



DATE: December 5, 2011

BULLETIN: 2011-KDCU-CUB-06

TO: Management of Kansas Chartered Credit Unions

SUBJECT: Third Quarter 2011 Call Report Statistics

As of September 30, 2011 there were 80 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has remained unchanged since June 30, 2011. Nationwide there are now 7,179 federally insured credit unions (FICU's). The number of FICU's has decreased by 60 since June 30, 2011.

Assets for Kansas chartered credit unions totaled \$4,281,253,478 as of September 30, 2011. This is an increase of \$90,199,608 or 2.15% since June 30, 2011 and an increase of \$311,006,032 or 7.83% since September 30, 2010. Assets have grown by \$257,450,687 since December 31, 2010 for an annualized growth rate of 8.53%. Assets for all FICU's totaled \$951,149,764,967 as of September 30, 2011. This is an increase of \$8,676,014,094 or 0.92% since June 30, 2011 and an increase of \$43,291,790,620 or 4.77% since September 30, 2010. Assets have grown by \$36,796,391,855 since December 31, 2010 for an annualized growth rate of 5.35%.

Loans for Kansas chartered credit unions totaled \$2,844,213,335 as of September 30, 2011. This is an increase of \$73,831,437 or 2.66% since June 30, 2011 and an increase of \$153,350,111 or 5.70% since September 30, 2010. Loans have grown by \$135,957,885 since December 31, 2010 for an annualized growth rate of 6.69%. Loans for all FICU's totaled \$567,120,209,576 as of September 30, 2011. This is an increase of \$3,095,137,273 or 0.54% since June 30, 2011 and an increase of \$129,397,843 or 0.02% since September 30, 2010. Loans for all FICU's have increased by \$2,412,260,145 since December 31, 2010 for an annualized growth rate of 5.70%.

Kansas chartered credit union's average delinquency ratio was 0.98% as of September 30, 2011 compared to a ratio of 1.00% as of June 30, 2011 and a ratio of 1.36% as of September 30, 2010. Average delinquency for all FICU's was 1.59% as of September 30, 2011 compared to a ratio of 1.58% as of June 30, 2011 and a ratio of 1.75% as of September 30, 2010.

The September 30, 2011 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.72% compared to a ROAA of 0.81% as of June 30, 2011 and an ROAA of 0.64% as of September 30, 2010. The September 30, 2011 ROAA for all FICU's combined was 0.66% compared to a ROAA of 0.77% as of June 30, 2011 and an ROAA of 0.45% as of September 30, 2010.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.66% as of September 30, 2011 compared to a ratio of 10.76% as of June 30, 2011 and a ratio of 10.70% as of September 30, 2010. The average net worth to total assets ratio for all FICU's was 10.15% as of September 30, 2011 compared to a ratio of 10.14% as of June 30, 2011 and a ratio of 9.97% as of September 30, 2010.

Annualized membership growth for Kansas chartered credit unions as of September 30, 2011 was 3.07% compared to annualized membership growth of 1.40% for all FICU's.

These numbers and ratios indicate Kansas chartered credit unions continue to outperform the averages of federally insured credit unions nationwide.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/2010	3/31/2011	6/30/2011	9/30/2011	9/30/2011
Total Loans	\$2,708,255,450	\$2,704,964,582	\$2,770,381,898	\$2,844,213,335	\$567,120,209,576
Total Shares	\$3,464,917,530	\$3,611,665,644	\$3,615,753,046	\$3,691,115,994	\$819,197,545,000
Total Delinquency	\$36,441,784	\$28,542,932	\$27,757,661	\$27,845,872	\$9,013,811,371
Total Net Worth	\$435,663,162	\$442,877,786	\$451,071,561	\$456,757,638	\$96,590,528,069
Total Assets	\$4,023,802,791	\$4,174,859,363	\$4,191,053,870	\$4,281,253,478	\$951,149,764,967
Membership	560,131	599,384	573,889	573,026	91,440,065

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

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