

State By State Credit Union Financial Summary

September 2008



CUNA

Prepared by CUNA Economics and Statistics

State By State Credit Union Financial Summary - September 2008

State	Assets	Members	# of CUs	Average Size	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Deliq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Alabama	\$12,834,820,236	1,733,740	144	\$89,130,696	7.7%	6.7%	4.3%	12.2%	1.10%	0.68%	0.84	65.2%	9.9%
Alaska	\$5,677,307,070	533,400	12	\$473,108,923	20.0%	12.9%	7.0%	8.3%	1.29%	0.85%	0.93	75.8%	7.6%
Arizona	\$12,888,576,557	1,618,011	55	\$234,337,756	3.8%	5.5%	1.6%	10.7%	1.90%	1.99%	-0.52	92.5%	10.6%
Arkansas	\$1,937,170,876	301,255	68	\$28,487,807	12.8%	11.2%	3.2%	14.3%	0.87%	0.46%	0.75	78.0%	13.2%
California	\$123,580,852,145	10,127,169	494	\$250,163,668	5.7%	4.9%	3.4%	10.7%	1.23%	1.03%	0.12	84.8%	16.5%
Colorado	\$13,606,285,475	1,450,810	118	\$115,307,504	11.4%	13.1%	5.4%	10.9%	0.81%	0.78%	0.66	86.7%	19.1%
Connecticut	\$7,536,545,834	880,717	143	\$52,703,118	8.5%	6.3%	-0.2%	11.7%	0.85%	0.43%	0.48	67.7%	14.2%
Delaware	\$1,482,697,683	215,485	32	\$46,334,303	3.9%	-0.7%	-0.8%	12.7%	2.49%	0.94%	0.56	63.9%	7.1%
District of Columbia	\$5,400,511,750	369,003	59	\$91,534,097	7.3%	2.6%	1.1%	13.4%	1.00%	0.29%	0.76	75.2%	15.2%
Florida	\$42,093,536,294	4,563,326	187	\$225,099,125	2.0%	3.5%	0.7%	10.7%	1.86%	1.37%	-0.10	83.8%	15.1%
Georgia	\$13,485,347,402	1,764,497	173	\$77,949,985	6.5%	8.9%	2.6%	14.0%	0.86%	0.67%	0.77	72.7%	12.6%
Hawaii	\$7,513,239,999	814,789	93	\$80,787,527	7.1%	6.9%	1.5%	12.5%	0.81%	0.60%	0.77	60.6%	11.6%
Idaho	\$3,622,010,802	514,109	61	\$59,377,226	9.1%	9.6%	2.9%	10.5%	0.66%	0.38%	0.91	83.5%	17.0%
Illinois	\$28,440,139,108	2,731,203	429	\$66,294,031	11.0%	9.0%	1.3%	11.2%	0.83%	0.52%	0.65	71.8%	13.5%
Indiana	\$17,015,789,925	2,244,338	206	\$82,600,922	5.6%	4.8%	1.1%	11.2%	0.84%	0.65%	0.51	83.5%	21.0%
Iowa	\$6,787,169,927	863,561	141	\$48,135,957	11.9%	12.0%	-2.7%	10.9%	1.08%	0.38%	0.81	88.1%	5.6%
Kansas	\$3,699,576,831	568,381	109	\$33,941,072	11.7%	9.2%	1.7%	11.9%	1.09%	0.57%	0.73	82.2%	10.0%
Kentucky	\$5,181,537,655	718,459	92	\$56,321,061	10.9%	7.3%	0.4%	13.3%	0.83%	0.53%	0.91	77.3%	17.1%
Louisiana	\$7,208,538,770	1,139,995	234	\$30,805,721	7.3%	7.0%	2.3%	13.2%	1.16%	0.54%	0.79	72.2%	11.3%
Maine	\$4,719,507,560	601,352	68	\$69,404,523	6.5%	5.0%	0.4%	11.1%	1.20%	0.29%	0.58	85.2%	23.9%
Maryland	\$15,179,819,336	1,764,895	111	\$136,755,129	5.6%	6.4%	0.9%	12.4%	0.86%	0.57%	0.62	81.1%	17.5%
Massachusetts	\$26,087,053,587	2,494,825	226	\$115,429,441	7.3%	7.3%	1.4%	10.9%	0.97%	0.49%	0.40	93.2%	22.7%
Michigan	\$33,811,494,333	4,417,700	350	\$96,604,270	5.6%	5.0%	2.0%	12.5%	1.44%	0.73%	0.54	77.6%	17.4%
Minnesota	\$14,172,454,947	1,516,713	161	\$88,027,670	6.9%	2.9%	1.2%	10.8%	1.76%	0.67%	0.33	82.8%	10.0%
Mississippi	\$3,439,330,509	540,382	99	\$34,740,712	6.9%	4.9%	1.6%	13.1%	0.96%	0.57%	0.87	69.4%	11.2%
Missouri	\$9,036,430,331	1,319,959	151	\$59,843,909	6.4%	7.7%	4.7%	11.6%	0.93%	0.79%	0.46	84.5%	13.7%
Montana	\$3,236,522,261	383,543	60	\$53,942,038	12.5%	9.6%	4.5%	11.2%	0.94%	0.35%	0.89	83.6%	6.4%
Nebraska	\$2,635,698,131	408,119	74	\$35,617,542	4.3%	1.1%	0.1%	12.4%	1.20%	0.71%	0.27	87.2%	12.3%
Nevada	\$5,092,151,949	476,618	27	\$188,598,220	3.6%	4.4%	1.7%	10.2%	2.24%	1.10%	-0.18	87.9%	22.0%
New Hampshire	\$4,151,312,745	421,043	24	\$172,971,364	10.7%	11.4%	4.9%	11.3%	0.55%	0.63%	0.33	84.9%	15.7%
New Jersey	\$11,264,798,633	1,207,740	218	\$51,673,388	6.2%	5.3%	-0.4%	12.0%	1.14%	0.50%	0.40	72.9%	15.2%
New Mexico	\$5,516,155,987	626,301	52	\$106,079,923	8.0%	9.3%	2.5%	11.6%	1.04%	0.53%	0.79	80.7%	9.4%
New York	\$41,842,254,722	4,223,688	470	\$89,026,074	8.4%	7.8%	2.5%	12.2%	0.82%	0.49%	0.80	76.6%	15.2%
North Carolina	\$26,314,374,872	3,033,668	111	\$237,066,440	7.8%	10.4%	3.0%	8.7%	1.20%	0.47%	0.57	82.4%	9.6%
North Dakota	\$1,898,169,521	200,766	51	\$37,219,010	10.6%	7.4%	0.8%	11.4%	0.84%	0.27%	0.92	81.2%	4.5%
Ohio	\$18,000,379,779	2,629,103	422	\$42,654,928	6.9%	7.8%	0.6%	12.4%	1.21%	0.59%	0.58	76.1%	15.0%
Oklahoma	\$7,755,228,361	984,033	78	\$99,426,005	11.9%	10.8%	3.4%	11.7%	0.87%	0.53%	0.92	72.3%	10.0%
Oregon	\$14,381,930,736	1,445,969	83	\$173,276,274	7.8%	6.5%	1.0%	9.9%	0.91%	0.50%	0.59	92.6%	12.4%
Pennsylvania	\$27,337,545,158	3,437,376	580	\$47,133,699	8.0%	8.0%	1.6%	11.9%	0.97%	0.52%	0.77	72.3%	10.1%
Rhode Island	\$4,109,841,257	349,936	26	\$158,070,818	7.7%	9.4%	-0.8%	11.8%	1.00%	0.41%	0.34	94.3%	23.7%
South Carolina	\$8,753,915,172	1,342,690	81	\$108,073,027	6.0%	7.7%	1.1%	12.0%	0.79%	0.68%	0.76	94.1%	13.2%
South Dakota	\$1,892,796,340	243,336	50	\$37,855,927	8.1%	7.1%	0.7%	11.0%	1.04%	0.24%	0.75	78.8%	9.3%
Tennessee	\$13,599,447,691	1,768,971	191	\$71,201,297	7.2%	7.9%	3.4%	13.3%	0.78%	0.60%	0.78	79.1%	15.5%
Texas	\$56,573,278,709	7,187,676	573	\$98,731,725	9.7%	8.2%	3.4%	10.9%	1.19%	0.68%	0.67	80.5%	11.7%
Utah	\$14,179,684,015	1,716,711	103	\$137,666,835	11.5%	16.0%	7.5%	9.9%	2.24%	0.70%	0.32	95.2%	12.3%
Vermont	\$2,131,845,319	279,445	31	\$68,769,204	16.8%	9.0%	1.9%	10.1%	0.66%	0.24%	0.61	88.2%	14.3%
Virginia	\$67,022,031,096	6,236,237	198	\$338,495,107	12.2%	16.8%	4.8%	10.1%	0.81%	0.94%	0.64	109.2%	23.2%
Washington	\$26,580,357,706	2,543,394	127	\$209,294,155	9.5%	10.5%	4.6%	10.5%	0.74%	0.72%	0.56	87.5%	13.8%
West Virginia	\$2,391,517,415	400,193	111	\$21,545,202	3.6%	2.4%	0.1%	13.4%	1.16%	0.41%	0.42	72.8%	10.2%
Wisconsin	\$18,485,169,226	2,174,779	258	\$71,647,943	9.8%	10.6%	2.2%	10.8%	1.23%	0.37%	0.74	97.9%	9.9%
Wyoming	\$1,570,524,554	201,528	32	\$49,078,892	10.8%	6.1%	2.7%	11.0%	0.85%	0.64%	1.05	80.4%	10.6%
National Medians	\$8,753,915,172	1,207,740	111	\$80,787,527	7.8%	7.7%	1.7%	11.4%	0.97%	0.57%	0.65	81.2%	13.2%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets.

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State	Assets	Yield on Assets	-	Cost of Funds	=	Gross Spread	+	Non Interest Income	-	Non Interest Expense	-	Provisions for Loan Loss	=	ROA
Alabama	\$12,834,820,236	528		241		287		176		338		41		84
Alaska	\$5,677,307,070	602		237		365		240		453		59		93
Arizona	\$12,888,576,557	598		226		372		203		411		215		-52
Arkansas	\$1,937,170,876	570		233		337		108		337		33		75
California	\$123,580,852,145	552		255		297		124		301		109		12
Colorado	\$13,606,285,475	552		232		320		144		342		56		66
Connecticut	\$7,536,545,834	526		227		299		99		322		28		48
Delaware	\$1,482,697,683	546		211		335		128		359		47		56
District of Columbia	\$5,400,511,750	495		195		300		91		290		25		76
Florida	\$42,093,536,294	553		251		302		175		349		138		-10
Georgia	\$13,485,347,402	543		230		314		152		349		39		77
Hawaii	\$7,513,239,999	523		191		332		88		307		36		77
Idaho	\$3,622,010,802	561		238		322		153		353		31		91
Illinois	\$28,440,139,108	525		269		255		100		260		31		65
Indiana	\$17,015,789,925	543		231		312		143		357		46		51
Iowa	\$6,787,169,927	576		233		343		144		369		38		81
Kansas	\$3,699,576,831	600		235		365		140		386		46		73
Kentucky	\$5,181,537,655	564		243		320		158		352		35		91
Louisiana	\$7,208,538,770	569		203		366		184		436		34		79
Maine	\$4,719,507,560	571		227		345		128		390		25		58
Maryland	\$15,179,819,336	545		210		335		147		376		44		62
Massachusetts	\$26,087,053,587	541		252		289		74		276		47		40
Michigan	\$33,811,494,333	548		215		333		143		367		56		54
Minnesota	\$14,172,454,947	565		255		310		124		334		68		33
Mississippi	\$3,439,330,509	552		245		307		188		362		46		87
Missouri	\$9,036,430,331	561		241		320		186		401		58		46
Montana	\$3,236,522,261	573		255		318		101		299		31		89
Nebraska	\$2,635,698,131	576		227		349		127		392		57		27
Nevada	\$5,092,151,949	561		222		339		168		382		142		-18
New Hampshire	\$4,151,312,745	531		231		300		127		346		49		33
New Jersey	\$11,264,798,633	529		217		313		96		338		31		40
New Mexico	\$5,516,155,987	566		222		345		157		371		51		79
New York	\$41,842,254,722	550		230		321		103		308		35		80
North Carolina	\$26,314,374,872	518		275		243		144		285		45		57
North Dakota	\$1,898,169,521	572		231		341		109		346		13		92
Ohio	\$18,000,379,779	554		224		330		147		380		39		58
Oklahoma	\$7,755,228,361	561		234		327		143		346		32		92
Oregon	\$14,381,930,736	570		245		324		126		341		50		59
Pennsylvania	\$27,337,545,158	559		236		322		110		320		36		77
Rhode Island	\$4,109,841,257	533		248		285		81		296		35		34
South Carolina	\$8,753,915,172	585		238		347		248		455		64		76
South Dakota	\$1,892,796,340	585		249		335		137		375		22		75
Tennessee	\$13,599,447,691	553		232		321		158		353		49		78
Texas	\$56,573,278,709	556		243		313		163		359		50		67
Utah	\$14,179,684,015	592		272		320		201		374		115		32
Vermont	\$2,131,845,319	554		243		310		136		368		18		61
Virginia	\$67,022,031,096	591		284		307		136		271		107		64
Washington	\$26,580,357,706	567		250		318		154		340		76		56
West Virginia	\$2,391,517,415	567		207		360		116		399		35		42
Wisconsin	\$18,485,169,226	573		242		331		133		359		31		74
Wyoming	\$1,570,524,554	593		226		366		157		372		46		105
National Medians	\$8,753,915,172	561		234		321		143		353		45		65

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets.

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State	12-Month Asset Growth	CUs with Declining Assets		Networth/ Assets	CUs with NW < 7%		ROA (%)	CUs with ROA < 0%	
		% of CUs	% of CU Assets		% of CUs	% of CU Assets		% of CUs	% of CU Assets
	Alabama	7.7%	28.5%	8.1%	12.2%	4.2%	0.1%	0.84	17.4%
Alaska	20.0%	0.0%	0.0%	8.3%	16.7%	9.1%	0.93	25.0%	2.2%
Arizona	3.8%	32.7%	11.0%	10.7%	1.8%	0.0%	-0.52	45.5%	42.7%
Arkansas	12.8%	17.6%	8.7%	14.3%	1.5%	0.0%	0.75	14.7%	6.2%
California	5.7%	39.1%	23.2%	10.7%	2.4%	0.5%	0.12	41.7%	41.2%
Colorado	11.4%	16.1%	1.8%	10.9%	3.4%	0.3%	0.66	21.2%	3.4%
Connecticut	8.5%	39.2%	9.7%	11.7%	1.4%	0.1%	0.48	14.7%	7.9%
Delaware	3.9%	37.5%	30.7%	12.7%	6.3%	1.6%	0.56	28.1%	15.5%
District of Columbia	7.3%	40.7%	13.5%	13.4%	5.1%	0.1%	0.76	18.6%	7.5%
Florida	2.0%	43.9%	27.3%	10.7%	1.6%	5.3%	-0.10	25.7%	38.8%
Georgia	6.5%	24.9%	6.4%	14.0%	2.9%	0.2%	0.77	20.8%	4.8%
Hawaii	7.1%	21.5%	3.3%	12.5%	1.1%	0.1%	0.77	21.5%	3.2%
Idaho	9.1%	31.1%	13.6%	10.5%	3.3%	0.3%	0.91	21.3%	5.4%
Illinois	11.0%	32.6%	7.3%	11.2%	0.5%	0.1%	0.65	21.9%	3.3%
Indiana	5.6%	30.6%	12.1%	11.2%	1.5%	0.1%	0.51	27.2%	13.0%
Iowa	11.9%	14.9%	2.4%	10.9%	0.7%	0.1%	0.81	7.1%	0.9%
Kansas	11.7%	20.2%	3.2%	11.9%	3.7%	0.6%	0.73	22.0%	6.2%
Kentucky	10.9%	17.4%	5.9%	13.3%	1.1%	0.8%	0.91	16.3%	3.4%
Louisiana	7.3%	30.3%	13.8%	13.2%	1.3%	2.2%	0.79	17.9%	3.5%
Maine	6.5%	16.2%	7.0%	11.1%	2.9%	0.1%	0.58	10.3%	5.7%
Maryland	5.6%	25.2%	6.2%	12.4%	0.9%	0.0%	0.62	23.4%	12.3%
Massachusetts	7.3%	33.6%	13.2%	10.9%	1.8%	17.0%	0.40	19.9%	7.4%
Michigan	5.6%	29.4%	15.5%	12.5%	0.9%	0.0%	0.54	24.3%	17.4%
Minnesota	6.9%	13.7%	7.7%	10.8%	4.3%	4.3%	0.33	23.0%	13.6%
Mississippi	6.9%	25.3%	5.6%	13.1%	1.0%	0.2%	0.87	28.3%	4.9%
Missouri	6.4%	26.5%	4.8%	11.6%	2.0%	0.1%	0.46	29.8%	6.7%
Montana	12.5%	11.7%	5.6%	11.2%	5.0%	2.0%	0.89	11.7%	5.3%
Nebraska	4.3%	21.6%	26.3%	12.4%	5.4%	0.3%	0.27	12.2%	15.7%
Nevada	3.6%	37.0%	30.3%	10.2%	7.4%	6.2%	-0.18	40.7%	31.7%
New Hampshire	10.7%	20.8%	0.5%	11.3%	0.0%	0.0%	0.33	29.2%	11.4%
New Jersey	6.2%	37.6%	17.1%	12.0%	0.9%	2.2%	0.40	25.2%	17.7%
New Mexico	8.0%	15.4%	1.2%	11.6%	1.9%	0.1%	0.79	9.6%	1.1%
New York	8.4%	25.1%	2.6%	12.2%	1.5%	0.1%	0.80	17.2%	5.0%
North Carolina	7.8%	39.6%	10.3%	8.7%	0.0%	0.0%	0.57	27.9%	6.8%
North Dakota	10.6%	3.9%	1.5%	11.4%	2.0%	0.3%	0.92	7.8%	2.3%
Ohio	6.9%	28.4%	11.8%	12.4%	1.4%	0.5%	0.58	20.9%	9.8%
Oklahoma	11.9%	23.1%	3.2%	11.7%	2.6%	0.1%	0.92	16.7%	2.5%
Oregon	7.8%	18.1%	3.6%	9.9%	2.4%	2.4%	0.59	18.1%	5.4%
Pennsylvania	8.0%	30.0%	4.5%	11.9%	1.0%	0.1%	0.77	20.3%	7.3%
Rhode Island	7.7%	19.2%	7.3%	11.8%	0.0%	0.0%	0.34	15.4%	1.1%
South Carolina	6.0%	18.5%	3.5%	12.0%	1.2%	0.0%	0.76	17.3%	2.9%
South Dakota	8.1%	12.0%	10.5%	11.0%	2.0%	0.3%	0.75	14.0%	8.8%
Tennessee	7.2%	26.2%	12.1%	13.3%	1.0%	0.4%	0.78	12.0%	6.6%
Texas	9.7%	22.3%	10.0%	10.9%	1.0%	0.3%	0.67	15.2%	10.9%
Utah	11.5%	20.4%	2.0%	9.9%	3.9%	2.5%	0.32	21.4%	31.3%
Vermont	16.8%	22.6%	4.1%	10.1%	3.2%	0.5%	0.61	19.4%	3.5%
Virginia	12.2%	34.3%	4.2%	10.1%	0.5%	0.0%	0.64	22.7%	2.8%
Washington	9.5%	18.9%	5.0%	10.5%	3.1%	0.1%	0.56	23.6%	6.6%
West Virginia	3.6%	24.3%	20.1%	13.4%	1.8%	0.9%	0.42	12.6%	6.3%
Wisconsin	9.8%	27.5%	5.2%	10.8%	1.2%	0.3%	0.74	14.7%	1.6%
Wyoming	10.8%	9.4%	9.7%	11.0%	9.4%	2.8%	1.05	15.6%	3.6%
National Medians	7.8%	24.9%	7.3%	11.4%	1.80%	0.26%	0.65	20.3%	6.2%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets.