

DATE: March 2, 2012
BULLETIN: 2012-KDCU-CUB-01
TO: Management of Kansas Chartered Credit Unions
SUBJECT: Fourth Quarter 2011 Call Report Statistics

As of December 31, 2011 there were 80 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has remained unchanged since September 30, 2011. Nationwide there are now 7,094 federally insured credit unions (FICU's). The number of FICU's has decreased by 85 since September 30, 2011.

Assets for Kansas chartered credit unions totaled \$4,346,508,134 as of December 31, 2011. This is an increase of \$65,270,732 or 1.52% since September 30, 2011 and an increase of \$322,705,343 or 8.02% since December 31, 2010. Assets for all FICU's totaled \$961,749,786,822 as of December 31, 2011. This is an increase of \$10,601,945,378 or 1.11% since September 30, 2011 and an increase of \$47,405,815,830 or 5.18% since December 31, 2010.

Loans for Kansas chartered credit unions totaled \$2,880,386,587 as of December 31, 2011. This is an increase of \$36,022,152 or 1.27% since September 30, 2011 and an increase of \$172,131,137 or 6.36% since December 31, 2010. Loans for all FICU's totaled \$571,483,652,338 as of December 31, 2011. This is an increase of \$4,486,586,813 or 0.79% since September 30, 2011 and an increase of \$6,775,226,380 or 1.20% since December 31, 2010.

Kansas chartered credit union's average delinquency ratio was 0.97% as of December 31, 2011 compared to a ratio of 0.98% as of September 30, 2011 and a ratio of 1.35% as of December 31, 2010. Average delinquency for all FICU's was 1.60% as of December 31, 2011 compared to a ratio of 1.59% as of September 30, 2011 and a ratio of 1.76% as of December 31, 2010.

The December 31, 2011 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.80% compared to a ROAA of 0.72% as of September 30, 2011 and an ROAA of 0.72% as of December 31, 2010. The December 31, 2011 ROAA for all FICU's combined was 0.68% compared to a ROAA of 0.66% as of September 30, 2011 and an ROAA of 0.50% as of December 31, 2010.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.77% as of December 31, 2011 compared to a ratio of 10.66% as of September 30, 2011 and a ratio of 10.82% as of December 31, 2010. The average net worth to total assets ratio for all FICU's was 10.22% as of December 31, 2011 compared to a ratio of 10.15% as of September 30, 2011 and a ratio of 10.06% as of December 31, 2010.

Annualized membership growth for Kansas chartered credit unions as of December 31, 2011 was 2.56% compared to annualized membership growth of 1.49% for all FICU's.

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

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	3/31/2011	6/30/2011	9/30/2011	12/31/2011	12/31/2011
Total Loans	\$2,704,964,582	\$2,770,381,898	\$2,844,364,435	\$2,880,386,587	\$571,483,652,338
Total Shares	\$3,611,665,644	\$3,615,753,046	\$3,691,119,181	\$3,750,093,290	\$827,408,789,035
Total Delinquency	\$28,542,932	\$27,757,661	\$27,845,872	\$28,043,707	\$9,139,501,636
Total Net Worth	\$442,877,786	\$451,071,561	\$456,757,556	\$468,229,380	\$98,314,076,212
Total Assets	\$4,174,859,363	\$4,191,053,870	\$4,281,237,402	\$4,346,508,134	\$961,749,786,822
Membership	599,384	573,889	573,026	574,471	91,836,260

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

March 2, 2012