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Department of Credit Unions

Sam Brownback, Governor

DATE: March 22, 2017
BULLETIN: 2017-KDCU-CUB-01
TO: Kansas Chartered Credit Unions
SUBJECT: Fourth Quarter 2016 Call Report Statistics

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	03/31/16	6/30/16	9/30/2016	12/31/2016	12/31/2016
Total Loans	\$3,865,426,329	\$4,008,387,599	\$4,122,417,009	\$4,214,360,052	\$869,114,810,055
Total Shares	\$4,526,340,347	\$4,545,217,116	\$4,637,534,566	\$4,650,105,164	\$1,092,586,605,124
Total Delinquency	\$22,175,101	\$25,717,313	\$31,109,223	\$36,291,963	\$7,223,346,026
Total Net Worth	\$585,447,185	\$593,377,418	\$604,040,190	615,338,101	\$140,841,635,933
Total Assets	\$5,304,367,915	\$5,376,006,400	\$5,487,102,753	\$5,546,035,252	\$1,292,541,870,663
Membership	551,972	554,440	559,279	562,515	106,890,809

How many state-chartered CUs?

- Statewide, Kansas has 67 state-chartered natural person credit unions as of December 31, 2016. The number of state chartered credit unions has remained the same since the September 30, 2016.
- Nationwide there are 5,785 federally insured credit unions (FICUs). The number of FICUs has decreased by 59 since September 30, 2016.

What are the total assets for state-chartered CUs?

- Assets for Kansas chartered credit unions totaled \$5,546,035,252 as of December 31, 2016, an increase of \$58,932,499 or 1.1% since September 30, 2016.
- Assets have increased by \$389,305,888 or 7.4% since December 31, 2015.
- The annualized asset growth rate for the quarter ending December 31, 2016 was 7.55%.
- Nationwide, assets for all FICUs totaled \$1,292,541,870,663 as of December 31, 2016, an increase of \$15,247,839,305 or 1.2% since September 30, 2016.

- Nationwide, assets for all FICUs have increased by \$88,257,767,287 or 6.8% since December 31, 2015.
- The annualized asset growth rate for all FICUs for the quarter ending December 31, 2016 was 7.33%.

What are the total loans for state-chartered CUs?

- Loans for Kansas chartered credit unions totaled \$4,214,360,052 as of September 30, 2016, an increase of \$91,943,043 or 2.2% since September 30, 2016.
- Loans have grown by \$415,549,120 or 9% since December 31, 2015.
- The annualized loan growth rate for the quarter ending December 31, 2016 was 10.94%.
- Nationwide, loans for all FICUs totaled \$869,114,810,055 as of December 31, 2016, an increase of \$22,007,488,862 or 2.6% since September 30, 2016.
- Nationwide, loans for all FICUs have increased by \$82,091,835,074 or 9.45% since December 31, 2015.
- The annualized loan growth rate for all FICUs for the quarter ending December 31, 2016 was 10.43%.

What are the total shares for state-chartered CUs?

- Shares for Kansas chartered credit unions totaled \$4,650,105,164 as of December 31, 2016, an increase of \$12,570,598 or .3% since September 30, 2016.
- Shares have increased by \$282,090,401 or 9.3% since December 31, 2015.
- The annualized share growth rate for the quarter ending September 30, 2016 was 6.46%.
- Nationwide, shares for all FICUs totaled \$1,092,586,605,124 as of December 31, 2016, an increase of \$14,740,415,760 or 3.4% since September 30, 2016.
- Nationwide, shares for all FICUs have increased by \$76,585,957,030 or 7% since December 31, 2015.
- The annualized share growth rate for the quarter ending December 31, 2016 was 7.5%.

What is the delinquency trend for state-chartered CUs?

- Kansas chartered credit unions average delinquency ratio was 0.86% as of December 31, 2016, compared to a ratio of 0.75% as of September 30, 2016, and a ratio of 0.69% as of December 31, 2015.
- Nationwide, the average delinquency ratio for all FICUs was 0.83% as of December 31, 2016, compared to a ratio of 0.77% as of September 30, 2016, and a ratio of 0.81% as of December 31, 2015.

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

- The December 31, 2016 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.71%. This is a slight increase of .05% since the September 30, 2016 closing at 0.66%. This is also an increase compared to a ROAA of 0.67% since December 31, 2015.
- Nationwide, the December 31, 2016 ROAA for all FICUs combined was 0.77% compared to a ROAA of 0.78% as of September 30, 2016, and a ROAA of 0.75% as of December 31, 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 11.09% as of December 31, 2016, compared to a ratio of 11% as of September 30, 2016 and a ratio of 11.15% as of December 31, 2015.
- Nationwide, the average net worth to total assets ratio for all FICUs was 10.89% as of December 31, 2016. A slight increase from September 30, 2016 of .04% was indicated, but overall a decrease of 10.92% occurred in the ratio since last year's closing date of December 31, 2015.

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

- Annualized membership growth for Kansas chartered credit unions as of December 31, 2016 was 3.60%, compared to annualized membership growth of 4.11% for all FICUs nationally.

/s/ Liz Evans