

New England Regional Banks Survey

Loan Loss Reserve Factors used for General Reserves

As of Sept. 30, 2011

Total of 83 Bank Responses
Total Assets Sept. 30, 2011

Non - Classified Loans

	Low	High	Average	Median	Standard Deviation from Average
Residential 1-4 Family	0.10	1.40	0.50	0.50	0.28
Residential >4 Family	0.25	2.50	0.89	0.80	0.53
Consumer	0.30	8.00	2.12	1.58	1.51
Credit Cards	1.56	7.22	3.68	2.96	1.96
Automobile	0.12	5.00	1.50	1.25	1.00
Check Overdrafts	0.95	100.00	13.41	6.25	21.02
Home Equity Lines of Credit	0.10	2.41	0.73	0.65	0.48
Non-Owner Occupied Residential	0.10	2.50	0.78	0.64	0.51
Passbook / Collateral	0.00	3.00	0.31	0.05	0.64
Commercial Real Estate	0.14	4.25	1.36	1.25	0.70
Construction Loans	0.50	3.48	1.59	1.50	0.71
Commercial Secured Loans	0.75	5.00	1.84	1.50	0.94
Commercial Unsecured Loans	0.28	5.50	1.89	1.57	1.09

Classified Loans

Special Mention	1.00	14.00	4.11	3.00	2.83
Substandard	1.00	60.00	13.60	10.00	13.98
Doubtful	20.00	100.00	47.40	50.00	14.94

Components of Reserve Requirements

General Reserve - Formula Calculation	8.00	100.00	75.04	80.00	20.90
Specific Reserve for Individual Credits	1.00	57.00	17.13	15.00	11.97
Unallocated Reserve	0.00	86.00	11.35	5.50	16.14
Total Reserves to Total Loans	0.62	3.10	1.27	1.11	0.51

All Respondents

Range

Low	High	Average	Median	Standard Deviation from Average
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Asset Size under \$250 Million

Range

Low	High	Average	Median	Standard Deviation from Average
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Asset Size Between \$250 million and \$750 million

Range

Low	High	Average	Median	Standard Deviation from Average
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Asset Size Over \$750 million

Range

Low	High	Average	Median	Standard Deviation from Average
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Residential 1-4 Family	0.10	1.31	0.54	0.55	0.29
Residential >4 Family	0.50	2.38	1.06	0.90	0.53
Consumer	0.30	7.00	2.25	2.00	1.76
Credit Cards	2.60	7.22	5.11	5.50	2.36
Automobile	0.30	5.00	1.56	1.25	1.13
Check Overdrafts	0.95	30.00	7.71	4.81	8.50
Home Equity Lines of Credit	0.47	1.00	0.58	0.50	0.21
Non-Owner Occupied Residential	0.50	1.20	0.79	0.75	0.31
Passbook / Collateral	0.00	1.00	0.10	0.00	0.25
Commercial Real Estate	0.60	4.25	1.47	1.25	0.89
Construction Loans	0.50	3.22	1.49	1.38	0.70
Commercial Secured Loans	0.85	5.00	1.86	1.63	0.99
Commercial Unsecured Loans	0.35	3.00	1.51	1.38	0.75

Residential 1-4 Family	0.10	1.40	0.51	0.48	0.30
Residential >4 Family	0.25	2.50	0.88	0.75	0.58
Consumer	0.45	8.00	2.07	1.55	1.51
Credit Cards	1.61	3.00	2.58	2.84	0.65
Automobile	0.15	3.00	1.48	1.50	0.74
Check Overdrafts	1.43	33.00	9.04	5.00	9.55
Home Equity Lines of Credit	0.10	2.15	0.75	0.70	0.50
Non-Owner Occupied Residential	0.25	2.50	0.88	0.70	0.64
Passbook / Collateral	0.00	2.00	0.35	0.10	0.60
Commercial Real Estate	0.75	2.5	1.36	1.25	0.44
Construction Loans	0.00	3.48	1.68	1.47	0.83
Commercial Secured Loans	0.95	5.00	1.83	1.66	0.96
Commercial Unsecured Loans	0.28	5.00	2.03	1.75	1.15

Residential 1-4 Family	0.10	0.98	0.46	0.43	0.23
Residential >4 Family	0.25	1.50	0.76	0.60	0.38
Consumer	0.40	5.00	2.05	1.84	1.28
Credit Cards	1.56	6.25	3.73	3.36	2.37
Automobile	0.12	5.00	1.45	1.10	1.20
Check Overdrafts	1.00	100.00	22.15	7.50	31.83
Home Equity Lines of Credit	0.25	2.41	0.74	0.53	0.52
Non-Owner Occupied Residential	0.25	1.50	0.64	0.50	0.39
Passbook / Collateral	0.00	3.00	0.54	0.00	0.96
Commercial Real Estate	0.14	3.82	1.24	1.25	0.72
Construction Loans	0.50	2.50	1.45	1.50	0.56
Commercial Secured Loans	0.75	3.82	1.84	1.50	0.91
Commercial Unsecured Loans	0.75	5.50	1.99	1.50	1.22

Special Mention	1.39	14.00	4.69	2.50	4.37
Substandard	2.24	25.00	13.44	10.00	8.16
Doubtful	20.00	50.00	43.21	50.00	11.70

Special Mention	1.00	7.00	3.94	3.00	2.08
Substandard	1.00	60.00	17.21	12.50	17.33
Doubtful	40.00	100.00	60.00	50.00	23.45

Special Mention	1.00	5.50	3.74	4.00	1.62
Substandard	2.25	25.00	10.52	10.00	5.94
Doubtful	30.00	50.00	46.67	50.00	8.17