



K A N S A S

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DATE: December 14, 2009
BULLETIN: 2009-KDCU-CUB- 12
TO: Management of Kansas chartered credit unions
SUBJECT: Third Quarter 2009 Call Report Statistics

As of 9/30/2009 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 7,637 federally insured credit unions (FICUs). The number for all FICUs has decreased by 169 credit unions since 12/31/08.

Credit union asset growth in Kansas continued but at a slower pace than that of the second quarter which was also significantly slower than the first quarter. This trend was also evident for all FICU's nationwide. 9/30/09 assets for Kansas credit unions totaled \$3,754,388,737. This number has increased by \$416,737,981 since 12/31/08 for a growth of 12.49%. During the same timeframe, assets for all FICUs increased by 7.74%. The sizable growth of assets both in Kansas and nationwide since 12/31/08 can partially be attributed to a market shift to safety, but it also demonstrates that credit union dividend rates remain competitive and credit union members remain confident about their credit unions.

The pace of lending in Kansas has picked up. Loans in Kansas credit unions have increased by \$191,188,598 in the 9 month period since 12/31/08. For CY2009 Kansas' CU's annualized loan growth rate is 10.90% compared to a 2.24% loan growth rate nationwide for all FICUs.

Kansas credit union's average delinquency increased 11 bp over the quarter to 1.41% compared to an increase of 9 bp to 1.68% for all FICUs nationwide.

The 9/30/2009 YTD annualized return on average assets (ROAA) for all Kansas credit unions combined was 0.80% before the NCUSIF Stabilization Expense and 0.69% after the expense. The average for all FICUs for the quarter was 0.25% before the expense and 0.28% after.

The average net worth to total asset ratio for Kansas chartered credit unions has risen by 3 bp to 10.84% since 6/30/09. The ratio for all FICUs increased 2 bp to 10.05%.

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
	9/30/08	12/31/08	6/30/09	9/30/09	9/30/09
Total Loans	\$2,291,161,179	\$2,338,787,698	\$2,453,882,427	\$2,529,630,104	\$575,494,098,716
Total Shares	\$2,749,203,130	\$2,799,562,853	\$3,058,603,247	\$3,100,425,797	\$738,378,483,061
Total Delinquency	\$25,142,406	\$30,330,720	\$31,958,025	\$35,630,469	\$9,685,716,562
Total Net Worth	\$387,901,672	\$387,586,485	\$400,975,121	\$408,377,180	\$87,116,184,909
Total Assets	\$3,289,958,049	\$3,338,167,546	\$3,707,925,543	\$3,754,388,737	\$873,944,963,416
Membership	509,797	515,792	531,428	538,983	90,158,499

/s/ Richard N. Yadon

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