

## Noncurrent Loan Rates\*

December 31, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals	
	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	6.59	1.36	8.45	1.17	7.04	1.38	5.34	1.20
New Jersey	4.62	5.68	3.85	3.86	4.73	5.82	1.75	1.69
Hawaii	2.06	2.49	1.18	7.87	2.14	2.51	0.37	0.70
Maryland	2.00	2.07	0.60	1.96	2.05	2.11	0.77	0.75
Vermont	1.83	1.82	2.48	2.06	1.82	1.83	1.89	1.91
New York	1.45	1.57	2.75	3.72	1.43	1.56	1.37	0.89
Rhode Island	1.37	1.45	1.25	1.43	1.43	1.51	0.79	0.91
Mississippi	1.35	1.83	0.13	0.52	1.54	2.02	0.38	0.49
Virginia	1.32	1.29	0.94	1.47	0.87	0.93	2.85	2.33
Texas	1.30	1.19	0.97	1.27	1.46	1.36	0.82	0.60
District of Columbia	1.25	2.25	0.00	0.00	1.97	3.47	0.03	0.01
West Virginia	1.25	1.28	3.61	3.59	0.92	0.92	2.50	2.87
Iowa	1.17	1.02	4.28	3.63	0.77	0.67	2.12	1.96
Utah	1.17	1.16	0.00	7.91	1.06	1.11	2.16	1.53
Connecticut	1.07	1.28	1.59	1.44	1.05	1.28	0.91	1.44
Illinois	1.07	1.06	0.37	1.28	0.88	0.88	3.14	2.41
California	1.06	1.15	0.75	0.66	1.06	1.16	0.91	0.85
Maine	1.02	1.16	1.58	1.98	0.96	1.10	1.13	1.07
Delaware	0.99	0.99	1.73	0.81	1.32	1.51	0.54	0.17
Georgia	0.97	1.00	1.39	1.97	0.85	0.87	1.80	1.39
Arkansas	0.96	0.92	2.37	1.35	0.98	0.96	0.67	0.67
Indiana	0.91	0.87	0.55	0.71	0.92	0.86	0.80	1.02
Pennsylvania	0.85	0.83	1.31	1.05	0.85	0.85	0.77	0.73
Alabama	0.83	0.73	0.19	0.73	0.77	0.73	1.43	0.78
Florida	0.75	0.79	1.09	0.88	0.72	0.78	1.06	0.87
New Mexico	0.75	0.74	0.39	0.00	0.78	0.79	0.45	0.44
New Hampshire	0.74	0.79	0.92	0.98	0.78	0.84	0.54	0.53
Michigan	0.72	0.70	0.70	1.52	0.72	0.68	0.86	0.81
Nebraska	0.69	0.68	4.46	3.85	0.71	0.69	0.42	0.46
Ohio	0.68	0.65	1.43	1.64	0.69	0.64	0.53	0.71
Massachusetts	0.66	0.72	0.68	0.79	0.68	0.73	0.38	0.40
Wyoming	0.66	0.66	0.78	3.03	0.64	0.55	0.83	0.86
Kentucky	0.64	0.75	0.76	1.05	0.62	0.74	0.81	0.71
Tennessee	0.61	0.61	1.29	1.21	0.58	0.59	0.55	0.55
Missouri	0.60	0.69	2.18	1.25	0.57	0.67	0.58	0.65
Oregon	0.59	0.52	1.52	1.37	0.71	0.64	0.28	0.20
North Carolina	0.59	0.68	0.83	0.89	0.57	0.67	1.01	1.06
South Carolina	0.59	0.58	0.68	0.97	0.57	0.54	0.75	0.88
Oklahoma	0.55	0.61	1.50	2.49	0.46	0.53	1.19	1.00
Minnesota	0.52	0.50	2.01	1.00	0.44	0.48	0.38	0.45
Washington	0.47	0.48	0.39	0.70	0.48	0.47	0.46	0.44
Wisconsin	0.47	0.44	2.05	1.01	0.39	0.37	0.86	0.92
Louisiana	0.47	0.44	1.41	0.65	0.43	0.41	0.73	0.66
South Dakota	0.43	0.53	0.53	0.50	0.37	0.56	0.53	0.44
Montana	0.38	0.41	0.40	0.25	0.19	0.28	1.34	1.15
North Dakota	0.31	0.23	0.50	1.06	0.33	0.19	0.27	0.25
Kansas	0.30	0.35	0.90	2.21	0.28	0.34	0.65	0.40
Alaska	0.28	0.30	2.21	0.00	0.17	0.33	0.18	0.04
Colorado	0.21	0.18	6.73	0.14	0.15	0.17	0.40	0.30
Arizona	0.19	0.32	0.00	0.00	0.19	0.32	0.00	0.05
Idaho	0.19	0.34	0.00	0.35	0.21	0.35	0.15	0.26
U.S. and Territories	1.10	1.18	1.23	1.33	1.10	1.19	1.00	0.95

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