

Mid-Year Lending Performance by State

Data for 7,250+ FirstLook Credit Unions | Source: Callahan & Associates' Peer-to-Peer Software

	CUs in FirstLook	Assets	Balance Sheet				Productivity & Volume							
			Loans / Shares	Rk	YOY Loan Growth	Rk	YTD Origin per Empl.	Rk	YOY Loan Orig. Growth	Rk	Cons. / Total Orig.	Rk	First Mtg / Total Orig.	Rk
Alabama	124	\$16,022,792,560	51.7%	49	-1.7%	40	\$336,794	41	-4.6%	47	74.2%	14	19.4%	36
Alaska	12	\$6,423,457,066	74.1%	17	7.2%	6	\$725,699	3	16.3%	8	50.9%	39	31.2%	13
Arizona	49	\$11,903,091,798	65.1%	36	-12.3%	50	\$286,001	49	8.7%	25	74.5%	11	18.7%	38
Arkansas	62	\$2,369,803,536	73.1%	18	-0.5%	36	\$439,988	26	7.8%	26	85.4%	1	13.3%	50
California	429	\$128,515,986,125	64.7%	37	-4.2%	48	\$484,407	22	14.1%	13	45.8%	44	41.3%	6
Colorado	100	\$15,113,069,149	70.3%	22	-3.5%	45	\$510,213	17	23.5%	2	53.8%	35	32.9%	9
Connecticut	132	\$8,872,842,728	55.0%	48	-0.5%	37	\$400,355	34	3.0%	39	53.1%	36	30.0%	16
Delaware	26	\$1,792,213,206	48.7%	50	-2.2%	42	\$212,647	51	-4.8%	48	73.8%	15	14.8%	47
District of Columbia	52	\$6,752,281,174	67.5%	31	5.1%	11	\$563,156	11	15.4%	9	38.9%	46	51.6%	3
Florida	174	\$43,199,043,895	68.5%	29	-5.0%	49	\$326,891	42	13.4%	14	75.8%	8	19.0%	37
Georgia	150	\$17,416,403,403	62.1%	43	6.5%	7	\$438,089	28	-5.8%	49	72.5%	17	18.4%	39
Hawaii	84	\$9,252,716,071	48.5%	51	-1.7%	39	\$341,454	40	-0.4%	44	46.5%	43	31.8%	12
Idaho	40	\$4,252,129,016	76.8%	7	5.5%	9	\$512,282	16	2.6%	40	69.5%	19	25.4%	27
Illinois	360	\$33,704,997,120	60.7%	45	1.7%	26	\$603,112	9	23.3%	3	57.4%	34	34.6%	8
Indiana	172	\$18,135,840,294	72.1%	19	-0.3%	34	\$408,341	33	4.5%	35	59.4%	33	25.5%	24
Iowa	134	\$9,450,777,292	76.6%	8	9.4%	1	\$622,522	7	10.7%	20	46.8%	41	32.9%	10
Kansas	101	\$4,636,871,998	75.5%	13	5.4%	10	\$474,306	24	8.9%	24	72.7%	16	18.1%	41
Kentucky	84	\$6,264,575,257	67.3%	32	1.1%	29	\$356,067	38	12.1%	17	67.6%	20	20.6%	33
Louisiana	217	\$8,745,475,860	67.6%	30	3.5%	16	\$315,825	46	6.0%	32	78.9%	5	14.8%	46
Maine	64	\$5,560,290,245	75.1%	14	2.6%	20	\$304,191	47	-1.7%	45	59.9%	30	25.5%	25
Maryland	106	\$18,645,719,333	64.5%	39	-1.5%	38	\$478,116	23	10.5%	21	60.5%	29	29.9%	17
Massachusetts	215	\$29,128,703,053	79.4%	5	1.6%	27	\$504,495	21	9.5%	23	41.5%	45	42.7%	5
Michigan	320	\$41,423,236,828	64.0%	40	0.3%	32	\$348,956	39	5.0%	33	66.4%	21	26.1%	22
Minnesota	149	\$15,977,190,793	69.9%	24	5.0%	12	\$546,207	12	7.0%	31	51.3%	38	27.9%	20
Mississippi	90	\$4,135,729,779	57.3%	47	-4.1%	47	\$290,098	48	-16.6%	51	84.0%	2	13.3%	49
Missouri	138	\$11,046,609,414	69.3%	26	1.0%	30	\$365,532	37	7.2%	30	61.1%	25	29.5%	18
Montana	57	\$3,985,038,196	69.2%	27	-2.4%	43	\$434,376	29	14.4%	11	50.1%	40	30.9%	15
Nebraska	71	\$3,308,160,678	74.5%	16	3.6%	15	\$433,504	30	7.7%	27	60.9%	27	25.4%	26
Nevada	16	\$1,813,251,495	65.4%	35	-13.1%	51	\$318,074	45	2.5%	41	80.7%	3	18.3%	40
New Hampshire	23	\$5,224,410,549	81.5%	4	7.8%	4	\$515,961	15	12.3%	16	74.3%	12	17.9%	44
New Jersey	206	\$13,564,745,041	61.2%	44	0.4%	31	\$325,865	43	4.8%	34	46.6%	42	31.1%	14
New Mexico	50	\$7,130,354,150	70.0%	23	4.8%	13	\$424,757	32	19.8%	4	63.4%	24	22.6%	31
New York	436	\$54,877,990,161	64.5%	38	3.9%	14	\$581,856	10	10.0%	22	35.8%	48	32.2%	11
North Carolina	96	\$34,606,386,578	66.7%	34	2.3%	22	\$439,633	27	10.8%	19	52.9%	37	38.6%	7
North Dakota	45	\$2,439,647,380	75.8%	11	8.7%	3	\$818,707	2	10.8%	18	34.2%	49	20.3%	34
Ohio	324	\$20,082,813,979	66.9%	33	3.0%	18	\$388,750	35	16.6%	7	66.1%	22	24.3%	29
Oklahoma	73	\$10,353,776,008	62.5%	42	5.9%	8	\$522,667	13	19.5%	5	76.6%	7	18.0%	42
Oregon	78	\$14,231,509,833	76.0%	10	-2.0%	41	\$521,644	14	3.0%	38	61.0%	26	25.6%	23
Pennsylvania	538	\$35,199,094,307	62.9%	41	1.9%	23	\$429,421	31	0.8%	43	59.6%	31	21.8%	32
Rhode Island	23	\$4,433,851,599	86.2%	2	7.5%	5	\$509,175	19	32.3%	1	19.7%	51	55.7%	2
South Carolina	74	\$9,995,154,267	75.7%	12	-2.9%	44	\$233,238	50	-7.8%	50	75.0%	10	15.3%	45
South Dakota	50	\$2,337,636,192	68.9%	28	-0.1%	33	\$509,455	18	-2.7%	46	60.6%	28	28.6%	19
Tennessee	180	\$16,371,697,917	69.7%	25	1.8%	25	\$376,825	36	7.2%	29	65.1%	23	24.8%	28
Texas	544	\$70,026,571,786	71.5%	20	3.2%	17	\$508,147	20	4.5%	36	78.1%	6	13.9%	48
Utah	89	\$14,381,473,487	76.9%	6	-3.9%	46	\$723,289	4	2.0%	42	75.7%	9	18.0%	43
Vermont	27	\$2,837,108,585	76.1%	9	8.7%	2	\$710,634	5	18.9%	6	27.0%	50	57.0%	1
Virginia	190	\$82,411,472,292	88.0%	1	1.2%	28	\$1,094,806	1	14.7%	10	72.0%	18	24.0%	30
Washington	112	\$30,929,417,669	74.6%	15	-0.4%	35	\$670,637	6	7.3%	28	59.5%	32	27.8%	21
West Virginia	105	\$2,915,402,000	60.4%	46	1.8%	24	\$319,376	44	14.2%	12	74.3%	13	19.9%	35
Wisconsin	218	\$22,406,133,355	85.2%	3	2.9%	19	\$611,957	8	4.0%	37	37.1%	47	48.0%	4
Wyoming	29	\$1,976,065,358	70.7%	21	2.4%	21	\$456,663	25	13.2%	15	80.6%	4	11.6%	51
U.S. Totals		\$947,574,120,746	69.5%		0.4%		\$505,326		9.2%		60.3%		27.9%	

Mid-Year Lending Performance by State, Page 2

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	CUs in FirstLook	Asset Quality				Member Engagement							
		Delinquency	Rk	Net Charge- off Ratio	Rk	Ave Balance	Rk	Auto Penetration	Rk	RE Penetration	Rk	CC Penetration	Rk
Alabama	124	1.21%	27	0.67%	27	\$9,254	49	15.3%	30	3.1%	42	16.5%	7
Alaska	12	0.95%	8	0.84%	37	\$11,412	29	24.8%	3	1.9%	51	15.0%	11
Arizona	49	4.11%	50	3.43%	50	\$10,729	35	17.1%	24	3.7%	36	9.1%	44
Arkansas	62	1.06%	15	0.41%	7	\$10,328	39	17.4%	21	2.6%	48	2.7%	51
California	429	2.04%	43	1.38%	46	\$16,346	5	14.7%	35	4.1%	32	10.0%	40
Colorado	100	1.02%	11	0.80%	34	\$11,217	30	20.1%	14	5.4%	13	9.0%	45
Connecticut	132	1.17%	23	0.49%	11	\$12,405	19	11.1%	46	5.2%	17	9.1%	43
Delaware	26	2.61%	46	1.41%	47	\$10,177	41	9.0%	49	3.4%	39	10.3%	38
District of Columbia	52	1.35%	33	0.57%	17	\$19,186	2	8.4%	50	4.2%	29	11.1%	31
Florida	174	2.80%	47	1.83%	49	\$12,196	23	15.4%	29	4.1%	31	19.2%	4
Georgia	150	1.22%	29	0.82%	35	\$10,130	42	21.2%	11	3.3%	41	11.9%	24
Hawaii	84	1.44%	36	0.85%	38	\$13,732	12	9.3%	48	2.9%	46	15.9%	9
Idaho	40	1.00%	10	0.59%	18	\$10,881	33	22.3%	7	3.8%	35	11.3%	28
Illinois	360	1.44%	37	0.69%	28	\$13,983	10	17.1%	23	4.5%	24	10.8%	33
Indiana	172	1.13%	22	0.60%	20	\$12,288	20	17.5%	20	4.9%	20	15.0%	12
Iowa	134	1.06%	16	0.42%	8	\$11,501	28	21.6%	10	6.5%	6	11.4%	27
Kansas	101	0.99%	9	0.79%	33	\$9,362	48	25.8%	1	3.5%	38	12.4%	23
Kentucky	84	0.94%	7	0.60%	22	\$10,201	40	15.6%	28	5.6%	11	14.8%	15
Louisiana	217	1.19%	25	0.63%	25	\$9,697	46	14.5%	36	2.3%	49	10.8%	32
Maine	64	1.22%	30	0.32%	3	\$12,236	21	15.3%	31	8.0%	3	10.6%	34
Maryland	106	1.34%	32	0.77%	32	\$12,661	15	12.5%	43	4.3%	28	9.0%	46
Massachusetts	215	1.43%	35	0.54%	14	\$17,548	3	15.2%	32	6.5%	7	9.9%	41
Michigan	320	1.53%	38	0.99%	41	\$10,441	37	14.3%	37	5.2%	16	17.0%	5
Minnesota	149	1.69%	40	0.73%	30	\$11,627	27	18.5%	17	6.7%	5	15.0%	13
Mississippi	90	1.08%	18	0.61%	23	\$8,741	51	14.2%	38	2.1%	50	12.5%	22
Missouri	138	1.05%	13	0.87%	39	\$10,891	32	18.3%	18	4.0%	33	9.7%	42
Montana	57	4.47%	51	0.73%	31	\$14,461	8	16.6%	26	4.4%	27	10.4%	37
Nebraska	71	0.93%	5	1.04%	42	\$10,706	36	19.6%	15	4.9%	21	6.4%	49
Nevada	16	3.60%	49	3.55%	51	\$12,507	17	12.9%	42	3.1%	43	15.7%	10
New Hampshire	23	0.41%	1	0.54%	13	\$13,436	14	25.1%	2	4.6%	23	5.3%	50
New Jersey	206	2.20%	44	0.70%	29	\$16,021	6	7.3%	51	5.0%	18	16.6%	6
New Mexico	50	0.93%	6	0.51%	12	\$13,605	13	20.2%	13	3.8%	34	8.3%	47
New York	436	1.19%	26	0.48%	10	\$13,751	11	12.0%	45	5.7%	10	11.5%	26
North Carolina	96	3.45%	48	0.46%	9	\$16,624	4	10.6%	47	5.8%	9	14.5%	16
North Dakota	45	0.71%	2	0.12%	1	\$14,615	7	19.5%	16	5.0%	19	14.1%	19
Ohio	324	1.17%	24	0.56%	15	\$9,710	45	18.2%	19	4.7%	22	14.0%	20
Oklahoma	73	1.22%	28	0.60%	21	\$10,366	38	22.2%	9	3.0%	45	14.4%	17
Oregon	78	2.00%	42	1.07%	43	\$12,215	22	23.4%	5	6.4%	8	10.2%	39
Pennsylvania	538	1.08%	19	0.57%	16	\$10,741	34	13.4%	41	5.6%	12	14.8%	14
Rhode Island	23	1.12%	21	0.35%	5	\$29,752	1	12.1%	44	8.7%	1	7.0%	48
South Carolina	74	1.35%	34	0.89%	40	\$9,584	47	15.1%	34	4.2%	30	28.4%	1
South Dakota	50	1.09%	20	0.35%	6	\$9,883	44	22.5%	6	5.2%	15	19.4%	3
Tennessee	180	0.85%	3	0.60%	19	\$11,812	26	16.6%	27	4.5%	26	13.1%	21
Texas	544	1.02%	12	0.83%	36	\$11,956	25	20.3%	12	2.7%	47	14.4%	18
Utah	89	2.55%	45	1.73%	48	\$9,248	50	22.2%	8	3.5%	37	22.1%	2
Vermont	27	1.08%	17	0.27%	2	\$12,448	18	13.8%	39	7.4%	4	11.6%	25
Virginia	190	1.06%	14	1.23%	45	\$12,524	16	13.5%	40	4.5%	25	10.5%	35
Washington	112	1.53%	39	1.15%	44	\$14,031	9	17.3%	22	5.3%	14	10.5%	36
West Virginia	105	1.29%	31	0.33%	4	\$10,111	43	15.2%	33	3.0%	44	16.3%	8
Wisconsin	218	1.83%	41	0.63%	24	\$11,972	24	16.7%	25	8.3%	2	11.2%	29
Wyoming	29	0.86%	4	0.64%	26	\$10,930	31	24.0%	4	3.3%	40	11.1%	30

U.S. Totals	1.58%	0.95%	12,562	16.1%	4.6%	14.6%
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