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Department of Credit Unions

Sam Brownback, Governor

DATE: December 19, 2016
BULLETIN: 2016-KDCU-CUB-04
TO: Kansas Chartered Credit Unions
SUBJECT: Third Quarter 2016 Call Report Statistics

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/15	03/31/16	6/30/16	9/30/2016	09/30/16
Total Loans	\$3,798,810,932	\$3,865,426,329	\$4,008,387,599	\$4,122,417,009	\$847,099,973,372
Total Shares	\$4,368,014,763	\$4,526,340,347	\$4,545,217,116	\$4,637,534,566	\$1,077,842,096,988
Total Delinquency	\$26,092,954	\$22,172,101	\$25,717,313	\$31,109,223	\$6,543,511,611
Total Net Worth	\$575,287,952	\$585,447,185	\$593,377,418	\$604,045,930	\$138,637,305,779
Total Assets	\$5,156,729,364	\$5,304,367,915	\$5,376,006,400	\$5,487,102,916	\$1,277,293,741,575
Membership	542,952	551,972	554,440	559,279	106,224,224

How many state-chartered CUs?

- Statewide, there were 67 Kansas chartered natural person credit unions as of September 30, 2016. The number of state chartered credit unions has remained the same since the June 30, 2016 Call Report.
- Nationwide there were now 5,844 federally insured credit unions (FICUs). The number of FICUs has decreased by 43 since June 30, 2016.

What are the total assets for state-chartered CUs?

- Assets for Kansas chartered credit unions totaled \$5,487,102,916 as of September 30, 2016, an increase of \$111,096,516 or 1.7% since June 30, 2016.
- Assets have increased by \$448,839,833 or 8.9% since September 30, 2015.
- The annualized asset growth rate for the quarter ending September 30, 2016 was 8.5%.

- Nationwide, assets for all FICUs totaled \$1,277,293,741,575 as of September 30, 2016. This is an increase of \$22,682,878,325 or 1.8% since June 30, 2016.
- Nationwide, assets for all FICUs have increased by \$96,890,201,376 or 8.21% since September 30, 2015.
- The annualized asset growth rate for all FICUs for the quarter ending June 30, 2016 was 8.08%.

What are the total loans for state-chartered CUs?

- Loans for Kansas chartered credit unions totaled \$4,122,417,009 as of September 30, 2016, an increase of \$114,029,410 or 2.8% since June 30, 2016.
- Loans have grown by \$418,296,703 or 11.3% since September 30, 2015.
- The annualized loan growth rate for the quarter ending September 30, 2016 was 10.93%.
- Nationwide, loans for all FICUs totaled \$847,099,973,372 as of September 30, 2016, an increase of \$23,708,901,309 or 2.9% since June 30, 2016.
- Nationwide, loans for all FICUs have increased by \$77,645,258,035 or 10.09% since September 30, 2015.
- The annualized loan growth rate for all FICUs for the quarter ending September 30, 2016 was 10.18%.

What are the total shares for state-chartered CUs?

- Shares for Kansas chartered credit unions totaled \$4,637,534,566 as of September 30, 2016, an increase of \$92,317,450 or 2% since June 30, 2016.
- Shares have increased by \$395,328,263 or 9.3% since September 30, 2015.
- The annualized share growth rate for the quarter ending September 30, 2016 was 8.36%.
- Nationwide, shares for all FICUs totaled \$1,077,842,096,988 as of September 30, 2016, an increase of \$18,913,247,186 or 3.4% since June 30, 2016.
- Nationwide, shares for all FICUs have increased by \$85,375,146,549 or 8.6% since September 30, 2015.
- The annualized share growth rate for the quarter ending September 30, 2016 was 8.12%.

What is the delinquency trend for state-chartered CUs?

- Kansas chartered credit unions average delinquency ratio was 0.75% as of September 30, 2016, compared to a ratio of 0.75% as of June 30, 2016 and a ratio of 0.76% as of September 30, 2015.
- Nationwide, the average delinquency ratio for all FICUs was 0.77% as of September 30, 2016, compared to a ratio of 0.75% as of June 30, 2016 and a ratio of 0.78% as of September 30, 2015.

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

- The September 30, 2016 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.79% and did not change from June 30, 2016, but decreased compared to a ROAA of 0.82% as of September 30, 2015.
- Nationwide, the September 30, 2016 ROAA for all FICUs combined was 0.78% compared to a ROAA of 0.77% as of June 30, 2016 and a ROAA of 0.80% as of September 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 10.78% as of September 30, 2016, compared to a ratio of 10.82% as of June 30, 2016 and a ratio of 10.96% as of September 30, 2015.
- Nationwide, The average net worth to total assets ratio for all FICUs was 10.85% as of September 30, 2016 and did not change from June 30, 2016, but decreased from a ratio of 10.99% as of September 30, 2015.

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

- Annualized membership growth for Kansas chartered credit unions as of September 30, 2016 was 4.06%, compared to annualized membership growth of 4.55% for all FICUs nationally.

/s/ Liz Evans