



Kansas Credit Union Association Quarterly Performance Summary



First Quarter 2011 Results

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Key Performance Comparisons As of March 31, 2011			
	U.S. CUs	Kansas CUs	Kansas as % of Industry
Number of CUs	7,442	101	1.36%
Federal Chartered CUs	4,563	21	0.46%
State Chartered CUs, NCUSIF Insured	2,729	80	2.93%
State Chartered CUs, ASI Insured	150	0	0.00%
Total State Chartered CUs	2,879	80	2.78%
Total Members	91,998,306	619,801	0.67%
Members, Average per CU	12,362	6,137	49.64%
# of Mergers/Liquidations YTD	49	1	2.04%
Total Assets	\$951,645,200,812	\$4,617,582,215	0.49%
Total Loans	\$567,427,375,862	\$2,953,113,641	0.52%
Total Shares	\$822,737,435,361	\$3,996,735,455	0.49%
Total Capital	\$103,348,051,216	\$525,862,661	0.51%
Average Asset Size	\$127,874,926	\$45,718,636	35.75%

Annualized as a % of Average Assets As of March 31, 2011		
	U.S. CUs	Kansas CUs
Interest Income	4.15%	4.74%
Interest Expense	0.98%	1.09%
Net Interest Margin	3.16%	3.65%
Loss Provisions	0.53%	0.35%
Operating Expenses	3.15%	3.73%
Non Interest Income	1.24%	1.21%
ROA prior to NCUSIF Stabilization Expense	0.81%	0.94%
ROA after NCUSIF Stabilization Expense	0.73%	0.78%

As of March 31, 2011		
	U.S. CUs	Kansas CUs
12-Mo. Loan Growth	-1.07%	5.77%
12-Mo. Share Growth	4.92%	7.75%
12-Mo. Member Growth	0.56%	4.03%
12-Mo. Capital Growth	5.03%	5.96%
12-Mo. Asset Growth	4.59%	7.58%
Loans/Shares	68.97%	73.89%
Net Worth/Assets	9.97%	10.78%
Delinquency Ratio	1.63%	1.05%
\$ Average Loan Balance	\$12,566	\$9,349
\$ Average Share Balance	\$8,943	\$6,448

Executive Summary

As credit unions enter 2011, they face a more “normal” economic environment. Credit union financial performance trends are closer to their normal seasonality than recent years. Additionally, the momentum built throughout 2010 has continued into 2011. March data showcases a number of areas where credit unions have created success. Credit unions in Kansas posted outstanding financial performance, exceeding most national trends. For example, growth in the overall loan portfolio declined nationally, yet Kansas credit unions saw positive loan growth of 5.8%, including a 6.5% annual increase in auto loans.

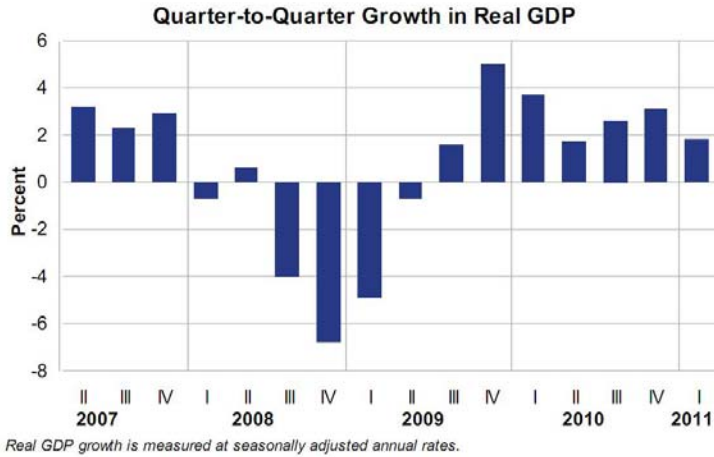
Key Takeaways for Kansas Credit Unions

- **Annual growth figures for assets, shares, and loans through March 2011 are all strong and well above national averages.**
- **Credit unions in Kansas saw share balances increasing at a rate of 7.8%, faster than the national average of 4.9%, as multiple components of the share portfolio posted double-digit growth.**
- **Asset quality at Kansas’ credit unions remains a strong point. Delinquency has declined 26 basis points since March 2010 and at 1.05% Kansas’ delinquency rate remains below the national average of 1.63%.**
- **Net income surpassed March 2010 levels by a significant amount. Kansas credit unions posted a ROA of 0.78%, an 18 basis point increase from March 2010.**
- **Capital levels remain high at Kansas credit unions at 11.4% of assets. This is a higher level than Kansas commercial banks, as well as credit unions and banks nationwide.**

Executive Summary

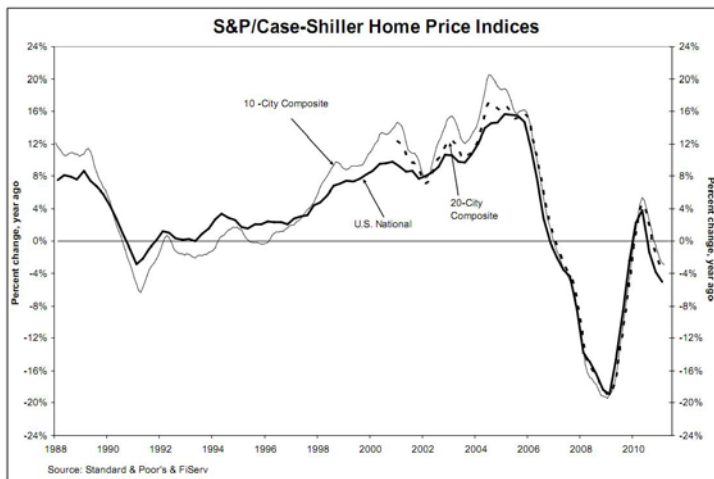
- The national Gross Domestic Product increased 1.8% in the first quarter, the seventh consecutive increase since mid-2009.
- Kansas’s unemployment has remained relatively stable over the past three months. The state’s unemployment rate currently stands at 6.8% in March, down from the 7.2% rate reported in March 2010.
- With renewed growth in the vehicle sales market, credit unions in Kansas saw their auto loan balances increase 6.5% over the last twelve months. Credit unions nationally saw their auto loan balances fall 4.1% during the same period.
- Credit unions in Kansas grew their membership base by 4.0%, nearly seven times the national average.
- The average member relationship is up to \$11,213 in March. This metric, representing the total dollar amount of loans balances and deposits per member increased 2.8% from the \$10,912 reported in March 2010. This shows that members are utilizing their local Kansas credit unions more often, and when coupled with the continued increase in members shows a positive future for the state’s credit unions.

The National Economic Summary



First quarter GDP increased at a 1.8% annual pace, according to the Bureau of Economic Analysis (BEA). This marks the seventh consecutive increase in GDP after a period marked by four quarters of decline. According to the BEA, the largest contributors to the change in GDP were increases in personal consumption and exports, as well as a boost in nonresidential fixed investment.

March data shows national home prices down 4.2% during the first quarter and down 5.1% from the first quarter of 2010 (S&P). Similar to national trends, Kansas home prices are down 4.8% from prices in March 2010 (Kansas Association of Realtors).



Paralleling the decrease in home prices, home sales so far in 2011 are down from last year. Through the end of the March, home sales in Kansas were down 6.2% from sales in March 2010. Nationally, home sales were down 6.3% from sales in March 2010 (National Association of Realtors).

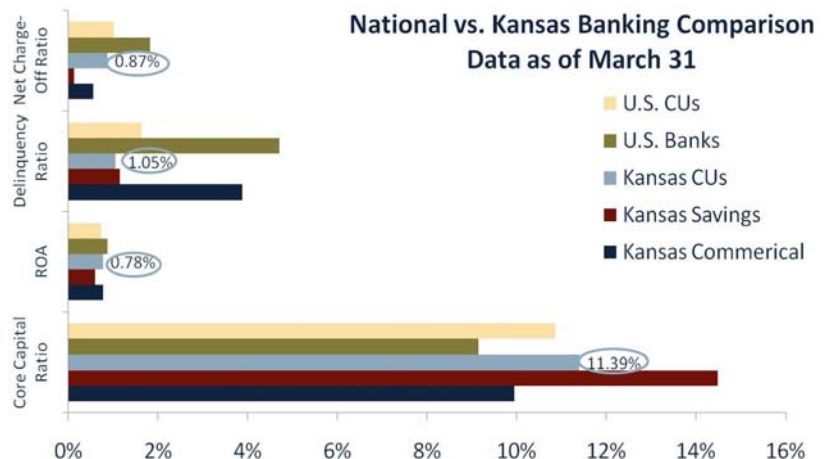
Nationwide, one out of every 542 homes received a foreclosure filing during March. Kansas has not seen foreclosure figures reach national levels. In Kansas, one in every 966

homes had a foreclosure filing in March (RealtyTrac).

Kansas vs. National Financial Institutions Comparison

Kansas credit unions remain more highly capitalized than both their credit union peers and their local commercial bank competitors as of March 2011. At the end of the first quarter, Kansas credit unions reported an average capital ratio of 11.4%.

Charge-offs remain a challenge for all financial institutions, but at 87 basis points, Kansas credit unions have a net charge-off ratio below the national credit union average of 1.01%. Asset quality for Kansas credit unions is also stronger than that of banks across the country, which are charging off 1.82% of their loan portfolio on average.



Nationally, credit union earnings have fallen below those reported by the FDIC in the first quarter as banks cite new accounting rules and reduced provisions for loan losses for higher earnings. By contrast, Kansas credit unions recorded a higher ROA in the first quarter than all national or local peers, except for commercial banks' national average.

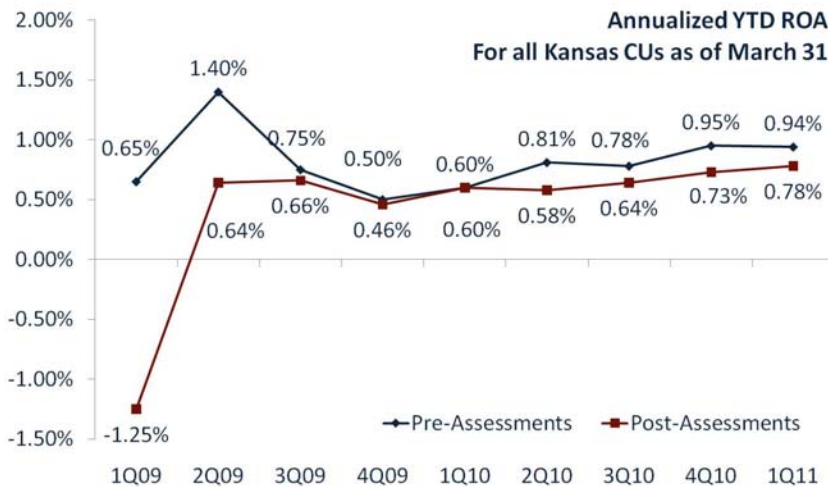
With a strong ROA, lower charge-off & delinquency rates, and higher capital ratios, the earnings model for Kansas credit unions continue to set the standard for many of their credit union peers and commercial bank competitors.

Kansas vs. National Employment Data

Kansas's unemployment rate remains well below the national average, coming in at 6.8% as of March 31, 2011. Kansas's unemployment rate has made positive strides over the last year, as it begins to decline from the 7.2% reported in March 2010. The overall U.S. unemployment rate stood at 8.8% at the end of March, down from the 9.7% reported in March 2010.

KANSAS CREDIT UNION RESULTS

Earnings Gain on Lower Cost of Funds and Reduced Provision Expenses



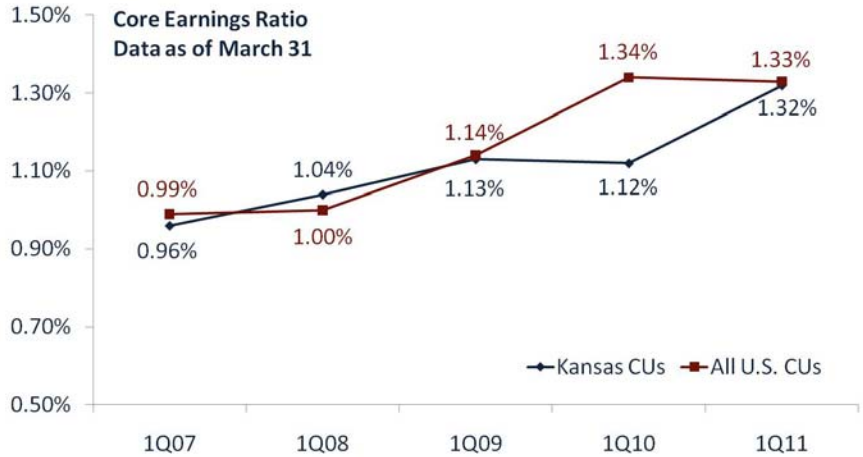
After struggling in 2009, credit union earnings nationally rebounded in 2010 with lower provisions for loan losses and stabilization expenses. The first three months of 2011 have brought improved earnings over the solid December figures.

Nationally, credit unions reported an annualized ROA of 73 basis points through the end of March. Credit unions in Kansas reported a higher ROA of 78 basis points. This is up significantly from the 60 reported in the previous March.

With improving asset quality, credit unions in Kansas cut their provisions for loan losses by 27.0%. The \$1.5 million reduction was responsible for nearly 60% of the increase in net income.

Throughout much of the Recession, Kansas credit union managers have been conscious of operating efficiently while still returning value to members and the increasing ROA over the past 18 months reflects that attitude. The 0.78% ROA is up from the 60 basis points reported in the previous March and up slightly from December levels. Although there has been no definitive announcement from the National Credit Union Administration (NCUA) regarding 2011 assessments, some Kansas credit unions have been reserving funds in anticipation of such a billing. Through March, credit unions in Kansas had accrued \$1.8 million in 2011 stabilization expenses.

Due to recent call report changes and the lack of initial guidance from the NCUA on how credit unions should account for the stabilization expense, developing a comprehensive and easily comparable way of analyzing a credit union's ROA became increasingly difficult in the past two years. One alternative measure that gained prevalence during the last two years was the core earnings ratio. This ratio attempts to look at a credit union's earnings from

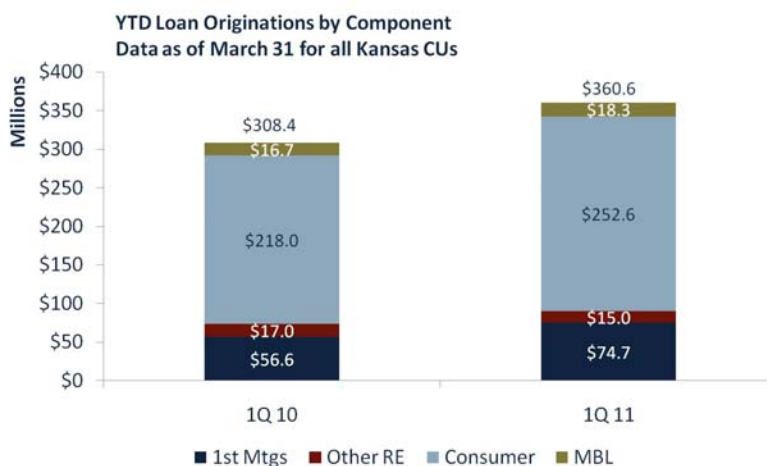


operations, while eliminating extraordinary factors like the stabilization expense, other non-operating gains/losses, and the provision for loan losses (which is well above historical norms). The formula is calculated by looking at a credit union's total income, minus their operating expenses and interest expense, all divided by average assets.

Through March, credit unions in Kansas reported a core earnings ratio of 1.32%, which has remained in-line with the national average of 1.33%.

Kansas Loan Originations Steamroll Ahead, Increase 17.0% from Last March

Nationally, credit unions posted a 12.7% increase in loan originations occurring in the first quarter. Kansas credit union loan originations similarly increased 17.0% from the first quarter of 2010. Loan volume in all areas, except for other real estate loans, saw significant growth.



Although vehicle sales are back on the rise, up 13.7% from March 2010 numbers, this has not translated to growth in the national credit union auto portfolio. Nationally, auto loan balances declined 4.1% during the first quarter. Credit unions in Kansas have historically reported above-average auto loan growth. Data as of March shows the past 12 months have not been an exception as the auto loan portfolio grew by 6.5% at Kansas credit unions. Similar to national trends, growth was reported exclusively in the used auto loan portfolio. Used auto

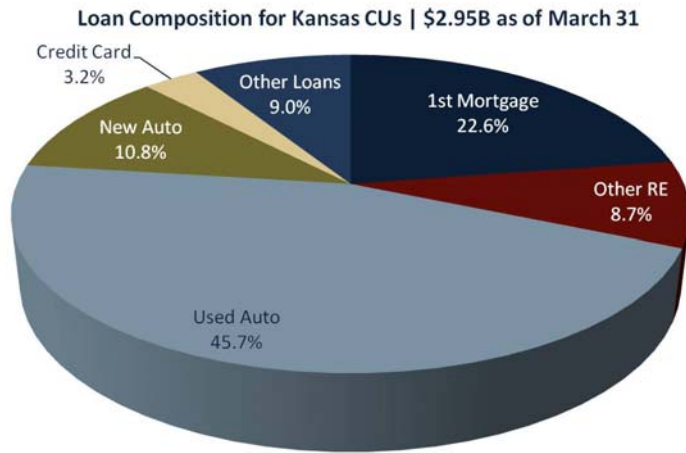
loan balances increased 10.4% annually, more than offsetting a 7.5% decline in new auto balances during the past 12 months.

Despite this growth in balances, as competition has returned to the auto lending market, market share for Kansas credit unions has slipped. Kansas’s market share stood at 19.4% through the end of the first quarter. This is down slightly from the 20.9% Kansas credit unions captured during the first quarter of 2010. This drop however, is similar to industry trends. Credit unions nationally have seen market share drop from 14.8% in March 2010 to 13.4% in March 2011.

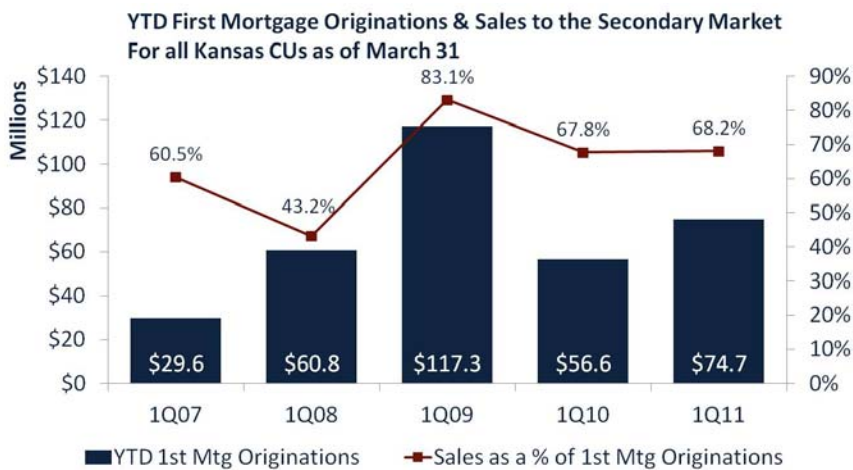
As loan balances declined nationally in the first quarter, credit unions in Kansas have steamrolled ahead with balances increasing 5.8% annually. Credit unions in Kansas posted strong growth in other consumer lending components. Outstanding credit card balances, while just 3.2% of the total portfolio, grew 9.2% over first quarter 2010 levels. Used auto loans also posted a strong increase of 10.4%, adding \$127.5 million to the total loan portfolio and making used auto loans almost half of all outstanding loans at Kansas credit unions.

Kansas credit union mortgage originations also contributed to the growth in the loan portfolio. Credit unions in Kansas originated \$74.7 million in first mortgages during the first three months of 2011, up 32.0% versus the same period in 2010. First mortgages outstanding grew 11.6% to \$668.6 million at Kansas credit unions.

This balance sheet growth understates the mortgage lending activity, due in part to a greater presence in the secondary market as Kansas credit unions sold \$50.9 million of first mortgages to the secondary market year-to-date. If Kansas credit unions had kept those loans on their books, they would have recorded a 20.1% rise in outstanding first mortgages from the first quarter of 2010.

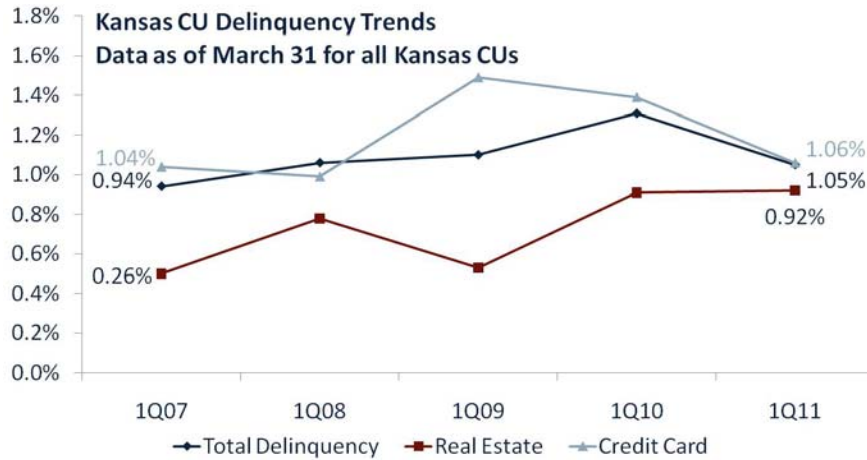


Credit unions in Kansas hold 22.6% of their collective loan portfolio in first mortgages. One reason for this percentage



being smaller than the national average of 40.3% is the management decision to actively sell first mortgage loans to the secondary market. In the first three months of 2011, credit unions in Kansas sold 68.2% of the quarter’s first mortgage originations. This proportion is slightly higher than the 67.8% rate during the first quarter of 2010. Credit unions nationally sold 50.2% of their first mortgage originations to the secondary market in the first quarter.

Delinquency Rate Declines from Previous March



Asset quality in Kansas remains strong as the delinquency rate fell to 1.05% from 1.31% in March 2010. In addition to this annual decline, delinquency in Kansas remains below the national average of 1.63%, which is down 14 basis points over the past year.

Real estate delinquencies of 0.92% are about half of the national rate of 2.02%. Within the real estate portfolio, both first mortgage delinquency and other real estate

delinquency remained very similar to March 2010 levels. Over the past 12 months, first mortgage delinquency has remained flat at 97 basis points. Other RE delinquency decreased 1 basis point from the 0.77% reported in March 2010.

On the consumer side, both credit card delinquency and non-credit card consumer delinquency have improved from the previous March. Kansas credit unions currently have a 1.06% reportable credit card delinquency rate, an improvement of 33 basis points from the March 2010 rate of 1.39%. Likewise, other consumer loans improved in asset quality from 1.49% at March 2010 to 1.12% at March 2011.

Credit unions in Kansas with between \$20 million and \$100 million in assets and credit unions with over \$100 million in assets posted significant improvements in delinquency over the past year. Credit unions with between \$20 million and \$100 million in assets reported a 48 basis point decline in the delinquency rate to reach 1.15% as of March. Credit unions with over \$100 million in assets saw delinquency rates decline to 0.93%, a 15 basis point decline from March 2010. Kansas credit unions with less than \$20 million in assets posted a slight increase in delinquency of 12 basis points from March 2010 to reach 2.06% in March 2011.

The delinquency rate decline does not simply mean that credit unions in Kansas are writing off a greater percentage of their loans. Through the end of the first quarter, the net charge-off rate was 87 basis points. This is down 44 basis points from the 1.31% reported in March 2010. The charge-off rate reported in Kansas also fares extremely well in comparison to the national average, which stood at 1.01% at the end of March.

With a lower than average unemployment rate and stronger asset quality, Kansas credit unions are well-prepared for any lingering asset quality problems. The coverage ratio, which measures the allowance for loan losses to reportable delinquent loan balances, stood at 96.0% as of March 2011. Essentially credit unions in the state of Kansas have reserved 96 cents for every \$1 in reportable delinquent loans in their allowance account. If all the delinquent loans as of March 31, 2011 would need to be written off, nearly all of those balances would be covered by the allowance account before credit unions would need to fall back to other reserves.

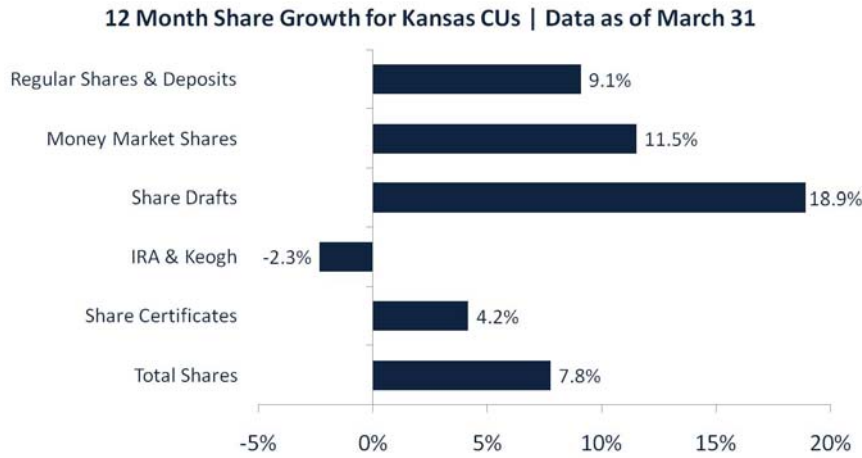
The table on the following page shows a breakout for delinquency and charge-off rates by component. Of note is the “Non-Credit Card Consumer Loan” metrics, which is the closest estimate for auto loan delinquencies and charge-offs. Please note that other components are also represented in this metric, including boat & RV loans, other unsecured loans (such as payday loans and signature loans), and student loans.

Asset Quality Comparisons | Data as of March 31

	KS CUs Under \$20M	KS CUs \$20M-100M	KS CUs Over \$100M	All KS CUs	All US CUs
2009					
Delinquency Ratio	2.09%	1.39%	0.78%	0.96%	1.44%
1 st Mortgage Delinquency	1.31%	0.78%	0.51%	0.58%	1.46%
Other RE Delinquency	2.51%	0.65%	0.30%	0.41%	1.21%
Credit Card Delinquency	2.32%	2.23%	1.77%	1.82%	1.99%
MBL Delinquency	3.40%	3.22%	0.97%	2.02%	3.85%
Non-CC Consumer Delinq.*	2.13%	1.77%	0.98%	1.24%	1.45%
Net Charge-Off Ratio	0.62%	0.73%	0.85%	0.81%	1.11%
1 st Mortgage Charge-Offs	0.00%	0.08%	0.01%	0.02%	0.21%
Other RE Charge-Offs	0.00%	0.30%	0.65%	0.57%	0.90%
Credit Card Charge-Offs	5.52%	2.20%	4.03%	3.85%	4.09%
MBL Charge-Offs	0.00%	0.00%	0.00%	0.00%	0.46%
Non-CC Consumer C-Os*	1.16%	1.24%	1.37%	1.32%	1.86%
2010					
Delinquency Ratio	1.94%	1.63%	1.08%	1.31%	1.77%
1 st Mortgage Delinquency	0.67%	1.34%	0.70%	0.97%	2.24%
Other RE Delinquency	1.15%	0.62%	0.82%	0.77%	1.58%
Credit Card Delinquency	1.65%	2.49%	1.12%	1.39%	1.90%
MBL Delinquency	1.88%	1.47%	1.30%	1.39%	5.67%
Non-CC Consumer Delinq.*	2.13%	1.89%	1.23%	1.49%	1.38%
Net Charge-Off Ratio	0.73%	0.69%	1.68%	1.31%	1.19%
1 st Mortgage Charge-Offs	0.00%	0.05%	0.05%	0.05%	0.33%
Other RE Charge-Offs	1.00%	0.18%	0.09%	0.15%	1.29%
Credit Card Charge-Offs	1.93%	3.25%	2.82%	2.88%	4.88%
MBL Charge-Offs	0.00%	-0.25%	0.00%	-0.11%	0.94%
Non-CC Consumer C-Os*	0.95%	1.26%	2.62%	2.10%	1.80%
2011					
Delinquency Ratio	2.06%	1.15%	0.93%	1.05%	1.63%
1 st Mortgage Delinquency	2.66%	1.06%	0.86%	0.97%	2.23%
Other RE Delinquency	1.32%	0.91%	0.68%	0.76%	1.43%
Credit Card Delinquency	1.88%	1.24%	1.01%	1.06%	1.36%
MBL Delinquency	1.88%	0.12%	1.06%	0.68%	3.63%
Non-CC Consumer Delinq.*	2.04%	1.23%	0.98%	1.12%	1.12%
Net Charge-Off Ratio	0.92%	0.75%	0.91%	0.87%	1.01%
1 st Mortgage Charge-Offs	0.00%	0.34%	0.11%	0.19%	0.40%
Other RE Charge-Offs	0.00%	0.32%	0.35%	0.33%	1.24%
Credit Card Charge-Offs	0.62%	1.46%	1.64%	1.59%	3.68%
MBL Charge-Offs	0.00%	0.00%	0.00%	0.00%	1.11%
Non-CC Consumer C-Os*	1.33%	1.20%	1.35%	1.31%	1.43%

*Note: Non-CC Consumer Delinquency and Charge-Off numbers represent our closest available approximation for auto loan delinquency and charge-offs. However, potential losses on boat & RV loans, other unsecured loans, and student loans are also included in the metric.

Share Drafts Post Largest Percentage Increase in Share Portfolio

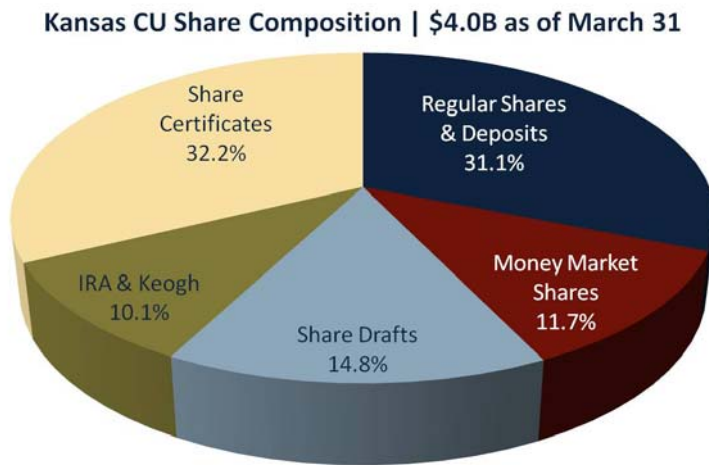


Share balances in Kansas experienced continued strong growth over the last 12 months. As of March 31, the total amount of shares deposited at Kansas credit unions stood at \$4.0 billion, a 12-month increase of 7.8%.

Share drafts grew at the fastest rate, up 18.9% over the last 12 months. Kansas credit union members have deposited an additional \$93.9 million in their share draft accounts since March 2010. The largest dollar increase came from regular shares

and deposits as Kansas credit union members added \$103.6 million in balances from the previous March, a 9.1% rate of increase.

Nationally, credit unions have seen balances held in share certificate accounts decline by 5.4%. Kansas credit unions again defied national trends as share certificate balances saw growth of 4.2% from March 2010. Share certificates remain the largest component of the share portfolio at 32.2%. Other minor shifts in the portfolio include Money Market shares increasing to an 11.7% share from 11.3% in the previous March, as members continue to seek decent returns on their deposits while maintaining liquidity.



With share growth stronger than loan growth, Kansas credit unions are reporting increased liquidity. The loan to share ratio has fallen, down to 72.2% in March from the 75.3% reported in the previous March. As a result, credit unions have expanded their investment portfolio by \$151.6 million. As of March, credit unions in Kansas have seen their investment and cash totals rise 11.4% annually. In the low interest rate environment,

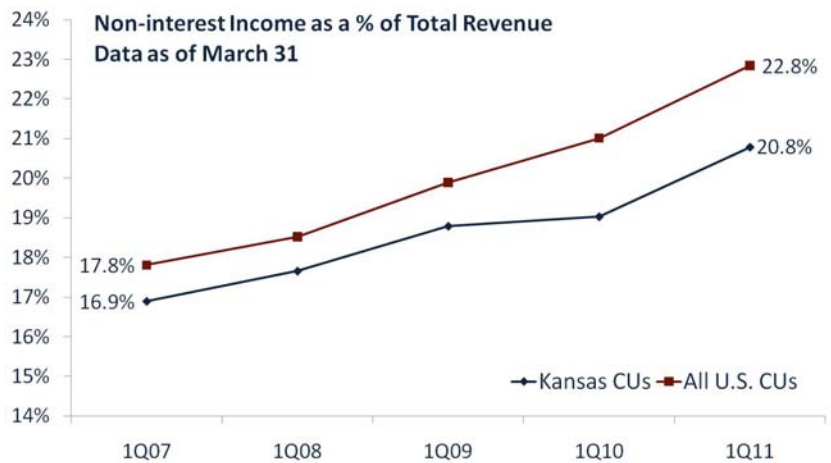
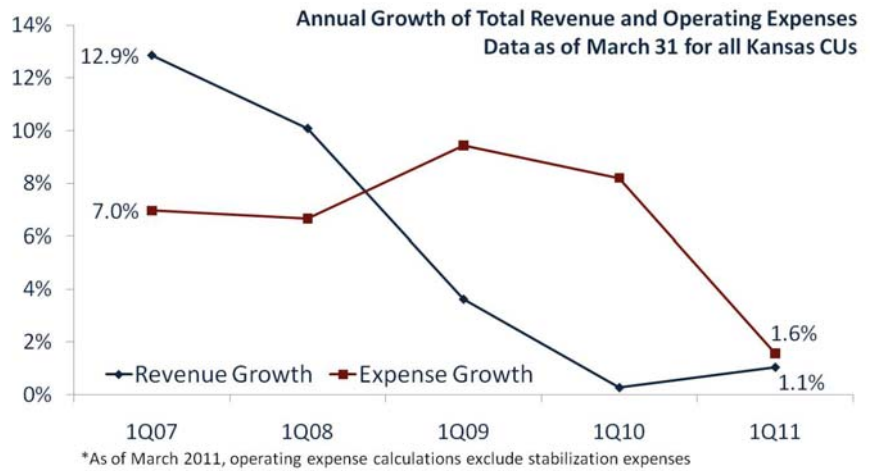
credit unions in Kansas are directing dollars to new investment vehicles. Investments at banks and thrifts fell 12.9%. The largest dollar and rate of increase in the portfolio was in U.S. government obligations and federal agency securities, up by \$129.7 million, an annual increase of 32.5%.

Non-interest Income Increases at a Quicker Rate than Interest Income

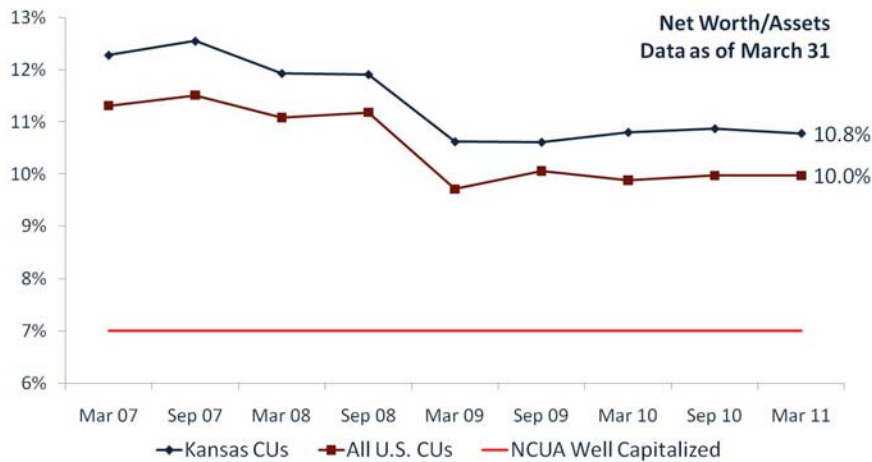
Total revenue for Kansas credit unions grew 105 basis points to \$67.8 million for the first three months of 2011. This is in contrast to national trends, as income levels at credit unions nationwide declined from last March. The major factor in the decline in revenue comes from the historic low-rate environment. Nationally, loan interest income fell 5.2%. Due to strong loan growth in Kansas, this income source increased 0.7% over March 2010 levels. Investment interest income in Kansas though, fell 15.5%. Credit unions in Kansas saw average investment yields drop to 1.53% in March 2011, down from 1.90% in March 2010. Average loan yields for Kansas credit unions also fell, down to 6.58% in March 2011 from 6.91% in March 2010.

Non-interest income as a percent of total income stands at 20.8% at the end of the first quarter, up from the 19.0% reported in the previous March. Interest income has fallen 1.1% over the past 12 months and non-interest income has increased 10.4% over the same period. As a percentage of average assets, interest income stands at 4.74% and non-interest income at 1.21%.

Credit unions in Kansas have been diligent in maintaining operating expenses without making any drastic changes. Operating expense growth, which excludes stabilization expenses, was 1.6% for Kansas credit unions for March 2011. This was slightly lower than the national average of 2.2% for the same time. The majority of the increase came from a 3.6% rise in salary & benefits expenses.



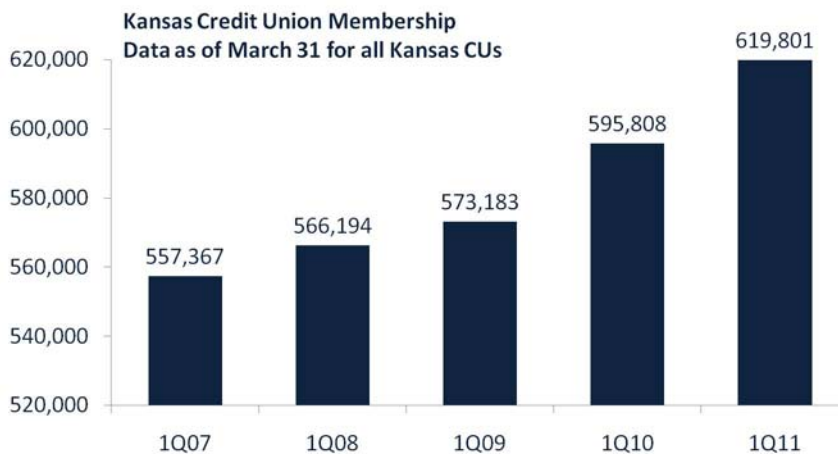
Net Worth Ratio Remains Above the National Average



As of March 31, the net worth to assets ratio stood at 10.8% for Kansas credit unions. This represents a level that not only tops the national average of 10.0%, but is also well above the NCUA's 7% threshold for achieving a "well-capitalized" level.

Overall net worth increased 7.4% to \$497.7 million driven by strong earnings. As reserves increased at a slightly slower pace than the annual asset growth of 7.6%, the ratio decreased 2 basis points from the previous March level.

Kansas Membership Growth over Seven Times National Average



Membership at Kansas credit unions increased 4.0% over the past 12 months. Credit unions added an additional 23,993 members since the previous March. Over the past 12 months, Kansas credit union membership growth has exceeded the industry average significantly. The average Kansas member growth rate of 4.03% is over seven times the national average of 0.56%.

Special Section: Member Relationships

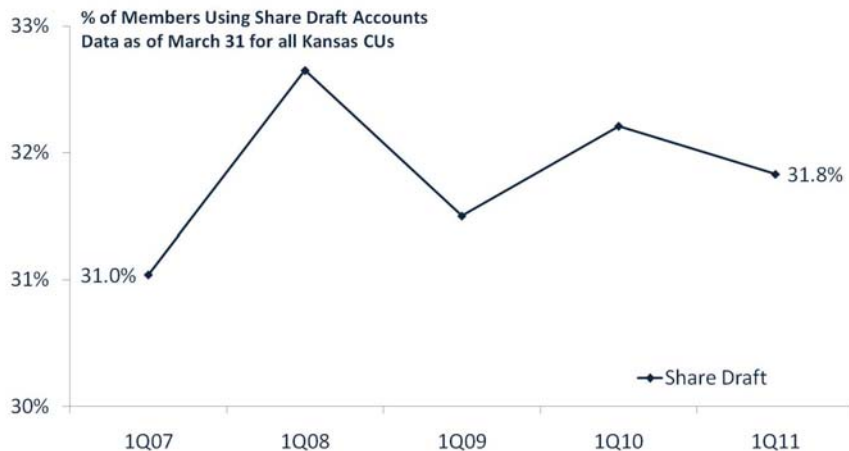
On average U.S. credit unions have reached just 6.1% of their potential membership base. After the Credit Union Membership Access Act was passed in 1998, many credit unions applied for expanded fields of membership, namely community charters. Over the past 10 years, the membership penetration rate (a ratio measuring current members to potential members) has declined. Kansas credit unions do post a lower ratio than the U.S. average of 4.9%. Notably, small credit unions, who may retain close relationships with a single-sponsor or employee groups, do post a higher membership penetration rate.

As outstanding loan and share balances continue to increase, so too has the average member relationship, up to \$11,213 in March. This metric, representing the total dollar amount of loan balances and deposits per member increased 2.8% from the \$10,912 reported in March 2010. This shows that members are utilizing their local Kansas credit unions more often, and when coupled with the continued increase in members shows a positive future for

the state’s credit unions. Factors that can contribute to higher share and loan balances, and thus the average member relationship, include competitive rates, employed membership, and loan and deposit product variety. The credit union’s ability to market and sell loan and deposit products can also have a measurable impact on the average relationship per member.

Member Relationship Chart Data as of March 31					
	All KS CUs	KS - Under \$20M	KS - \$20M - \$100M	KS - Over \$100M	All U.S. CUs
Overall Relationship					
Members/Potential Members	4.94%	8.82%	5.50%	4.36%	6.07%
# of Loan & Share Accts per Member	2.10	1.74	1.99	2.22	2.35
Average Member Relationship	\$10,986	\$7,065	\$10,154	\$12,119	\$14,766
Shares					
# of Share Accts per Member	1.59	1.34	1.58	1.64	1.86
\$ Shares per Member	\$6,448	\$4,474	\$6,197	\$6,925	\$8,943
Share Draft Penetration	31.83%	16.29%	32.30%	34.20%	48.74%
Annualized Dividends per Member	\$76	\$41	\$63	\$89	\$90
Loans					
# of Loan Accts per Member	0.51	0.40	0.42	0.58	0.49
\$ Loans per Member	\$4,765	\$2,656	\$4,257	\$5,407	\$6,168
Auto Loan Penetration	25.65%	18.28%	19.83%	30.17%	16.09%
Credit Card Penetration	8.30%	2.43%	6.26%	10.45%	14.54%
Mortgage Loan Penetration	3.50%	0.94%	3.51%	3.92%	4.60%
Earnings & Productivity					
Annualized Total Income per Member	\$437	\$254	\$388	\$496	\$547
Annualized Fee Income per Member	\$56	\$22	\$54	\$63	\$72
Annualized Operating Expense per Member	\$261	\$187	\$249	\$280	\$312
Members/FT Equivalent Employees	388	405	388	385	386

Kansas credit unions do have a slightly different relationship with their members when compared to the U.S. credit union average. On average, Kansas credit union members have fewer share accounts with their credit unions, but slightly more loan accounts. The average shares per member and loans per member are lower than U.S. averages. These figures are heavily influenced by the cost of living and market factors, so the differences between Kansas



totals and U.S. totals shouldn’t be worrisome. Each credit union’s pricing strategy, underwriting policies, product mix, service levels, and sales culture also contribute to this performance measure.

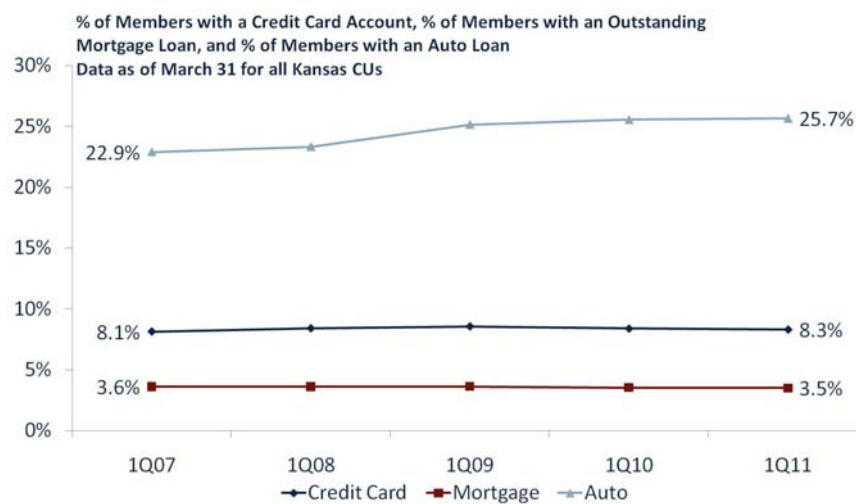
Kansas credit unions are developing strong relationships with members through their products. Product penetration metrics indicate member usage of the credit union’s products

and services. While not all Kansas credit unions offer all of these products, as Kansas credit unions expand both their membership and product offerings these metrics should increase.

Four product penetration metrics form the basis of member usage. Share draft penetration indicates the percentage of members with a share draft account; the loan penetration indicates the percentage of members with an outstanding loan account of that type of loan. These metrics assume that any member has only one type of that account, so this metric at an individual credit union level may be slightly inflated if the credit union has a number of members with multiple auto loans or multiple mortgage loans.

Nearly one-third (31.8%) of credit union members hold a share draft/checking account at Kansas credit unions. This figure is lower than the national average, as 48.7% of U.S. credit union members have a share draft account at their credit union.

Kansas credit unions have higher auto lending market share (at 19.4% YTD 2011) than the national average (13.4%



for YTD 2011) and those successes have translated into higher auto loan penetration rate. As of March, 25.7% of Kansas credit union members also have an outstanding auto loan with their credit union. Nationally, the rate is 16.1%. The auto loan penetration rate in Kansas has steadily increased from the 22.9% penetration in March of 2007.

Kansas credit union members are less likely to have an outstanding

mortgage loan at their credit union, perhaps due to the average asset size of Kansas credit unions. As of March, Kansas credit unions had a 3.5% real estate penetration metric. Nationally, this figure is 4.6%. On an annual basis, real estate penetration has decreased slightly from 3.53% in March 2010 to 3.50% in March 2011. The refi boom in late 2010 understates this penetration metric, as it doesn't account for the mortgage loans sold to the secondary market through 2010 and the \$50.9 million sold through the first three months of 2011.

Nationally, 14.5% of credit union members hold a credit card from their credit union. This metric for Kansas credit unions lags the national average with an 8.3% penetration rate at the end of March. Fewer Kansas credit unions offer a credit card product to members, indicating the current penetration rate is in-line. As of March, 43.6% of Kansas credit unions have at least one credit card account outstanding compared to 52.5% of credit unions nationally.

Beyond product penetration, credit unions in Kansas do post lower than average income and expense metrics. Kansas-based institutions post an annualized income per member of \$437, below the U.S. average of \$547.

Providing high member value and encouraging member usage creates a virtuous cycle of performance as credit unions provide products and services that maximize member welfare, while increasing the probability that members fully utilize the offerings of the financial institution. Member usage will also produce additional income at the institution, thereby helping the overall financial health of the institution.

Kansas Credit Union Count Falls by Just One

During 2010, there were two credit unions that were merged or liquidated in Kansas. Through the first three months of 2011, one credit union underwent a merger.

Kansas Credit Union Mergers/Liquidations 2000 – 1Q 2011				
	# of KS Mergers/Liquidations	% of KS CUs Merged/Liquidated	# Kansas CUs	# U.S. CUs
2000	4	2.90%	134	10,664
2001	2	1.49%	132	10,355
2002	6	4.55%	126	10,041
2003	5	3.97%	121	9,554
2004	0	0.00%	121	9,209
2005	5	4.13%	116	8,880
2006	1	0.86%	115	8,536
2007	5	4.35%	110	8,268
2008	2	1.82%	108	7,968
2009	4	3.70%	104	7,710
2010	2	1.92%	102	7,491
1Q 2011	1	0.98%	101	7,442
Totals	37		-33	-3,222

Consolidated U.S. Credit Union Financial Statement

All U.S. Credit Unions as of March 31, 2011 (Thousands of Dollars)

	Mar-10	Mar-11	% Chg		3 Mos. Ended Mar-10	3 Mos. Ended Mar-11	% Chg
Assets:				Income:			
Cash & Equivalents	80,387,367	90,580,412	12.68%	Loans	8,845,001	8,384,209	-5.21%
Govt & Agencies	130,000,092	171,796,379	32.15%	(Less Rebates)	(5,748)	(4,904)	-14.69%
Corporate Credit Union	26,324,807	14,701,923	-44.15%	Investments	1,469,256	1,329,836	-9.49%
Banks and S&Ls	40,683,659	43,816,939	7.70%	Fee Income	1,670,407	1,649,563	-1.25%
Mutual Funds	1,553,558	1,671,598	7.60%	Trading+Other Operating	1,075,567	1,229,149	14.28%
All Other Inv & Ins	22,671,591	24,525,861	8.18%	Total Income	13,054,483	12,587,854	-3.57%
Total Investments, Cash & Cash	301,621,073	347,093,112	15.08%	Expenses:			
Real Estate Loans	313,642,912	314,297,900	0.21%	Employee Compensation and Benefits	3,505,559	3,631,756	3.60%
Auto Loans	170,745,009	163,738,433	-4.10%	Travel & Conference	58,583	62,067	5.95%
All Other Loans	89,149,089	89,391,043	0.27%	Office Occupancy	545,415	561,871	3.02%
Total Loans	573,537,009	567,427,376	-1.07%	Office Operations	1,341,456	1,356,677	1.13%
(Loan Loss Allow)	(9,129,786)	(9,322,464)	2.11%	Education & Promotional	216,051	224,597	3.96%
Foreclosed & Repossessed Assets	1,638,911	1,950,196	18.99%	Loan Servicing	432,330	476,515	10.22%
Land & Buildings	16,476,885	17,087,902	3.71%	Professional Services	517,757	552,145	6.64%
Other Fixed Assets	3,558,793	3,341,381	-6.11%	Member Insurance	144,801	62,476	-56.85%
All Other Assets	22,138,795	24,067,699	8.71%	Operating Fees	46,672	37,653	-19.32%
Total Assets	909,841,680	951,645,201	4.59%	Miscellaneous	212,017	212,291	0.13%
Liabilities & Capital:				Operating Expense Subtotal	7,020,641	7,178,046	2.24%
Dividends Payable	401,558	310,078	-22.78%	Prov/Loan Loss	1,886,051	1,239,133	-34.30%
Notes Payable	27,425,197	25,592,912	-6.68%	Expense Subtotal	8,906,692	8,417,179	-5.50%
Reverse Repurchase Agreements	951,142	536,669	-43.58%	Non-Operating Gain (Loss)	(34,021)	31,926	N/A
Other Liabilities	7,731,283	8,598,306	11.21%	Income before Dividends	4,113,770	4,212,408	2.40%
Total Liabilities	36,509,180	35,037,965	-4.03%	Cost Of Funds:			
Regular Shares & Deposits	227,138,699	251,053,187	10.53%	Interest on Borrowed Funds	269,455	229,562	-14.81%
Money Market Shares	169,591,051	184,202,890	8.62%	Dividends	2,733,876	2,068,654	-24.33%
Share Drafts	87,691,854	97,743,703	11.46%	Net Income Prior to Stabilization	1,110,439	1,904,385	71.50%
IRA & Keogh	75,315,404	77,489,870	2.89%	Net NCUSIF Stabilization Expense	54,859	190,187	246.68%
Share Certificates	224,417,920	212,247,786	-5.42%	Net Income	1,055,580	1,714,198	62.39%
Total Shares	784,154,928	822,737,435	4.92%				% Chg
Regular Reserve	19,464,069	19,515,994	0.27%	Total Number of Credit Unions	7,653	7,442	-2.76%
FASB 115 Valuation Reserve	(558,730)	(941,556)	68.52%	# of FCU's	4,682	4,563	-2.54%
Undivided Earnings & Other Reserve	70,095,151	74,523,434	6.32%	# of SCU's - Federally Insured	2,816	2,729	-3.09%
Equity Acquired in Merger	177,082	771,928	335.92%	# of SCU's - Cooperatively Insured	155	150	-3.23%
Total Reserves & Undivided Earn	89,117,572	93,869,801	5.33%	Members	91,488,004	91,998,306	0.56%
Total Liabilities & Capital	909,841,680	951,645,201	4.59%	Employees	238,636	238,275	-0.15%
				Average Share Balance	8,571	8,943	4.34%
				Average Loan Balance	12,537	12,566	0.23%

U.S. Credit Union Peer Group Performance | All U.S. Credit Unions as of March 31, 2011

	U.S. Totals	Under \$20M	\$20M-\$50M	\$50M-\$100M	\$100M- \$250M	\$250M- \$500M	\$500M-\$1B	Over \$1B
# of CUs	7,442	3,864	1,331	829	696	334	215	173
Average Assets (000s)	\$127,875	\$6,894	\$32,133	\$70,238	\$157,017	\$351,592	\$699,895	\$2,582,772
12-MONTH GROWTH								
Capital Growth	5.03%	-0.57%	0.95%	2.33%	3.68%	4.92%	5.52%	8.47%
Loan Growth	-1.07%	-1.88%	-1.60%	-0.93%	-0.88%	0.05%	0.10%	0.25%
Share Growth	4.92%	3.97%	4.43%	4.85%	4.89%	5.83%	5.01%	7.00%
Member Growth	0.56%	-1.02%	-0.80%	-0.14%	0.40%	1.35%	1.13%	3.79%
CAPITAL								
Capital/Assets	10.86%	14.35%	12.17%	11.34%	10.78%	10.94%	11.01%	10.41%
Solvency Ratio	113.91%	116.56%	113.75%	112.89%	112.33%	112.89%	113.60%	114.69%
Allow. For Loan Losses/Del. Loans	100.86%	72.75%	78.86%	87.32%	92.14%	97.92%	108.11%	105.43%
Delinquency Ratio	1.63%	1.94%	1.54%	1.37%	1.49%	1.58%	1.46%	1.75%
EARNINGS								
Return on Ave. Assets Before NCUSIF Exp.	0.81%	0.21%	0.38%	0.51%	0.61%	0.70%	0.77%	1.02%
Return on Ave. Assets Post NCUSIF Exp.	0.73%	0.13%	0.28%	0.41%	0.51%	0.61%	0.67%	0.96%
Service Revenue / Ave. Assets	0.70%	0.59%	0.73%	0.82%	0.88%	0.89%	0.75%	0.58%
Net Interest Margin	3.16%	3.56%	3.41%	3.44%	3.33%	3.28%	3.20%	3.00%
Operating Expenses/Ave. Assets**	3.06%	3.85%	3.69%	3.77%	3.61%	3.51%	3.17%	2.57%
Yield on Average Earning Assets	4.35%	4.36%	4.34%	4.46%	4.44%	4.40%	4.34%	4.30%
Cost Of Funds	1.10%	0.76%	0.83%	0.87%	0.95%	0.98%	1.05%	1.26%
PRODUCTIVITY								
YTD Income per Employee (000s)	\$53	\$28	\$36	\$39	\$42	\$46	\$52	\$71
YTD Income per Member	\$137	\$64	\$88	\$103	\$118	\$132	\$146	\$169
YTD Operating Exp. per Member	\$80	\$50	\$65	\$74	\$80	\$85	\$88	\$84
Assets per Employee (000s)	\$3,994	\$2,258	\$2,889	\$2,911	\$3,081	\$3,387	\$3,895	\$5,391
YTD Loan Originations (\$) per Empl. (000s)	\$244	\$119	\$133	\$141	\$161	\$182	\$235	\$372
MEMBER SERVICE USAGE								
Auto Loan Penetration*	16.09%	13.63%	14.42%	15.42%	15.89%	16.36%	17.02%	16.55%
Share Draft Penetration*	48.74%	28.05%	35.44%	41.17%	46.66%	49.76%	55.60%	54.42%
Credit Card Penetration*	14.54%	11.86%	10.29%	11.22%	11.69%	12.97%	14.65%	18.97%
\$ Average Share Balance	\$8,943	\$4,464	\$6,125	\$6,800	\$7,719	\$8,435	\$9,490	\$10,974
# of Share & Loan Accts per Member	2.35	1.79	2.06	2.17	2.26	2.32	2.43	2.53
LENDING PROFILE								
Loans to Shares	68.97%	55.57%	58.47%	62.20%	66.00%	67.68%	70.73%	72.22%
% of RE Loans to Total Loans	55.39%	23.50%	41.38%	45.68%	51.28%	53.48%	56.59%	60.15%
\$ Average Loan Balance	\$12,566	\$6,737	\$8,601	\$9,652	\$11,235	\$12,074	\$13,500	\$14,387
Total Loans per Employee (000s)	\$2,381	\$1,077	\$1,483	\$1,600	\$1,799	\$2,010	\$2,394	\$3,315
*For CUs under \$20M, only those with at least one respective account are included in the calculation								
**Excludes stabilization expenses								

Consolidated Kansas Credit Union Financial Statement

All Kansas Credit Unions as of March 31, 2011

	Mar-10	Mar-11	% Chg		3 Mos. Ended Mar-10	3 Mos. Ended Mar-11	% Chg
Assets:				Income:			
Cash & Equivalents	390,680,196	448,103,829	14.70%	Loans	48,245,846	48,566,192	0.66%
Govt & Agencies	399,039,776	528,734,993	32.50%	(Less Rebates)	-	-	N/A
Corporate Credit Union	69,573,423	74,647,508	7.29%	Investments	6,044,186	5,106,453	-15.51%
Banks and S&Ls	417,074,857	363,284,524	-12.90%	Fee Income	8,378,646	8,678,270	3.58%
Mutual Funds	2,623,215	2,652,542	1.12%	Trading+Other Operating	4,377,340	5,399,941	23.36%
All Other Inv & Ins	47,421,680	60,603,019	27.80%	Total Income	67,046,018	67,750,856	1.05%
Total Investments, Cash & Cash Eq.	1,326,413,147	1,478,026,415	11.43%	Expenses:			
Real Estate Loans	858,871,267	924,989,036	7.70%	Employee Compensation and Benefits	19,301,780	19,988,449	3.56%
Auto Loans	1,566,232,626	1,667,780,596	6.48%	Travel & Conference	428,584	435,562	1.63%
All Other Loans	366,954,072	360,344,009	-1.80%	Office Occupancy	2,672,178	2,964,307	10.93%
Total Loans	2,792,057,965	2,953,113,641	5.77%	Office Operations	7,081,479	7,341,820	3.68%
(Loan Loss Allow)	(31,420,718)	(29,872,206)	-4.93%	Education & Promotional	1,402,984	1,348,573	-3.88%
Foreclosed & Repossessed Assets	7,802,281	7,661,012	-1.81%	Loan Servicing	2,123,434	2,705,138	27.39%
Land & Buildings	90,736,752	96,728,373	6.60%	Professional Services	3,228,093	3,169,667	-1.81%
Other Fixed Assets	17,282,220	17,187,370	-0.55%	Member Insurance	1,612,696	848,045	-47.41%
All Other Assets	89,334,098	94,737,610	6.05%	Operating Fees	308,679	294,871	-4.47%
Total Assets	4,292,205,745	4,617,582,215	7.58%	Miscellaneous	1,648,549	1,338,785	-18.79%
Liabilities & Capital:				Operating Expense Subtotal	39,808,456	40,435,217	1.57%
Dividends Payable	3,402,547	2,516,533	-26.04%	Prov/Loan Loss	5,390,709	3,935,545	-26.99%
Notes Payable	63,436,605	75,551,609	19.10%	Expense Subtotal	45,199,165	44,370,762	-1.83%
Reverse Repurchase Agreements	10,000,000	-	-100.00%	Non-Operating Gain (Loss)	(110,057)	(395,385)	259.25%
Other Liabilities	41,380,068	46,788,163	13.07%	Income before Dividends	21,736,796	22,984,709	5.74%
Total Liabilities	118,219,220	124,856,305	5.61%	Cost Of Funds:			
Regular Shares & Deposits	1,140,474,788	1,244,038,856	9.08%	Interest on Borrowed Funds	646,613	535,892	-17.12%
Money Market Shares	420,916,392	469,360,711	11.51%	Dividends	14,619,404	11,789,877	-19.35%
Share Drafts	496,758,108	590,624,871	18.90%	Net Income Prior to Stabilization	6,470,779	10,658,940	64.72%
IRA & Keogh	414,371,083	404,722,895	-2.33%	Net NCUSIF & TCCUSIF Expenses	50,274	1,785,339	3451.22%
Share Certificates	1,236,587,032	1,287,988,122	4.16%	Net Income	6,420,505	8,873,601	38.21%
Total Shares	3,709,107,403	3,996,735,455	7.75%				% Chg
Regular Reserve	97,804,783	98,306,178	0.51%	Total Number of Credit Unions	103	101	-1.94%
FASB 115 Valuation Reserve	1,340,698	(1,780,941)	-232.84%	# of FCU's	21	21	0.00%
Undivided Earnings & Other Reserves	365,733,641	399,465,218	9.22%	# of SCU's - Federally Insured	82	80	-2.44%
Equity Acquired in Merger	-	-	N/A	# of SCU's - Cooperatively Insured	-	-	N/A
Total Reserves & Undivided Earnings	464,879,122	495,990,455	6.69%	Members	595,808	619,801	4.03%
Total Liabilities & Capital	4,292,205,745	4,617,582,215	7.58%	Employees	1,570	1,597	1.72%
				YTD Loan Originations	308,364,617	360,638,550	16.95%
				Average Share Balance	6,225	6,448	3.58%
				Average Loan Balance	9,444	9,349	-1.01%

Kansas Credit Union Peer Group Performance | All Kansas Credit Unions as of March 31, 2011

	Kansas Totals	Under \$5M	\$5M-\$10M	\$10M-\$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	Over \$250M
# of CUs	101	32	19	8	20	12	6	4
Average Assets (000s)	\$45,719	\$2,039	\$7,278	\$14,718	\$30,736	\$67,914	\$188,049	\$434,577
12-MONTH GROWTH								
Capital Growth	5.96%	-3.14%	-0.24%	1.03%	2.53%	3.54%	20.25%	12.04%
Loan Growth	5.77%	-4.46%	7.52%	-7.90%	3.63%	5.39%	13.43%	7.49%
Share Growth	7.75%	1.36%	4.96%	4.48%	5.00%	6.39%	23.62%	11.51%
Member Growth	4.03%	2.95%	-6.56%	2.10%	-1.58%	7.96%	15.14%	8.85%
CAPITAL								
Capital/Assets	11.39%	15.13%	16.11%	15.34%	11.76%	12.88%	10.22%	10.54%
Solvency Ratio	113.43%	117.62%	119.16%	117.74%	113.26%	114.83%	111.42%	113.27%
Allow. For Loan Losses/Del. Loans	96.00%	61.74%	92.19%	81.24%	70.72%	116.68%	76.95%	120.95%
Delinquency Ratio	1.05%	2.27%	1.53%	2.57%	1.33%	1.03%	1.32%	0.72%
EARNINGS								
Return on Ave. Assets Before NCUSIF Exp.	0.94%	-0.47%	0.46%	0.28%	0.38%	0.94%	1.03%	1.22%
Return on Ave. Assets Post NCUSIF Exp.	0.78%	-0.58%	0.32%	0.15%	0.26%	0.79%	0.90%	1.02%
Service Revenue / Ave. Assets	0.77%	0.60%	0.36%	0.38%	0.67%	0.85%	0.95%	0.71%
Net Interest Margin	3.65%	3.86%	3.68%	3.18%	3.33%	3.85%	3.22%	3.97%
Operating Expenses/Ave. Assets**	3.57%	4.44%	3.53%	3.16%	3.42%	3.65%	3.32%	3.74%
Yield on Average Earning Assets	4.99%	4.69%	4.51%	4.22%	4.33%	5.11%	4.63%	5.51%
Cost Of Funds	1.24%	0.85%	0.86%	1.08%	0.91%	1.12%	1.29%	1.41%
PRODUCTIVITY								
YTD Income per Employee (000s)	\$42	\$16	\$30	\$33	\$34	\$40	\$47	\$48
YTD Income per Member	\$109	\$43	\$70	\$77	\$86	\$105	\$109	\$134
YTD Operating Exp. per Member	\$68	\$38	\$53	\$54	\$61	\$67	\$66	\$78
Assets per Employee (000s)	\$2,891	\$1,220	\$2,514	\$2,837	\$2,788	\$2,744	\$3,383	\$2,917
YTD Loan Originations (\$) per Empl. (000s)	\$226	\$92	\$162	\$120	\$186	\$221	\$258	\$250
MEMBER SERVICE USAGE								
Auto Loan Penetration*	25.65%	17.52%	17.98%	19.80%	19.72%	19.92%	25.23%	33.49%
Share Draft Penetration*	31.83%	16.85%	15.71%	24.73%	35.24%	30.02%	28.95%	37.73%
Credit Card Penetration*	8.30%	3.87%	2.65%	4.30%	7.26%	5.49%	10.52%	10.40%
\$ Average Share Balance	\$6,448	\$2,825	\$4,931	\$5,709	\$6,172	\$6,216	\$6,924	\$6,925
# of Share & Loan Accts per Member	2.10	1.57	1.75	1.90	2.10	1.91	2.10	2.30
LENDING PROFILE								
Loans to Shares	73.89%	62.65%	60.16%	56.63%	63.90%	72.40%	66.74%	85.71%
% of RE Loans to Total Loans	31.32%	2.21%	10.99%	21.06%	38.55%	38.09%	32.08%	28.62%
\$ Average Loan Balance	\$9,349	\$4,994	\$7,538	\$7,284	\$9,506	\$10,666	\$9,432	\$9,267
Total Loans per Employee (000s)	\$1,849	\$651	\$1,270	\$1,367	\$1,569	\$1,716	\$1,995	\$2,132

*For CUs under \$5M, only those with at least one respective account are included in the calculation

**Excludes stabilization expenses

KANSAS CREDIT UNION LEADERS

All credit unions under \$20 million in assets as of March 31, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 Kan Colo	31.18%	\$661,203
2 Ellis	21.94%	\$4,814,515
3 Enterprise	21.38%	\$1,465,574
4 Kansas Air Guard	16.31%	\$4,612,959
5 Hutchinson News	16.00%	\$1,612,992
6 BP Ulysses	13.85%	\$1,288,928
7 Catholics United	13.27%	\$166,541
8 Quindaro Homes	12.16%	\$1,126,462
9 Bluestem Community	12.05%	\$8,702,681
10 Mid Plains	10.53%	\$699,607

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 Universal	40.04%	\$1,025,185
2 Hutchinson Postal & Community	27.74%	\$3,350,087
3 Salina Interparochial	27.05%	\$17,410,938
4 Topeka Firemens	26.37%	\$8,772,658
5 Kansas City P&g Employees	25.82%	\$4,527,601
6 Topeka Post Office	24.78%	\$6,408,993
7 Saline County Teachers	24.48%	\$2,655,282
8 K C K Firemen & Police	23.47%	\$9,917,325
9 Peoples Choice	22.37%	\$6,667,019
10 Tri-County	20.47%	\$2,837,253

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 Catholics United	31.01%	\$62,458
2 Mid Plains	28.10%	\$670,258
3 Bell	19.83%	\$6,686,542
4 Credit Union Of Leavenworth County	14.91%	\$4,347,089
5 River Cities Community	14.91%	\$1,576,962
6 Peoples Choice	13.92%	\$2,009,989
7 Kansas Air Guard	13.61%	\$3,446,245
8 Uaw Mo-Kan	13.49%	\$2,149,424
9 Veterans Administration	13.01%	\$4,656,421
10 Bradken	12.42%	\$3,628,209

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 Kan Colo	2.20%	\$795,922
2 BP Ulysses	1.83%	\$1,505,163
3 Kansas Air Guard	1.81%	\$5,236,260
4 Catholics United	1.72%	\$181,010
5 Wakarusa Valley	1.44%	\$3,387,429
6 W. N. M. H.	1.23%	\$1,102,722
7 Mid Plains	1.21%	\$806,336
8 K C K Firemen & Police	1.21%	\$9,917,325
9 Bradken	1.20%	\$7,776,253
10 Holy Name	0.99%	\$476,628

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 Catholics United	51.00%	151
2 C & R	44.59%	1,498
3 Parsons Pittsburg	42.93%	2,314
4 BP Ulysses	17.73%	425
5 Mid Plains	12.17%	212
6 Salina Interparochial	6.24%	1,737
7 River Cities Community	4.99%	758
8 Universal	3.99%	391
9 Kansas Air Guard	2.79%	627
10 Hutchinson Postal & Community	2.54%	605

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 Salina Railroad	104.26%	\$546,954
2 Mid Plains	95.80%	\$806,336
3 Veterans Administration	93.82%	\$5,655,088
4 Holy Name	92.02%	\$476,628
5 River Cities Community	89.04%	\$1,987,556
6 Topeka Police	85.37%	\$6,408,246
7 W. N. M. H.	85.33%	\$1,102,722
8 Bell	80.98%	\$9,835,838
9 Universal	78.11%	\$1,025,185
10 BP Ulysses	77.61%	\$1,505,163

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

KANSAS CREDIT UNION LEADERS

All credit unions between \$20 million and \$100 million in assets as of March 31, 2011

12-Month Share Growth		
Credit Union	Share Growth*	Shares (\$)
1 Ark Valley	35.01%	\$28,395,738
2 Emporia State	14.49%	\$44,200,362
3 Credit Union of Dodge City	14.48%	\$52,761,332
4 Kansas Teachers Community	14.47%	\$56,752,139
5 White Eagle	13.10%	\$59,666,823
6 Farmway	9.66%	\$56,976,428
7 K.U.M.C.	9.42%	\$21,196,187
8 McPherson Co-op	9.30%	\$24,944,741
9 B&V	9.24%	\$49,415,310
10 Wichita	9.13%	\$63,681,963

Capital/Assets		
Credit Union	Capital/Assets	Assets (\$)
1 Farmway	23.39%	\$74,055,956
2 Argentine Santa Fe Industries	16.90%	\$20,634,610
3 Freedom 1st	16.57%	\$30,164,856
4 Co-operative	16.42%	\$21,678,441
5 Wichita	16.05%	\$75,667,962
6 Panhandle	15.78%	\$42,937,701
7 Dillon Employees	15.77%	\$33,800,226
8 Kansas Blue Cross Blue Shield	15.47%	\$27,748,945
9 Campus	14.85%	\$22,954,692
10 SM	14.19%	\$58,344,422

12-Month Loan Growth		
Credit Union	Loan Growth*	Loans (\$)
1 Credit Union of Dodge City	25.10%	\$42,429,760
2 Ark Valley	16.85%	\$17,134,996
3 Kansas Blue Cross Blue Shield	14.43%	\$18,216,366
4 New Century	13.24%	\$16,000,978
5 White Eagle	13.17%	\$48,373,322
6 Kansas State University	12.46%	\$30,738,072
7 Emporia State	10.66%	\$34,974,600
8 Mid-Kansas	10.64%	\$27,137,606
9 Kansas Teachers Community	10.10%	\$44,719,601
10 Equishare	8.57%	\$21,040,009

ROA		
Credit Union	ROA	Assets (\$)
1 Frontier Community	1.73%	\$99,168,448
2 SM	1.56%	\$58,344,422
3 Kansas Teachers Community	1.14%	\$65,481,388
4 United Northwest	0.93%	\$32,810,416
5 Emporia State	0.92%	\$48,788,236
6 Kansas Blue Cross Blue Shield	0.84%	\$27,748,945
7 Credit Union of Dodge City	0.83%	\$59,646,635
8 Farmway	0.81%	\$74,055,956
9 Dillon Employees	0.80%	\$33,800,226
10 White Eagle	0.78%	\$68,366,983

12-Month Member Growth		
Credit Union	Member Growth*	Members
1 Credit Union of Dodge City	10.04%	11,788
2 Ark Valley	9.99%	7,399
3 First Choice	6.35%	8,436
4 White Eagle	5.46%	11,144
5 Emporia State	4.51%	4,521
6 Wichita	4.09%	8,246
7 Campus	4.01%	5,007
8 Kansas State University	3.62%	8,528
9 TECU	2.03%	7,753
10 B&V	1.81%	4,902

Loans/Shares		
Credit Union	Loans/Shares	Assets (\$)
1 SM	91.94%	\$58,344,422
2 Campus	90.83%	\$22,954,692
3 Equishare	87.79%	\$25,787,031
4 Farmway	86.71%	\$74,055,956
5 TECU	86.08%	\$62,905,850
6 New Century	84.25%	\$20,586,552
7 White Eagle	81.07%	\$68,366,983
8 Credit Union of Dodge City	80.42%	\$59,646,635
9 Emporia State	79.13%	\$48,788,236
10 Kansas Teachers Community	78.80%	\$65,481,388

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

KANSAS CREDIT UNION LEADERS

All credit unions over \$100 million in assets as of March 31, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 Credit Union Of America	12.60%	\$314,244,491
2 Golden Plains	11.66%	\$320,535,956
3 Cessna Employees	11.07%	\$168,460,138
4 Meritrust	9.21%	\$591,876,439
5 Hutchinson	8.09%	\$153,156,533
6 Mid American	6.34%	\$138,794,148
7 Envista	5.47%	\$189,476,989
8 Educational	5.39%	\$129,297,947

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 Cessna Employees	13.79%	\$196,129,487
2 Credit Union Of America	12.44%	\$378,215,561
3 Meritrust	10.50%	\$717,231,042
4 Mainstreet	10.14%	\$286,957,945
5 Quest	9.84%	\$240,892,982
6 Envista	9.70%	\$212,319,953
7 Hutchinson	9.38%	\$169,984,114
8 Mid American	9.19%	\$167,363,579
9 Golden Plains	8.90%	\$355,903,521
10 Educational	8.90%	\$141,604,452

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 Educational	13.06%	\$79,059,616
2 Meritrust	10.05%	\$538,905,945
3 Golden Plains	9.87%	\$302,891,731
4 Hutchinson	9.69%	\$114,603,685
5 Envista	9.37%	\$157,637,477
6 Credit Union Of America	8.74%	\$269,932,861
7 Mid American	6.81%	\$144,510,868
8 Cessna Employees	-5.21%	\$73,632,860

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 Credit Union Of America	1.88%	\$378,215,561
2 Mid American	1.73%	\$167,363,579
3 Cessna Employees	1.42%	\$196,129,487
4 Hutchinson	1.25%	\$169,984,114
5 Golden Plains	1.20%	\$355,903,521
6 Meritrust	0.86%	\$717,231,042
7 Envista	0.69%	\$212,319,953
8 Educational	0.25%	\$141,604,452
9 Quest	0.24%	\$240,892,982
10 Mainstreet	0.07%	\$286,957,945

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 Golden Plains	10.88%	51,362
2 Credit Union Of America	9.69%	36,562
3 Meritrust	9.30%	69,483
4 Educational	4.35%	19,074
5 Mid American	3.92%	24,576
6 Envista	3.33%	35,618
7 Hutchinson	1.76%	16,863
8 Cessna Employees	-4.14%	14,778

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 Mid American	104.12%	\$167,363,579
2 Golden Plains	94.50%	\$355,903,521
3 Meritrust	91.05%	\$717,231,042
4 Credit Union Of America	85.90%	\$378,215,561
5 Envista	83.20%	\$212,319,953
6 Hutchinson	74.83%	\$169,984,114
7 Mainstreet	62.14%	\$286,957,945
8 Educational	61.15%	\$141,604,452
9 Quest	44.04%	\$240,892,982
10 Cessna Employees	43.71%	\$196,129,487

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.