



DATE: June 5, 2012
BULLETIN: 2012-KDCU-CUB-03
TO: Management of Kansas Chartered Credit Unions
SUBJECT: First Quarter 2012 Call Report Statistics

As of March 31, 2012 there were 79 state chartered natural person credit unions in Kansas. The number of state chartered credit unions decreased by one due to a merger. Nationwide there are now 7,019 federally insured credit unions (FICU's). The number of FICU's has decreased by 75 since December 31, 2011.

Assets for Kansas chartered credit unions totaled \$4,581,271,162 as of March 31, 2012. This is an increase of \$234,763,028 or 5.40% since December 31, 2011. The \$234,763,028 asset growth in the first quarter equates to an annualized growth rate of 21.60%. Assets for all FICU's totaled \$1,001,787,859,544 as of March 31, 2012. This is an increase of \$40,067,510,677 or 4.17% since December 31, 2011. The \$40,067,510,677 asset growth for all FICU's in the first quarter equates to an annualized growth rate of 16.66%. It should be noted that assets for all FICU's topped one trillion dollars for the first time in history.

Loans for Kansas chartered credit unions totaled \$2,903,245,218 as of March 31, 2012. This is an increase of \$22,858,631 or 0.79% since December 31, 2011. The \$22,858,631 loan growth in the first quarter equates to an annualized growth rate of 3.17%. Loans for all FICU's totaled \$572,008,183,003 as of March 31, 2012. This is an increase of \$531,604,747 or 0.09% since December 31, 2011. The \$531,604,747 loan growth for all FICU's in the first quarter equates to an annualized growth rate of 0.37%.

Shares for Kansas chartered credit unions totaled \$3,977,609,884 as of March 31, 2012. This is an increase of \$227,516,594 or 6.07% since December 31, 2011. The \$227,516,594 in share growth equates to an annualized growth rate of 24.27%. Shares for all FICU's totaled \$866,029,322,663 as of March 31, 2012. This is an increase of \$38,620,183,504 or 4.67% since December 31, 2011. The \$38,620,183,504 share growth for all FICU's in the first quarter equates to an annualized growth rate of 18.67%.

Kansas chartered credit union's average delinquency ratio was 0.81% as of March 31, 2012 compared to a ratio of 0.97% as of December 31, 2011 and a ratio of 1.06% as of March 31, 2011. The average delinquency ratio for all FICU's was 1.44% as of March 31, 2012 compared to a ratio of 1.60% as of December 31, 2011 and a ratio of 1.63% as of March 31, 2011.

The March 31, 2012 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.85% compared to a ROAA of 0.80% as of December 31, 2011 and an ROAA of 0.83% as of March 31, 2011. The March 31, 2012 ROAA for all FICU's combined was 0.84%

compared to a ROAA of 0.67% as of December 31, 2011 and an ROAA of 0.73% as of March 31, 2011.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.42% as of March 31, 2012 compared to a ratio of 10.77% as of December 31, 2011 and a ratio of 10.60% as of March 31, 2011. The average net worth to total assets ratio for all FICU's was 10.01% as of March 31, 2012 compared to a ratio of 10.21% as of December 31, 2011 and a ratio of 9.97% as of March 31, 2011.

Annualized membership growth for Kansas chartered credit unions as of March 31, 2012 was 3.98% compared to annualized membership growth of 2.91% 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
	6/30/2011	9/30/2011	12/31/2011	3/31/2012	3/31/2012
Total Loans	\$2,770,381,898	\$2,844,364,435	\$2,880,386,587	\$2,903,245,218	\$572,008,183,003
Total Shares	\$3,615,753,046	\$3,691,119,181	\$3,750,093,290	\$3,977,609,884	\$866,029,322,663
Total Delinquency	\$27,757,661	\$27,845,872	\$28,043,707	\$23,558,216	\$8,246,087,740
Total Net Worth	\$451,071,561	\$456,757,556	\$468,229,380	\$477,775,842	\$100,320,952,472
Total Assets	\$4,191,053,870	\$4,281,237,402	\$4,346,508,134	\$4,581,271,162	\$1,001,787,859,544
Membership	573,889	573,026	574,471	572,639	92,503,598

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

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