



Jerel Wright, Administrator

Department of Credit Unions

Sam Brownback, Governor

DATE: September 30, 2016
BULLETIN: 2016-KDCU-CUB-03
TO: Kansas Chartered Credit Unions
SUBJECT: Second Quarter 2016 Call Report Statistics

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	09/30/15	12/31/15	03/31/16	6/30/16	06/30/16
Total Loans	\$3,704,120,306	\$3,798,810,932	\$3,865,426,329	\$4,008,381,350	\$823,390,314,506
Total Shares	\$4,242,206,303	\$4,368,014,763	\$4,526,340,347	\$4,545,211,067	\$1,058,930,048,481
Total Delinquency	\$24,659,268	\$26,092,954	\$22,175,101	\$25,717,313	\$6,162,063,109
Total Net Worth	\$570,452,792	\$575,287,952	\$585,447,185	\$593,377,418	\$136,203,823,063
Total Assets	\$5,038,263,083	\$5,156,729,364	\$5,304,367,915	\$5,376,000,351	\$1,254,610,256,501
Membership	543,601	542,952	551,972	554,440	104,849,782

How many state-chartered CUs?

- As of June 30, 2016, there were 67 state chartered natural person credit unions in Kansas. The number of state chartered credit unions has decreased by two since March 31, 2016.
- Nationwide there are now 5,887 federally insured credit unions (FICUs). The number of FICUs has decreased by 67 since March 31, 2016.

What are the total assets for state-chartered CUs?

- Assets for Kansas chartered credit unions totaled \$5,376,000,351 as of June 30, 2016. This is an increase of \$71,632,436 or 1.4% since March 31, 2016.
- Assets have increased by \$429,403,088 or 8.7% since June 30, 2015.
- The annualized asset growth rate for the quarter ending June 30, 2016 was 11.45%.
- Nationwide, assets for all FICUs totaled \$1,254,610,256,501 as of June 30, 2016. This is an increase of \$14,005,128,754 or 1.1% since March 31, 2016.

- Nationwide, assets for all FICUs have increased by \$86,352,356,071 or 7.4% since June 30, 2015. The annualized asset growth rate for all FICUs for the quarter ending June 30, 2016 was 11.03%.

What are the total loans for state-chartered CUs?

- Loans for Kansas chartered credit unions totaled \$4,008,381,550 as of June 30, 2016. This is an increase of \$142,955,221 or 3.7% since March 31, 2016.
- Loans have grown by \$478,568,190 or 13.6% since June 30, 2015. The annualized loan growth rate for the quarter ending June 30, 2016 was 7.01%.
- Nationwide, loans for all FICUs totaled \$823,390,314,506 as of June 30, 2016. This is an increase of \$23,873,708,896 or 3.0% since March 31, 2016.
- Nationwide, loans for all FICUs have increased by \$78,184,775,993 or 10.74% since June 30, 2015. The annualized loan growth rate for all FICUs for the quarter ending June 30, 2016 was 9.24%.

What are the total shares for state-chartered CUs?

- Shares for Kansas chartered credit unions totaled \$4,545,211,067 as of June 30, 2016. This is an increase of \$18,870,720 or 0.4% since March 31, 2016.
- Shares have increased by \$323,504,170 or 7.7% since June 30, 2015. The annualized share growth rate for the quarter ending June 30, 2016 was 14.50%.
- Nationwide, shares for all FICUs totaled \$1,058,930,048,481 as of June 30, 2016. This is an increase of \$7,990,457,069 or 0.8% since March 31, 2016.
- Nationwide, shares for all FICUs have increased by \$72,107,660,984 or 7.3% since June 30, 2015. The annualized share growth rate for the quarter ending June 30, 2016 was 8.45%.

What is the delinquency trend for state-chartered CUs?

- Kansas chartered credit unions average delinquency ratio was 0.64% as of June 30, 2016, compared to a ratio of 0.57% as of March 31, 2016 and a ratio of 0.66% as of June 30, 2015.
- Nationwide, the average delinquency ratio for all FICUs was 0.75% as of June 30, 2016, compared to a ratio of 0.71% as of March 31, 2016 and a ratio of 0.74% as of June 30, 2015.

What are the return on average asset trends for state-chartered CUs?

- The June 30, 2016 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.63%, compared to a ROAA of 0.66% as of March 31, 2016 and a ROAA of 0.66% as of June 30, 2015.
- Nationwide, the June 30, 2016 ROAA for all FICUs combined was 0.77% compared to a ROAA of 0.75% as of March 31, 2016 and a ROAA of 0.81% as of June 30, 2015.

What are the net worth trends for state-chartered CUs?

- The average net worth to total assets ratio for Kansas chartered credit unions was 11.03% as of June 30, 2016, compared to a ratio of 11.03% as of March 31, 2016 and a ratio of 11.33% as of June 30, 2015.
- Nationwide, the average net worth to total assets ratio for all FICUs was 10.85% as of June 30, 2016, compared to a ratio of 10.78% as of March 31, 2016 and a ratio of 10.92% as of June 30, 2015.

What is the membership growth trend for state-chartered CUs?

- Annualized membership growth for Kansas chartered credit unions as of June 30, 2016 was 4.23%, compared to annualized membership growth of 4.14% for all FICUs nationally.

/s/ Emily Artzer