



K A N S A S

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TO: Management of Kansas chartered credit unions
SUBJECT: Fourth Quarter 2008 Call Report Statistics

There are 85 state chartered natural person credit unions in Kansas. This number has declined by 2 since the fourth quarter 2007 statistics were reported. Nationwide there are now 7,806 federally insured credit unions (FICUs). The number for all FICUs has decreased by 295 credit unions since 12/31/07.

Assets increased in the fourth quarter for Kansas credit unions and also for all FICUs nationwide. 12/31/08 assets for Kansas credit unions totaled \$3,341,224,944. This number has increased by \$342,910,860 since 12/31/07 for a growth of 11.44%. During the same timeframe, assets for all FICUs increased by an annualized rate of 7.73%. The sizable growth in assets both in Kansas and nationwide since 12/31/07 may partially be due to a market shift to safety and also demonstrates that Kansas credit union dividend rates remain competitive and members remain confident about Kansas credit unions.

Loans in Kansas credit unions have increased by \$217,067,026 in the 12 month period since 12/31/07. For CY2008 Kansas' annualized loan growth rate is 10.23% compared to a 7.08% rate nationwide for all FICUs.

Kansas credit union's average delinquency increased 17 bp to 1.30% compared to an increase of 23 bp to 1.36% for all FICUs nationwide.

The 2008 return on average assets (ROAA) for Kansas credit unions was 0.63% compared to 0.76% for 2007. The average for all FICUs for 2008 was 0.30%, down from 0.63% in 2007.

The average net worth to total asset ratio for Kansas chartered credit unions has fallen by 70 bp to 11.74% since 12/31/07. The ratio for all FICUs decreased 49 bps to 10.92%. The decrease in net worth for Kansas is in part due to asset growth.

These numbers and ratios indicate that Kansas insured credit unions continue to fare better than insured credit unions nationwide,

Below are numbers for year-ends 12/31/07 and 12/31/08 as well as selected quarterly data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/07	6/30/08	9/30/08	12/31/08	12/31/08
Total Loans	\$2,121,682,834	\$2,208,143,497	\$2,298,051,133	\$2,338,749,860	\$565,994,994,988
Total Shares	\$2,521,958,607	\$2,771,839,195	\$2,758,297,341	\$2,799,562,853	\$681,129,514,324
Total Delinquency	\$26,885,171	\$24,035,055	\$25,880,337	\$30,324,030	\$7,725,744,712
Total Net Worth	\$372,917,329	\$383,562,643	\$388,238,500	\$390,919,471	\$87,547,723,173
Total Assets	\$2,998,316,049	\$3,292,934,718	\$3,299,492,626	\$3,341,224,944	\$813,343,970,988
Membership	510,107	515,723	514,523	515,792	88,565,282

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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