

New England Regional Banks Survey
Loan Loss Reserve Factors used
for General Reserves
As of September 30, 2009

Total of 31 Bank Responses	All Respondents					Asset Size Under \$250 million					Asset Size Between \$250 million and \$750 million					Asset Size Over \$750 million				
	Range					Range					Range					Range				
	Low	High	Average	Median	Standard Deviation from Average	Low	High	Average	Median	Standard Deviation from Average	Low	High	Average	Median	Standard Deviation from Average	Low	High	Average	Median	Standard Deviation from Average
Total Assets September 30, 2009																				
Non-Classified Loans																				
Residential 1-4 Family	0.15%	0.60%	0.35%	0.35%	0.12	0.20%	0.50%	0.31%	0.30%	0.11	0.25%	0.60%	0.41%	0.35%	0.13	0.15%	0.55%	0.33%	0.30%	0.13
Residential > 4 Family	0.25%	1.00%	0.74%	0.95%	0.30	0.50%	1.00%	0.81%	1.00%	0.24	0.25%	1.00%	0.79%	1.00%	0.30	0.25%	1.00%	0.61%	0.45%	0.36
Consumer	0.74%	3.00%	1.87%	1.75%	0.90	0.74%	3.00%	1.84%	1.50%	0.99	0.74%	2.25%	1.45%	1.25%	0.56	1.00%	3.00%	2.39%	3.00%	0.93
Credit Cards	4.00%	6.00%	5.25%	5.75%	1.09	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.00%	6.00%	5.25%	5.75%	1.09
Check Overdrafts	3.99%	8.50%	6.25%	5.75%	2.18	3.99%	8.50%	6.25%	6.25%	2.38	3.99%	8.50%	6.78%	8.50%	2.10	3.99%	8.50%	5.30%	4.00%	1.99
Home Equity Lines of Credit	0.25%	1.00%	0.58%	0.50%	0.23	0.25%	1.00%	0.58%	0.50%	0.29	0.30%	1.00%	0.59%	0.58%	0.19	0.35%	1.00%	0.58%	0.50%	0.20
Non-Owner Occupied Residential	0.25%	1.00%	0.70%	0.75%	0.30	0.40%	1.00%	0.80%	1.00%	0.27	0.30%	1.00%	0.57%	0.53%	0.25	0.25%	1.00%	0.71%	1.00%	0.35
Passbook/Collateral	0.10%	0.60%	0.19%	0.10%	0.19	0.10%	0.60%	0.18%	0.10%	0.19	0.10%	0.60%	0.20%	0.10%	0.20	0.10%	0.60%	0.18%	0.10%	0.20
Commercial Real Estate	0.75%	3.00%	1.35%	1.25%	0.55	0.75%	3.00%	1.30%	1.00%	0.66	0.75%	1.75%	1.23%	1.25%	0.30	1.00%	3.00%	1.56%	1.50%	0.62
Construction Loans	0.74%	3.00%	1.66%	1.50%	0.65	0.74%	2.50%	1.45%	1.50%	0.67	0.74%	3.00%	1.62%	1.63%	0.69	1.50%	3.00%	1.94%	2.00%	0.51
Commercial Secured Loans	0.74%	3.00%	1.68%	1.50%	0.74	0.74%	3.00%	1.55%	1.13%	0.84	1.00%	3.00%	1.60%	1.25%	0.77	1.25%	3.00%	1.94%	2.00%	0.55
Commercial Unsecured Loans	0.74%	3.00%	1.79%	1.75%	0.71	0.74%	3.00%	1.57%	1.25%	0.83	1.00%	3.00%	1.81%	1.50%	0.74	1.25%	3.00%	2.03%	2.00%	0.49
Automobile	0.74%	3.00%	1.29%	1.00%	0.66	0.74%	2.00%	1.02%	1.00%	0.36	0.74%	2.00%	1.33%	1.00%	0.55	0.74%	3.00%	1.68%	1.50%	0.98
Classified Loans																				
Special Mention	2.50%	7.00%	4.33%	5.00%	1.69	2.50%	7.00%	4.21%	3.00%	2.10	2.50%	5.00%	4.42%	5.00%	1.02	2.50%	6.50%	4.50%	4.50%	2.83
Substandard	5.00%	30.00%	12.81%	10.00%	6.05	5.00%	30.00%	13.75%	10.00%	7.91	5.00%	15.00%	11.67%	12.50%	4.08	10.00%	15.00%	12.50%	12.50%	3.54
Doubtful	20.00%	80.00%	50.00%	50.00%	16.33	20.00%	80.00%	45.71%	50.00%	19.02	50.00%	80.00%	57.50%	50.00%	15.00	50.00%	50.00%	50.00%	50.00%	0.00
Components of Reserve Requirements																				
General Reserve - Formula Calculation	30.00%	95.00%	77.42%	80.00%	14.99	30.00%	90.00%	74.17%	80.00%	17.56	60.00%	95.00%	76.50%	82.50%	14.73	60.00%	95.00%	82.78%	85.00%	11.21
Specific Reserve for Individual Credits	5.00%	45.00%	15.32%	10.00%	11.40	5.00%	45.00%	13.75%	12.50%	10.69	5.00%	40.00%	19.00%	12.50%	14.30	5.00%	30.00%	13.33%	10.00%	8.66
Unallocated Reserve	3.00%	20.00%	6.76%	4.50%	5.01	3.00%	15.00%	8.00%	6.25%	4.87	3.00%	15.00%	6.00%	4.00%	4.22	3.00%	20.00%	5.94%	3.00%	6.14
Total Reserve	0.51%	1.40%	0.95%	0.98%	0.25	0.56%	1.07%	0.77%	0.76%	0.16	0.51%	1.40%	1.05%	1.08%	0.26	0.62%	1.28%	1.05%	1.03%	0.24