

State-by-State Coverage of Asset Quality Trends

State	Coverage Ratio at 2Q 2010	Change since 4Q09	Delinquency Ratio at 2Q 2010	Change since 4Q09	Net Charge-offs at 2Q 2010	Change since 4Q09
Alabama	90.11%	▲	1.31%	▼	0.84%	▼
Alaska	156.40%	▲	0.98%	▼	1.30%	▼
Arizona	84.49%	▼	5.24%	▲	3.75%	▲
Arkansas	61.83%	▲	0.96%	▼	0.47%	▼
California	118.58%	▲	2.46%	▼	1.85%	▼
Colorado	131.81%	▲	1.28%	▼	1.25%	▼
Connecticut	80.74%	▲	1.19%	▼	0.73%	▲
Delaware	62.64%	▲	2.99%	▼	1.62%	▲
District of Columbia	56.11%	▲	1.43%	▼	0.56%	▲
Florida	92.57%	▲	2.96%	▼	2.24%	▲
Georgia	103.65%	▲	1.17%	▼	0.99%	▲
Hawaii	91.17%	▲	1.71%	▲	0.86%	▲
Idaho	72.91%	▲	1.18%	▲	0.70%	▼
Illinois	83.70%	▲	1.38%	▼	0.86%	▲
Indiana	76.87%	▲	1.46%	▼	0.60%	▼
Iowa	70.34%	▲	1.21%	▼	0.44%	▼
Kansas	83.11%	▲	1.33%	▼	0.72%	▼
Kentucky	107.13%	▲	0.98%	▲	0.67%	▼
Louisiana	74.08%	▲	1.32%	▼	0.68%	▼
Maine	50.18%	▲	1.31%	▼	0.37%	▼
Maryland	82.16%	▲	1.39%	▲	0.92%	▼
Massachusetts	88.62%	▲	1.54%	▼	0.77%	▲
Michigan	91.12%	▲	1.76%	▼	1.15%	▲
Minnesota	75.76%	▲	2.01%	▼	1.09%	▼
Mississippi	127.89%	▲	1.13%	▼	1.04%	▲
Missouri	90.82%	▲	1.21%	▼	0.97%	▼
Montana	38.47%	▼	3.19%	▲	0.52%	▲
Nebraska	72.65%	▲	1.30%	▼	0.47%	▼
Nevada	100.12%	▲	4.58%	▼	4.44%	▲
New Hampshire	156.39%	▲	0.53%	▼	0.67%	▲
New Jersey	59.45%	▲	1.89%	▼	0.65%	▲
New Mexico	82.54%	▼	1.17%	▲	0.71%	▼
New York	84.28%	▲	1.18%	▲	0.69%	▲
North Carolina	75.94%	▼	1.85%	▲	0.56%	▼
North Dakota	80.03%	▼	1.18%	▲	0.21%	▼
Ohio	72.45%	▲	1.26%	▼	0.66%	▼
Oklahoma	103.21%	▲	0.95%	▼	0.70%	▼
Oregon	69.28%	▲	1.79%	▲	1.03%	▲
Pennsylvania	79.91%	▲	1.07%	▼	0.62%	▼
Rhode Island	71.30%	▲	1.23%	▲	0.44%	▼
South Carolina	99.05%	▲	1.55%	▼	1.15%	▼
South Dakota	62.06%	▲	1.03%	▼	0.41%	▲
Tennessee	108.68%	▲	1.05%	▼	0.64%	▼
Texas	87.03%	▲	1.27%	▼	0.92%	▼
Utah	68.33%	▲	3.92%	▲	1.60%	▼
Vermont	47.38%	▼	1.06%	▲	0.35%	▼
Virginia	128.71%	▲	1.23%	▼	1.40%	▼
Washington	113.21%	▲	1.72%	▼	1.38%	▼
West Virginia	60.59%	▲	1.27%	▼	0.36%	▼
Wisconsin	50.79%	▼	1.95%	▼	0.62%	▼
Wyoming	85.56%	▲	1.21%	▼	0.83%	▼

SOURCE: Callahan & Associates' Peer to Peer Software
www.p2psoftware.com

