



K A N S A S

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DEPARTMENT OF CREDIT UNIONS

DATE: December 1, 2010
BULLETIN: 2010-KDCU-CUB-05
TO: Management of Kansas Chartered Credit Unions
SUBJECT: Third Quarter 2010 Call Report Statistics

As of September 30, 2010 there were 81 state chartered natural person credit unions in Kansas. This is the same number of credit unions that was reported during the second quarter of 2010. Nationwide there are now 7,402 federally insured credit unions (FICU's). The number of FICU's has decreased by 43 since June 30, 2010.

Asset growth for Kansas chartered credit unions improved to an annualized growth rate of 3.60% for the third quarter of 2010. This compares to an annualized growth rate of 1.77% for the second quarter of 2010. The annualized growth rate for all FICU's as of September 30, 2010 was 3.50%. This compares to an annualized growth rate of 4.37% for the second quarter of 2010. Assets for Kansas chartered credit unions totaled \$3,970,247,446 as of September 30, 2010. This is an increase of \$215,858,709 or 5.75% over the past 12 months. Over this same period of time assets for all FICU's increased by \$33,907,856,351 or 3.88%. Asset growth in Kansas and nationally has remained steady as consumers continue to save in this uncertain economy.

Lending activity for Kansas chartered credit unions continues to remain positive. Loans for Kansas chartered credit unions totaled \$2,690,923,275 as of September 30, 2010. This is an increase of \$62,384,492 or 2.37% since June 30, 2010. Total loans for Kansas chartered credit unions have increased by \$161,293,171 or 6.38% over the past 12 months. While loan growth remains positive, the rate of growth did fall slightly during the third quarter. Loans for all FICU's totaled \$567,084,639,717 as of September 30, 2010. This is an increase of \$669,072,555 or 0.12% since June 30, 2010. Total loans for all FICU's have decreased by \$8,410,553,387 or 1.46% over the past 12 months.

Kansas chartered credit union's average delinquency remains unchanged between June 30, 2010 and September 30, 2010 at 1.36%. For all FICU's nationwide average delinquency increased by 2 basis points over the quarter to 1.75%.

The September 30, 2010 YTD annualized return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.64% after Temporary Corporate Credit Union Stabilization Expense and a premium assessment for the National Credit Union Share Insurance Fund, (NCUSIF). This is an increase from 0.58% at June 30, 2010. Prior to the expenses noted above the combined ROAA for all Kansas chartered credit unions was 0.77%. For all FICU's the ROAA as of September 30, 2010 was 0.45% after the Temporary Corporate

Credit Union Stabilization Expense and NCUSIF premium assessment. This is an increase from 0.40% at June 30, 2010. Prior to the expenses noted above the ROAA was 0.61%.

The average net worth to total assets ratio for Kansas chartered credit unions has increased by one basis point to 10.70% as of September 30, 2010. The net worth to total assets ratio for all FICU's nationally increased by 9 basis points to 9.97% as of September 30, 2010.

Annualized membership growth for Kansas chartered credit unions for the third quarter was 3.15% compared to 1.27% 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
	12/31/2009	3/31/2010	6/30/2010	9/30/2010	9/30/2010
Total Loans	\$2,549,796,398	\$2,547,616,794	\$2,628,538,783	\$2,690,923,275	\$567,084,639,717
Total Shares	\$3,222,561,243	\$3,341,778,757	\$3,356,679,551	\$3,420,806,568	\$779,908,961,073
Total Delinquency	\$39,922,937	\$33,519,054	\$35,778,416	\$36,677,394	\$9,896,232,135
Total Net Worth	\$405,748,127	\$411,611,691	\$417,244,190	\$424,888,295	\$90,550,195,415
Total Assets	\$3,865,850,345	\$3,869,676,252	\$3,899,994,562	\$3,970,247,446	\$907,859,618,153
Membership	540,087	543,288	560,246	552,830	90,775,281

/s/ Michael D. Baugh

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December 1, 2010