



K A N S A S

JOHN P. SMITH, ADMINISTRATOR

DEPARTMENT OF CREDIT UNIONS

MARK PARKINSON, GOVERNOR

DATE: September 4, 2009
BULLETIN: 2009-KDCU-CUB- 10
TO: Management of Kansas chartered credit unions
SUBJECT: Second Quarter 2009 Call Report Statistics

As of 6/30/2009 there are 84 state chartered natural person credit unions in Kansas. This number has not changed since the first quarter 2009 statistics were reported. One credit union merger was completed in the first quarter. Nationwide there are now 7,691 federally insured credit unions (FICUs). The number for all FICUs has decreased by 115 credit unions since 12/31/08.

Assets increased at a slower pace in the second quarter than in the first quarter for Kansas credit unions and also for all FICUs nationwide. 6/30/09 assets for Kansas credit unions totaled \$3,707,925,546. This number has increased by \$369,758,000 since 12/31/08 for a growth of 11.08%. During the same timeframe, assets for all FICUs increased by 7.26%. The sizable growth of assets both in Kansas and nationwide since 12/31/08 continues to be attributed partially to a market shift to safety and it 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 \$115,094,729 in the 6 month period since 12/31/08. For CY2009 Kansas' CU's annualized loan growth rate is 9.84% compared to a 1.43% rate nationwide for all FICUs.

Kansas credit union's average delinquency increased 17 bp over the quarter to 1.30% compared to an increase of 14 bp to 1.58% for all FICUs nationwide.

The 6/30/2009 YTD annualized return on average assets (ROAA) for all Kansas credit unions combined was 1.39% before the NCUSIF Stabilization Expense and 0.64% after the expense. The average for all FICUs for the quarter was 0.86% before the expense and 0.28% after.

The average net worth to total asset ratio for Kansas chartered credit unions has risen by 34 bp to 10.81% since 3/31/09. The ratio for all FICUs increased 36 bp to 10.03%.

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

Below are numbers for selected quarterly data:

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	6/30/08	12/31/08	3/31/09	6/30/09	6/30/09
Total Loans	\$2,208,143,497	\$2,338,787,698	\$2,383,228,728	\$2,453,882,427	\$570,036,786,104
Total Shares	\$2,771,839,195	\$2,799,562,853	\$2,991,346,265	\$3,058,603,247	\$735,531,115,974
Total Delinquency	\$24,035,055	\$30,330,720	\$26,824,657	\$31,958,025	\$9,025,708,036
Total Net Worth	\$383,562,643	\$387,586,485	\$378,643,013	\$400,975,121	\$85,836,808,346
Total Assets	\$3,292,934,718	\$3,338,167,546	\$3,613,666,738	\$3,707,925,543	\$870,134,645,613
Membership	515,723	515,792	519,984	531,428	89,743,992

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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