

Average ROA by State

1st Quarter 2010

National Totals	
# of CUs	7622
Wtd Avg	0.49%
Str Avg	-0.01%

State	#	Wtd Avg	Str Avg	State	#	Wtd Avg	Str Avg
AK	12	0.58%	0.81%	MT	58	0.62%	0.40%
AL	132	0.73%	0.44%	NC	96	1.00%	-0.02%
AR	63	0.40%	-0.15%	ND	47	0.52%	0.40%
AZ	52	-0.09%	0.53%	NE	72	0.52%	0.21%
CA	450	0.29%	-0.15%	NH	21	0.64%	0.37%
CO	107	0.57%	-0.02%	NJ	209	0.18%	-0.14%
CT	138	0.44%	-0.36%	NM	51	0.55%	0.20%
DC	52	0.74%	0.27%	NV	23	-1.30%	-0.78%
DE	27	0.57%	-0.18%	NY	448	0.79%	0.15%
FL	177	-0.10%	-0.19%	OH	388	0.49%	0.18%
GA	158	0.37%	-0.04%	OK	73	0.54%	-0.21%
GU	2	0.98%	0.80%	OR	82	0.32%	-0.40%
HI	89	0.70%	0.11%	PA	551	0.88%	0.06%
IA	136	1.00%	0.46%	PR	13	0.04%	-1.29%
ID	58	0.44%	0.10%	RI	24	0.48%	0.19%
IL	399	0.55%	-0.15%	SC	77	0.45%	0.22%
IN	197	0.53%	0.09%	SD	50	0.28%	0.30%
KS	103	0.60%	0.29%	TN	185	0.71%	0.12%
KY	87	0.62%	-0.22%	TX	558	0.51%	-0.35%
LA	225	0.11%	-0.29%	UT	98	0.05%	0.13%
MA	218	0.42%	0.24%	VA	193	0.89%	-0.12%
MD	111	0.36%	-0.09%	VI	5	1.41%	1.09%
ME	66	0.56%	0.49%	VT	29	1.00%	0.75%
MI	332	0.33%	-0.28%	WA	117	0.47%	-0.41%
MN	153	0.37%	0.29%	WI	235	0.47%	0.08%
MO	143	0.21%	-0.01%	WV	107	0.46%	0.34%
MS	94	0.34%	-0.14%	WY	31	0.55%	0.12%

Note: Total Non-Interest Expense (671), divided by YTD Avg Assets annualized (does not include NCUSIF Stabilization Expense (311)).

c. myers