<b>0.58</b>	<b>9</b>	<b>8</b>
IL	1.13	1.04	0.64	40	35
IN	1.16	0.97	1.24	39	37
MI	-0.34	-0.38	-0.07	50	50
OH	0.74	0.45	0.27	45	46
WI	1.37	1.05	1.41	35	34
<b>West North Central</b>	<b>1.63</b>	<b>1.13</b>	<b>1.45</b>	<b>4</b>	<b>5</b>
IA	1.91	1.79	1.52	23	21
KS	0.74	0.21	1.62	46	47
MN	1.75	1.00	1.28	25	36
MO	1.39	0.96	1.31	32	39
ND	2.52	1.97	2.28	14	18
NE	2.10	1.66	1.64	21	24
SD	2.48	1.84	1.74	15	20
<b>Mountain</b>	<b>4.25</b>	<b>4.08</b>	<b>3.75</b>	<b>1</b>	<b>1</b>
AZ	5.58	5.25	4.80	2	2
CO	2.33	2.21	2.13	17	16
ID	5.04	4.93	4.14	3	3
MT	2.16	2.29	2.80	19	14
NM	2.79	2.56	2.04	12	11
NV	6.35	5.97	6.28	1	1
UT	4.41	4.64	3.74	4	4
WY	3.55	3.23	2.61	7	6
<b>Pacific</b>	<b>2.37</b>	<b>2.17</b>	<b>1.97</b>	<b>3</b>	<b>3</b>
AK	1.70	1.57	1.93	27	25
CA	1.97	1.84	1.61	22	19
HI	3.51	3.04	3.14	8	9
OR	3.86	3.18	3.54	5	7
WA	3.42	3.17	2.72	9	8
<b>US</b>	<b>1.53</b>	<b>1.44</b>	<b>1.61</b>		

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



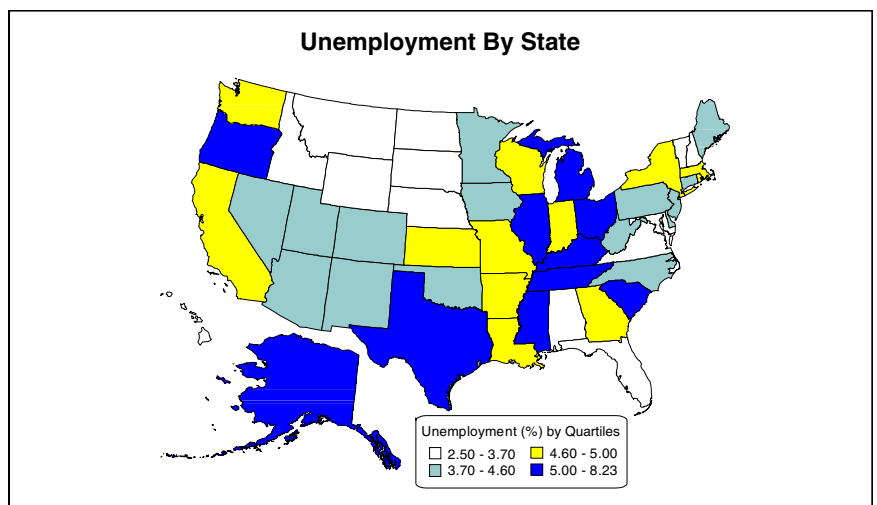
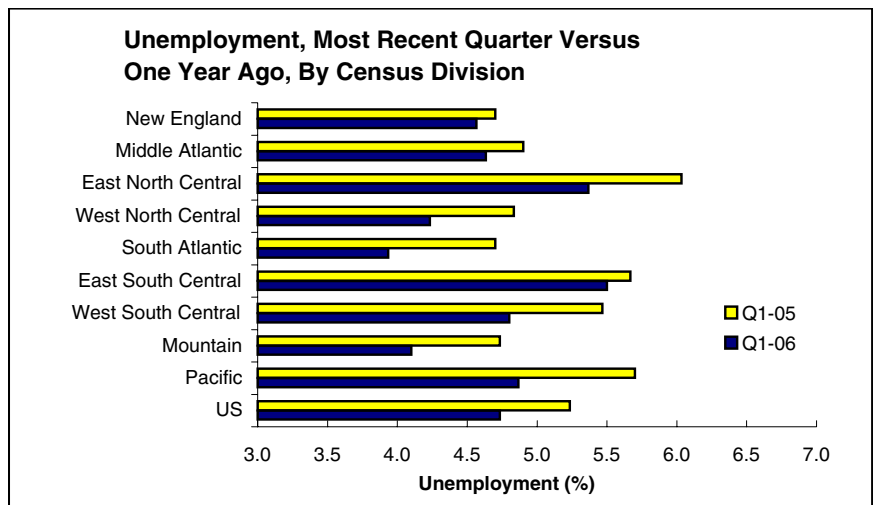
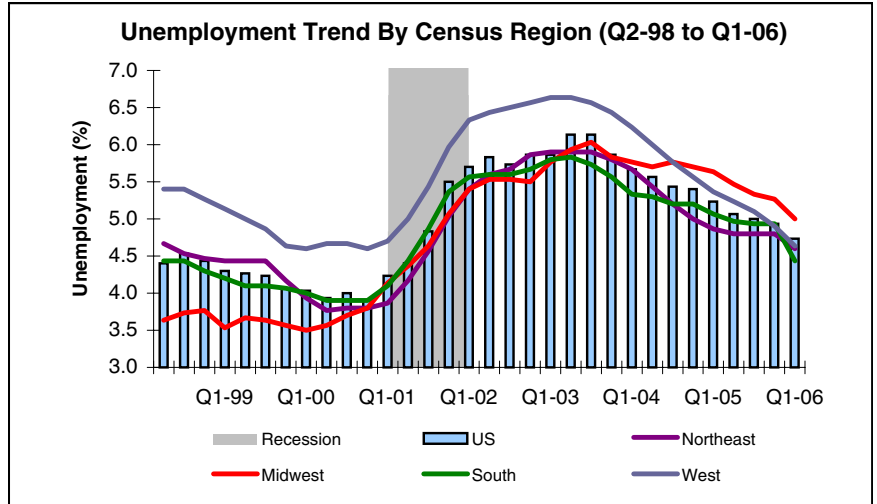


Summer 2006

## Unemployment

Area	Unemployment (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>4.57</b>	<b>4.67</b>	<b>4.70</b>	<b>6</b>	<b>6</b>
CT	4.57	4.73	5.00	24	28
MA	4.83	4.80	4.90	15	25
ME	4.40	4.77	4.77	31	27
NH	3.40	3.53	3.70	42	46
RI	4.97	5.10	5.00	12	19
VT	3.40	3.57	3.57	42	44
<b>Middle Atlantic</b>	<b>4.63</b>	<b>4.87</b>	<b>4.90</b>	<b>5</b>	<b>5</b>
NJ	4.57	4.50	4.40	24	32
NY	4.67	5.03	5.03	17	20
PA	4.43	4.73	5.20	28	28
<b>South Atlantic</b>	<b>3.93</b>	<b>4.30</b>	<b>4.70</b>	<b>9</b>	<b>8</b>
DC	5.33	6.00	7.00	7	7
DE	3.83	4.50	4.00	35	32
FL	3.10	3.47	4.10	48	48
GA	4.77	5.33	5.10	16	14
MD	3.50	4.03	4.17	41	37
NC	4.47	5.17	5.10	27	17
SC	6.37	7.20	6.60	4	3
VA	3.03	3.40	3.37	50	49
WV	3.93	4.93	4.83	34	22
<b>East South Central</b>	<b>5.50</b>	<b>5.73</b>	<b>5.67</b>	<b>1</b>	<b>1</b>
AL	3.57	3.73	4.27	40	42
KY	6.20	6.43	5.60	5	6
MS	8.23	9.33	6.87	1	2
TN	5.13	5.50	5.53	9	10
<b>West South Central</b>	<b>4.80</b>	<b>5.60</b>	<b>5.47</b>	<b>4</b>	<b>3</b>
AR	4.60	4.80	5.00	23	25
LA	4.63	10.20	5.47	21	1
OK	3.83	4.30	4.47	35	35
TX	5.00	5.30	5.40	11	15
<b>East North Central</b>	<b>5.37</b>	<b>5.63</b>	<b>6.03</b>	<b>2</b>	<b>2</b>
IL	5.10	5.37	5.90	10	12
IN	4.90	5.40	5.53	13	11
MI	6.53	6.53	7.00	3	5
OH	5.20	5.83	6.03	8	8
WI	4.67	4.67	4.87	17	31
<b>West North Central</b>	<b>4.23</b>	<b>4.47</b>	<b>4.83</b>	<b>7</b>	<b>7</b>
IA	4.10	4.50	4.67	33	32
KS	4.63	4.93	5.27	21	22
MN	4.20	4.00	4.27	32	38
MO	4.67	5.23	5.67	17	16
ND	3.23	3.33	3.43	47	50
NE	3.33	3.67	3.90	45	43
SD	3.40	3.80	3.97	42	41
<b>Mountain</b>	<b>4.10</b>	<b>4.30</b>	<b>4.73</b>	<b>8</b>	<b>8</b>
AZ	4.43	4.73	4.53	30	28
CO	4.43	4.83	5.20	28	24
ID	3.30	3.53	4.10	46	46
MT	3.63	3.90	4.13	39	39
NM	4.57	5.03	5.47	24	20
NV	3.73	3.87	4.23	37	40
UT	3.70	4.07	4.40	38	36
WY	3.10	3.57	3.20	48	44
<b>Pacific</b>	<b>4.87</b>	<b>5.17</b>	<b>5.70</b>	<b>3</b>	<b>4</b>
AK	6.90	6.90	6.97	2	4
CA	4.87	5.13	5.63	14	18
HI	2.50	2.73	2.93	51	51
OR	5.47	5.80	6.37	6	9
WA	4.67	5.37	5.60	20	12
<b>US</b>	<b>4.73</b>	<b>4.93</b>	<b>5.23</b>		

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

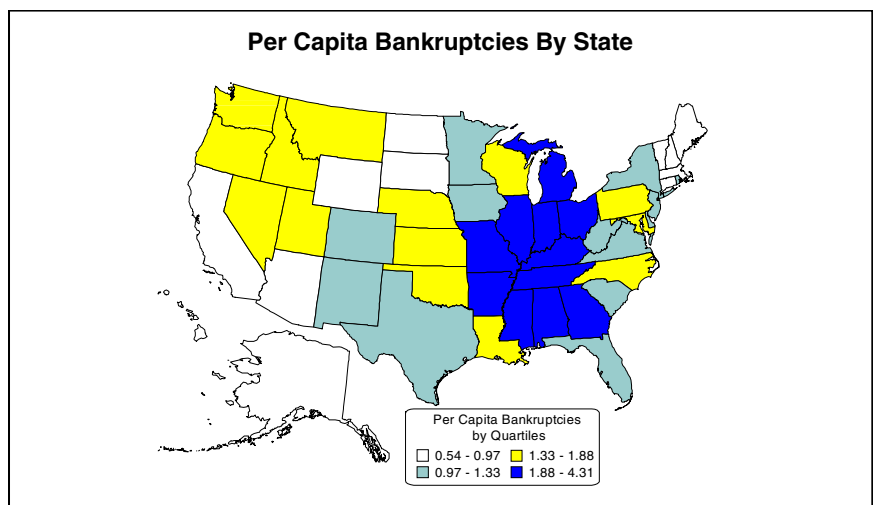
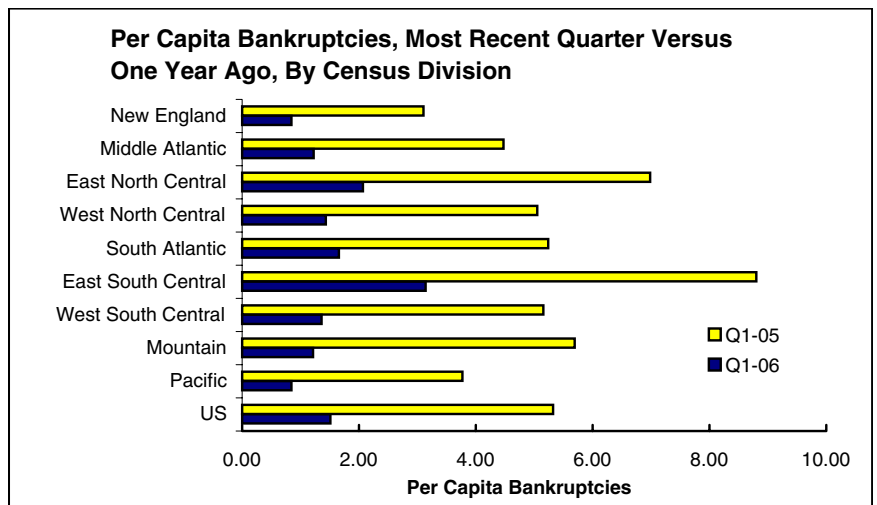
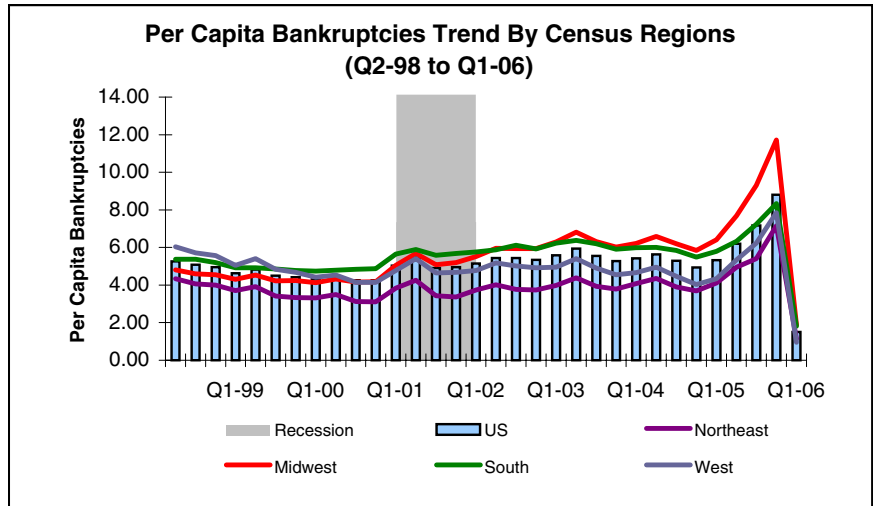


Summer 2006

## Per Capita Bankruptcies

Area	Per Capita Bankruptcies (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>0.84</b>	<b>5.89</b>	<b>3.11</b>	<b>9</b>	<b>9</b>
CT	0.87	5.72	3.30	41	46
MA	0.83	5.82	2.80	43	45
ME	0.62	6.40	3.13	49	40
NH	0.87	5.13	3.55	41	48
RI	1.08	6.90	3.94	33	36
VT	0.80	6.39	2.73	44	41
<b>Middle Atlantic</b>	<b>1.23</b>	<b>7.60</b>	<b>4.47</b>	<b>6</b>	<b>6</b>
NJ	1.25	7.18	4.66	27	34
NY	1.03	7.44	4.09	36	29
PA	1.52	8.12	4.93	18	26
<b>South Atlantic</b>	<b>1.65</b>	<b>7.30</b>	<b>5.24</b>	<b>3</b>	<b>7</b>
DC	0.68	6.63	3.48	47	39
DE	1.19	6.64	4.00	30	38
FL	1.03	7.40	4.46	35	30
GA	3.67	9.13	8.28	2	21
MD	1.35	8.26	5.30	24	24
NC	1.71	5.42	4.36	12	47
SC	1.24	3.78	3.53	28	51
VA	1.33	7.11	5.17	26	35
WV	1.16	12.95	7.11	32	5
<b>East South Central</b>	<b>3.14</b>	<b>11.30</b>	<b>8.80</b>	<b>1</b>	<b>2</b>
AL	3.19	11.49	9.57	3	10
KY	2.12	12.85	6.86	7	6
MS	2.10	9.14	7.37	8	20
TN	4.31	11.12	10.28	1	12
<b>West South Central</b>	<b>1.36</b>	<b>8.52</b>	<b>5.15</b>	<b>5</b>	<b>5</b>
AR	2.48	12.52	9.41	5	8
LA	1.71	9.98	6.54	12	17
OK	1.33	15.73	7.34	25	3
TX	1.16	6.64	4.02	31	37
<b>East North Central</b>	<b>2.07</b>	<b>12.96</b>	<b>6.98</b>	<b>2</b>	<b>1</b>
IL	1.88	10.89	6.42	11	14
IN	2.38	17.64	8.29	6	1
MI	2.59	11.42	7.02	4	11
OH	1.98	16.31	7.90	10	2
WI	1.38	8.26	4.86	22	23
<b>West North Central</b>	<b>1.43</b>	<b>8.83</b>	<b>5.05</b>	<b>4</b>	<b>4</b>
IA	1.08	7.38	4.79	33	31
KS	1.51	10.73	5.58	19	15
MN	0.97	5.96	3.52	38	44
MO	2.09	11.91	6.52	9	9
ND	0.78	7.33	3.95	45	32
NE	1.61	8.31	5.38	17	22
SD	0.76	6.09	3.58	46	43
<b>Mountain</b>	<b>1.21</b>	<b>9.96</b>	<b>5.69</b>	<b>7</b>	<b>3</b>
AZ	0.94	7.65	4.98	39	28
CO	1.20	12.55	5.85	29	7
ID	1.43	10.24	6.34	21	16
MT	1.66	7.70	4.58	15	27
NM	1.01	7.28	4.90	37	33
NV	1.37	14.38	5.90	23	4
UT	1.67	9.48	7.85	14	18
WY	0.88	8.22	4.39	40	25
<b>Pacific</b>	<b>0.85</b>	<b>6.95</b>	<b>3.77</b>	<b>8</b>	<b>8</b>
AK	0.54	4.95	2.04	50	49
CA	0.68	6.23	3.20	47	42
HI	0.54	4.69	2.41	50	50
OR	1.66	11.06	6.24	16	13
WA	1.44	9.34	6.12	20	19
<b>US</b>	<b>1.51</b>	<b>8.80</b>	<b>5.32</b>		

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



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## Home Price Growth

Area	Home Price Growth (Q1-06)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
<b>New England</b>	<b>8.67</b>	<b>10.08</b>	<b>12.92</b>	<b>5</b>	<b>5</b>
CT	11.20	12.35	13.94	23	22
MA	6.51	8.36	11.76	40	35
ME	9.77	10.82	13.57	26	25
NH	8.52	9.96	12.45	31	26
RI	10.58	10.99	17.40	25	24
VT	12.70	13.87	15.27	19	17
<b>Middle Atlantic</b>	<b>13.33</b>	<b>14.00</b>	<b>14.50</b>	<b>4</b>	<b>4</b>
NJ	14.94	16.10	16.73	14	12
NY	12.35	13.36	14.20	21	19
PA	12.45	12.70	12.55	20	21
<b>South Atlantic</b>	<b>17.23</b>	<b>18.38</b>	<b>15.93</b>	<b>3</b>	<b>3</b>
DC	20.84	23.39	23.80	5	4
DE	15.58	15.87	15.17	13	13
FL	26.62	27.83	22.78	2	2
GA	6.48	6.60	5.89	41	41
MD	20.47	21.94	21.79	6	5
NC	8.33	8.49	6.11	33	33
SC	9.06	9.41	7.20	30	29
VA	18.13	19.99	19.43	10	8
WV	10.61	12.11	8.71	24	23
<b>East South Central</b>	<b>7.74</b>	<b>7.66</b>	<b>5.64</b>	<b>6</b>	<b>6</b>
AL	9.10	9.38	6.02	29	30
KY	5.53	5.36	5.53	44	46
MS	8.25	7.69	5.14	35	39
TN	8.26	8.25	5.71	34	36
<b>West South Central</b>	<b>7.69</b>	<b>6.85</b>	<b>5.11</b>	<b>7</b>	<b>8</b>
AR	8.40	7.87	7.13	32	38
LA	11.53	9.60	6.28	22	28
OK	6.65	6.44	4.46	39	42
TX	5.93	5.63	4.17	43	45
<b>East North Central</b>	<b>5.56</b>	<b>6.29</b>	<b>6.72</b>	<b>9</b>	<b>9</b>
IL	9.33	9.73	9.83	27	27
IN	4.18	4.64	4.07	49	48
MI	2.86	3.70	4.89	51	51
OH	3.26	3.85	4.41	50	50
WI	7.51	8.57	9.60	36	32
<b>West North Central</b>	<b>6.21</b>	<b>7.03</b>	<b>7.49</b>	<b>8</b>	<b>7</b>
IA	4.75	6.43	5.38	46	43
KS	4.47	4.91	5.01	47	47
MN	7.13	8.11	9.33	37	37
MO	7.00	7.40	7.53	38	40
ND	9.26	8.77	8.68	28	31
NE	4.45	4.42	5.52	48	49
SD	6.05	8.44	7.93	42	34
<b>Mountain</b>	<b>17.80</b>	<b>18.92</b>	<b>14.07</b>	<b>2</b>	<b>2</b>
AZ	32.81	35.55	21.22	1	1
CO	5.10	6.19	4.99	45	44
ID	20.31	19.03	12.01	7	9
MT	13.86	14.97	11.41	16	15
NM	15.89	15.74	9.84	12	14
NV	17.10	18.70	32.81	11	11
UT	14.69	13.45	6.67	15	18
WY	13.52	12.79	11.59	18	20
<b>Pacific</b>	<b>18.02</b>	<b>19.36</b>	<b>22.51</b>	<b>1</b>	<b>1</b>
AK	13.54	14.84	12.09	17	16
CA	19.20	21.52	26.62	9	6
HI	24.99	24.37	25.10	3	3
OR	20.96	20.12	13.66	4	7
WA	19.37	18.76	13.50	8	10
<b>US</b>	<b>12.53</b>	<b>13.33</b>	<b>13.15</b>		

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

