



DATE: December 4, 2012
BULLETIN: 2012-KDCU-CUB-06
TO: Management of Kansas Chartered Credit Unions
SUBJECT: Third Quarter 2012 Call Report Statistics

As of September 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 6,888 federally insured credit unions (FICU's). The number of FICU's has decreased by 72 since June 30, 2012.

Assets for Kansas chartered credit unions totaled \$4,651,538,437 as of September 30, 2012. This is an increase of \$28,666,726 or 0.62% since June 30, 2012. Assets have increased by \$305,030,303 through the first three quarters of 2012 for an annualized growth rate of 9.36%. The annualized asset growth rate for all Kansas chartered credit unions for the first three quarters of 2011 was 8.53%. Assets for all FICU's totaled \$1,012,914,550,881 as of September 30, 2012. This is an increase of \$525,919,378 or 0.52% since June 30, 2012. Assets for all FICU's have increased by \$51,217,215,706 through the first three quarters of 2012 for an annualized growth rate of 7.10%. The annualized asset growth rate for all FICU's for the first three quarters of 2011 was 5.37%.

Loans for Kansas chartered credit unions totaled \$3,033,473,239 as of September 30, 2012. This is an increase of \$50,980,531 or 1.71% since June 30, 2012. Loans have grown by \$153,086,652 through the first three quarters of 2012 for an annualized growth rate of 7.09%. The annualized loan growth rate for Kansas chartered credit unions for the three quarters of 2011 was 6.70%. Loans for all FICU's totaled \$591,118,830,114 as of September 30, 2012. This is an increase of \$9,373,181,009 or 1.61% since June 30, 2012. Loans have grown by \$19,636,719,874 through the first three quarters of 2012 for an annualized growth rate of 4.58%. The annualized loan growth rate for all FICU's for the first three quarters of 2011 was 0.54%.

Shares for Kansas chartered credit unions totaled \$4,007,844,216 as of September 30, 2012. This is an increase of \$16,042,779 or 0.40% since June 30, 2012. Shares have grown by \$257,750,926 through the first three quarters of 2012 for an annualized growth rate of 9.16%. The annualized share growth rate for Kansas chartered credit unions through the first three quarters of 2011 was 8.70%. Shares for all FICU's totaled \$869,732,188,693 of September 30, 2012. This is an increase of \$928,275,332 or 0.11% since June 30, 2012. Shares for all FICU's have grown by \$42,323,114,376 through the first three quarters of 2012 for an annualized growth rate of 6.82%. The annualized share growth rate for all FICU's through the first three quarters of 2011 was 5.56%.

Kansas chartered credit union's average delinquency ratio was 0.89% as of September 30, 2012 compared to a ratio of 0.80% as of June 30, 2012 and a ratio of 0.98% as of September 30, 2011.

The average delinquency ratio for all FICU's was 1.17% as of September 30, 2012 compared to a ratio of 1.20% as of June 30, 2012 and a ratio of 1.59% as of September 30, 2011.

The September 30, 2012 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.90% compared to a ROAA of 0.85% as of June 30, 2012 and an ROAA of 0.72% as of September 30, 2011. The September 30, 2012 ROAA for all FICU's combined was 0.86% compared to a ROAA of 0.86% as of June 30, 2012 and an ROAA of 0.66% as of September 30, 2011.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.72% as of September 30, 2012 compared to a ratio of 10.54% as of June 30, 2012 and a ratio of 10.66% as of September 30, 2011. The average net worth to total assets ratio for all FICU's was 10.31% as of September 30, 2012 compared to a ratio of 10.16% as of June 30, 2012 and a ratio of 10.15% as of September 30, 2011.

Annualized membership growth for Kansas chartered credit unions as of September 30, 2012 was 1.44% compared to annualized membership growth of 2.98% 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
	12/31/2011	3/31/2012	6/30/2012	9/30/2012	9/30/2012
Total Loans	\$2,880,386,587	\$2,903,245,218	\$2,982,492,708	\$3,033,473,239	\$591,118,830,114
Total Shares	\$3,750,093,290	\$3,977,609,844	\$3,991,801,437	\$4,007,844,216	\$869,732,188,693
Total Delinquency	\$28,043,707	\$23,558,216	\$23,807,853	\$27,025,145	\$6,944,906,656
Total Net Worth	\$468,248,763	\$477,775,435	\$487,364,983	\$498,832,639	\$104,500,297,117
Total Assets	\$4,346,508,134	\$4,581,270,755	\$4,622,871,711	\$4,651,538,437	\$1,012,914,550,881
Membership	567,002	572,639	580,040	573,125	93,882,639

/s/ Michael D. Baugh

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