

Negative ROA by State

3rd Quarter 2011

| National Totals | |
|-----------------|------|
| # of CUs | 7317 |
| % Positive | 65% |
| % Negative | 35% |

| State | Total CUs | # Negative | # Positive | % Negative | 2009 | Difference |
|-------|-----------|------------|------------|------------|------|------------|
| AK | 12 | 2 | 10 | 17% | 17% | 0% |
| AL | 126 | 32 | 94 | 25% | 28% | -3% |
| AR | 62 | 17 | 45 | 27% | 37% | -10% |
| AZ | 48 | 9 | 39 | 19% | 47% | -28% |
| CA | 423 | 159 | 264 | 38% | 48% | -10% |
| CO | 100 | 27 | 73 | 27% | 27% | 0% |
| CT | 131 | 68 | 63 | 52% | 50% | 2% |
| DC | 49 | 15 | 34 | 31% | 52% | -21% |
| DE | 26 | 10 | 16 | 38% | 46% | -8% |
| FL | 172 | 54 | 118 | 31% | 39% | -8% |
| GA | 150 | 54 | 96 | 36% | 34% | 2% |
| GU | 2 | 0 | 2 | 0% | 0% | 0% |
| HI | 83 | 41 | 42 | 49% | 40% | 9% |
| IA | 131 | 32 | 99 | 24% | 13% | 11% |
| ID | 59 | 22 | 37 | 37% | 32% | 5% |
| IL | 377 | 150 | 227 | 40% | 47% | -7% |
| IN | 187 | 61 | 126 | 33% | 44% | -11% |
| KS | 101 | 36 | 65 | 36% | 29% | 7% |
| KY | 84 | 27 | 57 | 32% | 31% | 1% |
| LA | 217 | 81 | 136 | 37% | 50% | -13% |
| MA | 214 | 91 | 123 | 43% | 35% | 8% |
| MD | 111 | 46 | 65 | 41% | 44% | -3% |
| ME | 64 | 9 | 55 | 14% | 13% | 1% |
| MI | 318 | 108 | 210 | 34% | 43% | -9% |
| MN | 147 | 50 | 97 | 34% | 44% | -10% |
| MO | 138 | 49 | 89 | 36% | 38% | -2% |
| MS | 89 | 38 | 51 | 43% | 46% | -3% |
| MT | 57 | 14 | 43 | 25% | 30% | -5% |
| NC | 95 | 35 | 60 | 37% | 35% | 2% |
| ND | 43 | 5 | 38 | 12% | 19% | -7% |
| NE | 71 | 20 | 51 | 28% | 36% | -8% |
| NH | 21 | 7 | 14 | 33% | 29% | 4% |
| NJ | 205 | 101 | 104 | 49% | 58% | -9% |
| NM | 50 | 3 | 47 | 6% | 31% | -25% |
| NV | 22 | 12 | 10 | 55% | 74% | -19% |
| NY | 430 | 125 | 305 | 29% | 38% | -9% |
| OH | 378 | 155 | 223 | 41% | 38% | 3% |
| OK | 70 | 19 | 51 | 27% | 42% | -15% |
| OR | 77 | 28 | 49 | 36% | 59% | -23% |
| PA | 533 | 236 | 297 | 44% | 43% | 1% |
| PR | 12 | 1 | 11 | 8% | 42% | -34% |
| RI | 23 | 8 | 15 | 35% | 29% | 6% |
| SC | 74 | 26 | 48 | 35% | 38% | -3% |
| SD | 49 | 12 | 37 | 24% | 40% | -16% |
| TN | 179 | 58 | 121 | 32% | 33% | -1% |
| TX | 542 | 167 | 375 | 31% | 47% | -16% |
| UT | 87 | 30 | 57 | 34% | 43% | -9% |
| VA | 190 | 71 | 119 | 37% | 45% | -8% |
| VI | 5 | 0 | 5 | 0% | 20% | -20% |
| VT | 27 | 6 | 21 | 22% | 11% | 11% |
| WA | 111 | 37 | 74 | 33% | 41% | -8% |
| WI | 213 | 78 | 135 | 37% | 32% | 5% |
| WV | 103 | 33 | 70 | 32% | 26% | 6% |
| WY | 29 | 5 | 24 | 17% | 19% | -2% |

Note: All ROA calculations include NCUSIF adjustments.

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