

**DATE:** December 4, 2013

**BULLETIN:** 2013-KDCU-CUB-04

**TO:** Management of Kansas Chartered Credit Unions

**SUBJECT:** Third Quarter 2013 Call Report Statistics

As of September 30, 2013 there were 77 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has declined by one since June 30, 2013. Nationwide there are now 6,620 federally insured credit unions (FICU's). The number of FICU's has decreased by 61 since June 30, 2013.

Assets for Kansas chartered credit unions totaled \$4,904,231,498 as of September 30, 2013. This is an increase of \$28,490,221 or 0.58% since June 30, 2013. Assets have increased by \$252,669,155 or 5.43% since September 30, 2012. The annualized asset growth rate for the quarter ending September 30, 2013 was 5.85%. Assets for all FICU's totaled \$1,056,596,485,633 as of September 30, 2013. This is an increase of \$558,623,214 or 0.05% since June 30, 2013. Assets for all FICU's have increased by \$43,645,911,773 or 4.31% since September 30, 2012. The annualized asset growth rate for all FICU's for the quarter ending September 30, 2013 was 2.56%.

Loans for Kansas chartered credit unions totaled \$3,294,740,558 as of September 30, 2013. This is an increase of \$113,910,551 or 3.58% since June 30, 2013. Loans have grown by \$261,261,551 or 8.61% since September 30, 2012. The annualized loan growth rate for the quarter ending September 30, 2013 was 10.34%. Loans for all FICU's totaled \$631,491,228,514 as of September 30, 2013. This is an increase of \$17,823,220,665 or 2.90% since June 30, 2013. Loans have grown by \$40,337,196,554 or 6.83% since September 30, 2012. The annualized loan growth rate for all FICU's for the quarter ending September 30, 2013 was 7.58%.

Shares for Kansas chartered credit unions totaled \$4,237,134,757 as of September 30, 2013. This is an increase of \$24,826,265 or 0.59% since June 30, 2013. Shares have grown by \$229,297,431 or 5.43% since September 30, 2012. The annualized share growth rate for the quarter ending September 30, 2013 was 6.13%. Shares for all FICU's totaled \$905,916,091,529 as of September 30, 2013. This is a decrease of \$3,556,902,563 or 0.39% since June 30, 2013. Shares for all FICU's have grown by \$36,179,880,857 or 4.16% since September 30, 2012. The annualized share growth rate for all FICU's for the quarter ending September 30, 2013 was 4.25%.

Kansas chartered credit union's average delinquency ratio was 0.84% as of September 30, 2013 compared to a ratio of 0.88% as of June 30, 2013 and a ratio of 0.89% as of September 30, 2012. The average delinquency ratio for all FICU's was 1.02% as of September 30, 2013 compared to a ratio of 1.04% as of June 30, 2013 and a ratio of 1.18% as of September 30, 2012.

The September 30, 2013 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.77% compared to a ROAA of 0.77% as of June 30, 2013 and an ROAA of 0.90% as of September 30, 2012. The September 30, 2013 ROAA for all FICU's combined was 0.80% compared to a ROAA of 0.84% as of June 30, 2013 and an ROAA of 0.86% as of September 30, 2012.

The average net worth to total assets ratio for Kansas chartered credit unions was 10.92% as of September 30, 2013 compared to a ratio of 10.80% as of June 30, 2013 and a ratio of 10.72% as of September 30, 2012. The average net worth to total assets ratio for all FICU's was 10.65% as of September 30, 2013 compared to a ratio of 10.50% as of June 30, 2013 and a ratio of 10.31% as of September 30, 2012.

Annualized membership growth for Kansas chartered credit unions as of June 30, 2013 was 2.80% compared to annualized membership growth of 2.98% for all FICU's.

These numbers and ratios indicate Kansas chartered credit unions continue to outperform most of the averages of insured credit unions nationwide.

|                   | KANSAS CHARTERED CREDIT UNIONS |                 |                 |                 | ALL FEDERALLY INSURED CREDIT UNIONS |
|-------------------|--------------------------------|-----------------|-----------------|-----------------|-------------------------------------|
|                   | 12/31/2012                     | 3/31/2013       | 6/30/2013       | 9/30/2013       | 9/30/2013                           |
| Total Loans       | \$3,057,725,289                | \$3,062,064,293 | \$3,180,830,007 | 3,294,740,558   | \$631,491,228,514                   |
| Total Shares      | \$4,050,823,127                | \$4,224,891,259 | \$4,212,308,492 | 4,237,134,757   | \$905,916,091,529                   |
| Total Delinquency | \$29,154,993                   | \$26,316,219    | \$27,873,590    | \$27,755,898    | \$6,414,553,903                     |
| Total Net Worth   | \$511,357,422                  | \$517,467,033   | \$526,724,225   | \$536,000,788   | \$112,606,310,936                   |
| Total Assets      | \$4,697,978,814                | \$4,879,499,626 | \$4,875,741,277 | \$4,904,231,498 | \$1,056,596,485,633                 |
| Membership        | 576,431                        | 578,836         | 585,282         | 588,519         | 95,911,613                          |



Michael D. Baugh, Financial Examiner Administrator

December 4, 2013