Host State Loan-To-Deposit Ratios

FIL-88-98 August 17, 1998

TO: CHIEF EXECUTIVE OFFICER AND COMPLIANCE OFFICER

SUBJECT: Banking Agencies Issue Host State Loan-to-Deposit Ratios

The Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board and the Office of the Comptroller of the Currency have issued the host state loan-to-deposit ratios that the agencies will use to determine compliance with Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994.

Attached is the press release issued jointly by the three agencies on August 13, 1998, along with the host state loan-to-deposit ratios.

For further information, please contact Louise Kotoshirodo, Review Examiner in the FDIC's Division of Compliance and Consumer Affairs, at (202) 942-3599.

Carmen J. Sullivan Director

Attachment:

- Press Release
- Host State Loan-to-Deposit Ratios

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).