



DATE: June 4, 2013
BULLETIN: 2013-KDCU-CUB-02
TO: Management of Kansas Chartered Credit Unions
SUBJECT: First Quarter 2013 Call Report Statistics

As of March 31, 2013 there were 78 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has decreased by one since the previous quarter. Nationwide there are now 6,753 federally insured credit unions (FICU's). The number of FICU's has decreased by 66 since December 31, 2012.

Assets for Kansas chartered credit unions totaled \$4,879,499,122 as of March 31, 2013. This is an increase of \$181,520,308 or 3.86% since December 31, 2012. Assets have increased by \$298,228,367 or 6.51% since March 31, 2012. The annualized asset growth rate for the quarter ending March 31, 2013 was 15.46%. Assets for all FICU's totaled \$1,055,404,415,683 as of March 31, 2013. This is an increase of \$33,608,486,873 or 3.29% since December 31, 2012. Assets for all FICU's have increased by \$53,617,285,261 or 5.35% since March 31, 2012. The annualized asset growth rate for all FICU's for the quarter ending March 31, 2013 was 13.16%.

Loans for Kansas chartered credit unions totaled \$3,062,077,877 as of March 31, 2013. This is an increase of \$4,352,588 or 0.14% since December 31, 2012. Loans have grown by \$158,832,659 or 5.47% since March 31, 2012. The annualized loan growth rate for the quarter ending March 31, 2013 was 0.57%. Loans for all FICU's totaled \$599,855,395,577 as of March 31, 2013. This is an increase of \$2,330,631,123 or 0.39% since December 31, 2012. Loans have grown by \$27,841,523,574 or 4.87% since March 31, 2012. The annualized loan growth rate for all FICU's for the quarter ending March 31, 2013 was 1.56%.

Shares for Kansas chartered credit unions totaled \$4,224,888,139 as of March 31, 2013. This is an increase of \$174,065,012 or 4.30% since December 31, 2012. Shares have grown by \$247,278,255 or 6.22% since March 31, 2012. The annualized share growth rate for the quarter ending March 31, 2013 was 17.19%. Shares for all FICU's totaled \$909,947,290,969 as of March 31, 2013. This is an increase of \$32,045,349,976 or 3.65% since December 31, 2012. Shares for all FICU's have grown by \$43,918,299,078 or 5.07% since March 31, 2012. The annualized share growth rate for all FICU's for the quarter ending March 31, 2013 was 14.60%.

Kansas chartered credit union's average delinquency ratio was 0.86% as of March 31, 2013 compared to a ratio of 0.95% as of December 31, 2012 and a ratio of 0.81% as of March 31, 2012. The average delinquency ratio for all FICU's was 1.02% as of March 31, 2013 compared to a ratio of 1.16% as of December 31, 2012 and a ratio of 1.44% as of March 31, 2012.

The March 31, 2013 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.77% compared to a ROAA of 0.95% as of December 31, 2012 and an ROAA of 0.85% as of March 31, 2012. The March 31, 2013 ROAA for all FICU's combined was 0.83% compared to a ROAA of 0.86% as of December 31, 2012 and an ROAA of 0.85% as of March 31, 2012.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.60% as of March 31, 2013 compared to a ratio of 10.88% as of December 31, 2012 and a ratio of 10.42% as of March 31, 2012. The average net worth to total assets ratio for all FICU's was 10.31% as of March 31, 2013 compared to a ratio of 10.43% as of December 31, 2012 and a ratio of 10.01% as of March 31, 2012.

Annualized membership growth for Kansas chartered credit unions as of March 31, 2013 was 1.67% compared to annualized membership growth of 3.44% 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
	6/30/2012	9/30/2012	12/31/2012	3/31/2013	3/31/2013
Total Loans	\$2,982,492,708	\$3,033,479,007	\$3,057,725,289	\$3,062,077,877	\$599,855,395,577
Total Shares	\$3,991,801,437	\$4,007,840,326	\$4,050,823,127	\$4,224,888,139	\$909,947,290,969
Total Delinquency	\$23,807,853	\$27,025,145	\$29,154,993	\$26,316,887	\$6,100,193,414
Total Net Worth	\$487,364,983	\$498,860,435	\$511,338,832	\$517,469,649	\$108,814,814,627
Total Assets	\$4,622,871,711	\$4,651,562,343	\$4,697,978,814	\$4,879,499,122	\$1,055,404,415,683
Membership	580,040	573,125	576,431	578,836	94,612,618

/s/ Michael D. Baugh

Michael D. Baugh, Financial Examiner Administrator

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