

Noncurrent Loan Rates*

December 31, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals		All Other Loans	
	12/31/97	9/30/97	12/31/97	9/30/97	12/31/97	9/30/97	12/31/97	9/30/97	12/31/97	9/30/97
Puerto Rico	2.14	2.25	2.14	2.34	2.52	2.63	1.67	1.73	2.02	2.01
Delaware	2.00	2.16	1.86	2.10	1.10	1.05	2.18	2.37	0.16	0.21
Connecticut	1.87	1.87	4.66	4.74	1.37	1.38	0.64	0.74	1.43	1.02
Hawaii	1.73	1.78	1.49	1.53	2.13	2.17	1.25	1.34	0.47	0.47
South Dakota	1.73	1.72	1.69	1.81	0.95	1.04	1.97	1.94	0.42	0.45
Nevada	1.57	1.63	0.84	1.04	1.04	0.97	1.80	1.92	0.26	0.87
New Hampshire	1.53	1.68	1.52	1.38	1.38	1.35	1.67	2.09	0.33	0.44
Arizona	1.26	1.17	0.55	0.54	0.42	0.38	2.05	1.79	0.30	0.68
New York	1.22	1.23	0.89	0.87	1.89	1.94	2.65	2.54	0.20	0.20
Utah	1.21	1.31	0.97	0.96	0.65	0.58	1.59	1.81	0.79	0.88
Oklahoma	1.18	1.16	1.91	2.02	1.14	1.14	0.91	0.60	0.20	0.38
Vermont	1.18	1.22	1.60	2.09	1.24	1.17	0.90	0.91	0.13	0.36
North Dakota	1.09	1.26	3.03	3.67	0.79	0.97	0.89	0.83	0.29	0.26
Rhode Island	1.07	0.87	0.64	0.79	1.20	0.91	2.24	1.07	0.40	0.26
New Jersey	1.06	1.13	1.16	1.28	1.16	1.18	0.69	0.87	0.13	0.36
West Virginia	1.03	1.07	2.00	2.38	0.93	0.95	0.72	0.65	1.26	1.73
Georgia	1.02	0.82	0.76	0.90	0.63	0.62	2.20	1.28	0.09	0.12
Montana	1.01	1.24	2.27	2.87	0.78	1.08	0.65	0.58	0.67	0.62
Tennessee	0.98	1.07	0.47	0.52	1.25	1.44	0.93	0.88	0.29	0.19
Alaska	0.97	0.79	1.90	1.43	0.58	0.54	0.36	0.37	2.15	1.59
Arkansas	0.95	0.94	1.43	1.41	0.96	0.96	0.79	0.82	0.11	0.08
Pennsylvania	0.94	0.97	0.81	0.84	1.19	1.25	1.02	0.94	0.24	0.25
Ohio	0.94	0.95	1.19	1.22	0.80	0.81	1.26	1.16	0.37	0.46
Nebraska	0.93	1.05	2.02	2.43	0.64	0.72	1.48	1.47	0.05	0.10
Maine	0.92	1.04	0.70	0.84	0.88	1.00	1.87	1.99	0.40	0.64
Maryland	0.90	0.93	0.75	0.84	0.95	0.93	0.51	0.52	1.74	2.25
Minnesota	0.89	0.70	0.86	0.98	0.60	0.65	2.12	0.60	0.46	0.43
New Mexico	0.89	0.92	1.21	1.26	0.93	0.95	0.48	0.57	0.96	0.76
Louisiana	0.86	0.92	0.90	1.03	0.94	1.00	0.83	0.84	0.23	0.21
Kansas	0.85	1.01	1.58	1.89	0.72	0.83	1.02	1.07	0.13	0.31
Virginia	0.84	0.96	0.57	0.83	0.79	0.81	1.13	1.29	0.19	0.77
Mississippi	0.82	0.72	1.15	1.18	0.87	0.70	0.55	0.51	0.44	0.43
Illinois	0.81	0.91	0.88	1.12	0.87	0.94	0.86	0.86	0.27	0.23
Missouri	0.79	0.79	1.55	1.52	0.68	0.68	0.54	0.57	0.27	0.33
California	0.77	0.85	0.66	0.72	1.13	1.23	0.48	0.39	0.24	0.35
Wisconsin	0.77	0.92	1.04	1.42	0.70	0.81	0.90	0.82	0.35	0.42
Alabama	0.74	0.71	0.92	0.88	0.64	0.60	1.11	1.10	0.17	0.20
Texas	0.74	0.78	0.79	0.99	0.98	0.96	0.57	0.43	0.18	0.23
North Carolina	0.73	0.73	0.55	0.53	0.86	0.92	1.10	0.81	0.23	0.20
Florida	0.72	0.78	0.59	0.84	0.92	0.95	0.38	0.37	0.27	0.20
Indiana	0.72	0.75	0.74	0.88	0.70	0.74	0.94	0.82	0.20	0.29
Idaho	0.71	0.72	1.75	1.95	0.48	0.31	0.51	0.68	0.00	0.00
Washington	0.71	0.80	0.88	1.15	0.71	0.76	0.40	0.36	0.36	0.34
Kentucky	0.69	0.73	1.06	1.16	0.64	0.76	0.77	0.55	0.20	0.11
Colorado	0.69	0.63	1.24	1.47	0.54	0.42	0.84	0.64	0.32	0.40
Michigan	0.66	0.72	0.83	0.95	0.61	0.65	0.61	0.61	0.30	0.29
Iowa	0.66	0.74	1.37	1.72	0.45	0.53	1.17	0.89	0.18	0.21
Oregon	0.65	0.52	1.29	0.81	0.39	0.42	1.20	0.80	0.13	0.17
Massachusetts	0.63	0.81	0.50	0.48	0.99	1.31	0.86	1.26	0.05	0.38
Wyoming	0.52	0.59	1.44	1.68	0.37	0.34	0.40	0.63	0.72	0.94
South Carolina	0.45	0.53	0.42	0.54	0.45	0.54	0.56	0.54	0.26	0.24
District of Columbia	0.45	0.29	0.64	0.39	0.29	0.08	0.87	1.48	0.00	1.23
U.S. and Territories	0.96	0.99	0.86	0.93	1.01	1.06	1.46	1.36	0.25	0.30

* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.