



DATE: March 8, 2013

BULLETIN: 2013-KDCU-CUB-01

TO: Management of Kansas Chartered Credit Unions

SUBJECT: Fourth Quarter 2012 Call Report Statistics

As of December 31, 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 6,819 federally insured credit unions (FICU's). The number of FICU's has decreased by 69 since September 30, 2012.

Assets for Kansas chartered credit unions totaled \$4,697,969,092 as of December 31, 2012. This is an increase of \$46,406,749 or 1.00% since September 30, 2012. Assets have increased by \$351,460,958 since December 31, 2011 for an annualized growth rate of 8.09%. The annualized asset growth rate for all Kansas chartered credit unions during 2011 was 8.02%. Assets for all FICU's totaled \$1,021,727,738,607 as of December 31, 2012. This is an increase of \$8,805,770,300 or 0.87% since September 30, 2012. Assets for all FICU's have increased by \$60,030,314,478 since December 31, 2011 for an annualized growth rate of 6.24%. The annualized asset growth rate for all FICU's during 2011 was 5.18%.

Loans for Kansas chartered credit unions totaled \$3,057,725,291 as of December 31, 2012. This is an increase of \$24,246,284 or 0.80% since September 30, 2012. Loans have grown by \$177,338,704 since December 31, 2011 for an annualized growth rate of 6.16%. The annualized loan growth rate for Kansas chartered credit unions during 2011 was 6.36%. Loans for all FICU's totaled \$597,740,927,833 as of December 31, 2012. This is an increase of \$6,629,729,044 or 1.12% since September 30, 2012. Loans have grown by \$26,258,455,938 since December 31, 2011 for an annualized growth rate of 4.59%. The annualized loan growth rate for all FICU's during 2011 was 1.20%.

Shares for Kansas chartered credit unions totaled \$4,050,823,127 as of December 31, 2012. This is an increase of \$42,982,801 or 1.07% since September 30, 2012. Shares have grown by \$300,729,837 since December 31, 2011 for an annualized growth rate of 8.02%. The annualized share growth rate for Kansas chartered credit unions during 2011 was 8.23%. Shares for all FICU's totaled \$877,850,834,798 of December 31, 2012. This is an increase of \$8,117,605,362 or 0.93% since September 30, 2012. Shares for all FICU's have grown by \$50,441,771,638 since December 31, 2011 for an annualized growth rate of 6.10%. The annualized share growth rate for all FICU's during 2011 was 5.20%.

Kansas chartered credit union's average delinquency ratio was 0.95% as of December 31, 2012 compared to a ratio of 0.89% as of September 30, 2012 and a ratio of 0.80% as of December 31, 2011. The average delinquency ratio for all FICU's was 1.16% as of December 31, 2012 compared to a ratio of 1.18% as of September 30, 2012 and a ratio of 1.60% as of December 31, 2011.

The December 31, 2012 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.95% compared to a ROAA of 0.90% as of September 30, 2012 and an ROAA of 0.80% as of December 31, 2011. The December 31, 2012 ROAA for all FICU's combined was 0.86% compared to a ROAA of 0.86% as of September 30, 2012 and an ROAA of 0.67% as of December 31, 2011.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.88% as of December 31, 2012 compared to a ratio of 10.72% as of September 31, 2012 and a ratio of 10.77% as of December 31, 2011. The average net worth to total assets ratio for all FICU's was 10.44% as of December 31, 2012 compared to a ratio of 10.31% as of September 30, 2012 and a ratio of 10.21% as of December 31, 2011.

Annualized membership growth for Kansas chartered credit unions as of December 31, 2012 was 1.66% compared to annualized membership growth of 2.19% 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
	3/31/2012	6/30/2012	9/30/2012	12/31/2012	12/31/2012
Total Loans	\$2,903,245,218	\$2,982,492,708	\$3,033,479,007	\$3,057,725,291	\$597,740,927,833
Total Shares	\$3,977,609,844	\$3,991,801,437	\$4,007,840,326	\$4,050,823,127	\$877,850,834,798
Total Delinquency	\$23,558,216	\$23,807,853	\$27,025,145	\$29,154,993	\$6,918,413,104
Total Net Worth	\$477,775,435	\$487,364,983	\$498,860,735	\$511,338,190	\$106,685,156,753
Total Assets	\$4,581,270,755	\$4,622,871,711	\$4,651,562,343	\$4,697,969,092	\$1,021,727,738,607
Membership	572,639	580,040	573,125	576,431	93,836,422

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

March 8, 2013