

# Negative ROA by State

## 1st Quarter 2010

National Totals	
# Neg	2734
# Pos	4888
% Neg	36%
2009	38%

State	Neg	Pos	% Neg	2009	State	Neg	Pos	% Neg	2009
AK	2	10	17%	8%	MT	16	42	28%	17%
AL	27	105	20%	35%	NC	36	60	38%	47%
AR	34	29	54%	28%	ND	10	37	21%	17%
AZ	25	27	48%	66%	NE	23	49	32%	19%
CA	151	299	34%	62%	NH	2	19	10%	43%
CO	30	77	28%	31%	NJ	73	136	35%	45%
CT	53	85	38%	52%	NM	21	30	41%	16%
DC	16	36	31%	43%	NV	14	9	61%	65%
DE	9	18	33%	37%	NY	119	329	27%	36%
FL	71	106	40%	51%	OH	107	281	28%	34%
GA	52	106	33%	33%	OK	37	36	51%	29%
GU	0	2	0%	0%	OR	50	32	61%	48%
HI	26	63	29%	36%	PA	178	373	32%	36%
IA	27	109	20%	12%	PR	4	9	31%	38%
ID	18	40	31%	33%	RI	5	19	21%	29%
IL	144	255	36%	44%	SC	25	52	32%	38%
IN	67	130	34%	44%	SD	13	37	26%	16%
KS	29	74	28%	31%	TN	53	132	29%	35%
KY	45	42	52%	34%	TX	322	236	58%	30%
LA	111	114	49%	30%	UT	30	68	31%	45%
MA	47	171	22%	33%	VA	80	113	41%	53%
MD	43	68	39%	49%	VI	1	4	20%	0%
ME	8	58	12%	18%	VT	7	22	24%	21%
MI	159	173	48%	45%	WA	60	57	51%	44%
MN	47	106	31%	39%	WI	63	172	27%	32%
MO	64	79	45%	42%	WV	24	83	22%	27%
MS	45	49	48%	47%	WY	11	20	35%	26%

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

