

DATE: September 20, 2012

BULLETIN: 2012-KDCU-CUB-05

TO: Management of Kansas Chartered Credit Unions

SUBJECT: Second Quarter 2012 Call Report Statistics

As of June 30, 2012 there were 79 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has not changed since the previous quarter. Nationwide there are now 6,960 federally insured credit unions (FICU's). The number of FICU's has decreased by 59 since March 31, 2012.

Assets for Kansas chartered credit unions totaled \$4,622,827,023 as of June 30, 2012. This is an increase of \$41,555,861 or 0.91% since March 31, 2012. Assets have increased by \$276,318,889 through the first two quarters of 2012 for an annualized growth rate of 12.71%. The annualized asset growth rate for all Kansas chartered credit union for the first two quarters of 2011 was 8.31%. Assets for all FICU's totaled \$1,007,642,664,785 as of June 30, 2012. This is an increase of \$5,852,767,574 or 0.58% since March 31, 2012. Assets for all FICU's have increased by \$45,939,938,662 through the first two quarters of 2012 for an annualized growth rate of 9.55%. The annualized asset growth rate for all FICU's for the first two quarters of 2011 was 6.15%.

Loans for Kansas chartered credit unions totaled \$2,982,492,707 as of June 30, 2012. This is an increase of \$79,247,489 or 2.73% since March 31, 2012. Loans have grown by \$102,106,120 through the first two quarters of 2012 for an annualized growth rate of 7.09%. The annualized loan growth rate for Kansas chartered credit unions for the first two quarters of 2011 was 4.64%. Loans for all FICU's totaled \$581,750,925,533 as of June 30, 2012. This is an increase of \$9,743,406,854 or 1.70% since March 31, 2012. Loans have grown by \$10,276,209,644 through the first two quarters of 2012 for an annualized growth rate of 3.60%. The annualized loan growth rate for all FICU's for the first two quarters of 2011 was -0.13%.

Shares for Kansas chartered credit unions totaled \$3,991,741,485 as of June 30, 2012. This is an increase of \$14,131,601 or 0.36% since March 31, 2012. Shares have grown by \$241,648,195 through the first two quarters of 2012 for an annualized growth rate of 12.89%. The annualized share growth rate for Kansas chartered credit unions through the first two quarters of 2011 was 8.71%. Shares for all FICU's totaled \$868,793,727,724 of June 30, 2012. This is an increase of \$2,766,142,658 or 0.32% since March 31, 2012. Shares for all FICU's have grown by \$41,384,676,257 through the first two quarters of 2012 for an annualized growth rate of 10.00%. The annualized share growth rate for all FICU's through the first two quarters of 2011 was 6.56%.

Kansas chartered credit union's average delinquency ratio was 0.80% as of June 30, 2012 compared to a ratio of 0.81% as of March 31, 2012 and a ratio of 1.00% as of June 30, 2011.

The average delinquency ratio for all FICU's was 1.20% as of June 30, 2012 compared to a ratio of 1.44% as of March 31, 2012 and a ratio of 1.58% as of June 30, 2011.

The June 30, 2012 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.85% compared to a ROAA of 0.85% as of March 31, 2012 and an ROAA of 0.81% as of June 30, 2011. The June 30, 2012 ROAA for all FICU's combined was 0.86% compared to a ROAA of 0.85% as of March 31, 2012 and an ROAA of 0.77% as of June 30, 2011.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.54% as of June 30, 2012 compared to a ratio of 10.42% as of March 31, 2012 and a ratio of 10.76% as of June 30, 2011. The average net worth to total assets ratio for all FICU's was 10.16% as of June 30, 2012 compared to a ratio of 10.01% as of March 31, 2012 and a ratio of 10.14% as of June 30, 2011.

Annualized membership growth for Kansas chartered credit unions as of June 30, 2012 was 5.10% compared to annualized membership growth of 2.86% 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
	9/30/2011	12/31/2011	3/31/2012	6/30/2012	6/30/2012
Total Loans	\$2,844,364,435	\$2,880,386,587	\$2,903,245,218	\$2,982,492,707	\$581,750,925,533
Total Shares	\$3,691,119,181	\$3,750,093,290	\$3,977,609,844	\$3,991,741,485	\$868,793,727,724
Total Delinquency	\$27,845,872	\$28,043,707	\$23,558,216	\$23,744,237	\$6,965,580,248
Total Net Worth	\$456,757,556	\$468,248,763	\$477,775,842	\$487,377,896	\$102,408,762,041
Total Assets	\$4,281,237,402	\$4,346,508,134	\$4,581,271,162	\$4,622,827,023	\$1,007,642,664,785
Membership	565,635	567,002	572,639	581,453	93,145,666

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

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