

DATE: October 10, 2017

BULLETIN: 2017-KDCU-CUB-03

TO: Kansas Chartered Credit Unions

SUBJECT: Second Quarter 2017 Call Report Statistics

	KANSAS CHARTERED CREDIT UNIONS					ALL FISCUs
	6/30/16	9/30/2016	12/31/2016	3/31/2017	6/30/2017	6/30/2017
Total Loans	\$4,008,387,599	\$4,122,417,009	\$4,214,360,052	\$4,237,363,857	\$4,319,699,546	\$884,580,263,034
Total Shares	\$4,545,217,116	\$4,637,534,566	\$4,650,105,164	\$4,844,976,127	\$4,839,861,193	\$1,137,983,001,015
Total Delinquency	\$25,717,313	\$31,109,223	\$36,291,963	\$30,730,307	\$35,901,403	\$6,079,347,123
Total Net Worth	\$593,377,418	\$604,040,190	\$615,338,101	\$619,855,916	\$628,096,318	\$143,132,319,150
Total Assets	\$5,376,006,400	\$5,487,102,753	\$5,546,035,252	5,660,895,474	\$5,707,010,720	\$1,337,630,264,383
Membership	554,440	559,279	562,515	562,941	568,563	108,013,614

How many state-chartered CUs?

- Statewide, Kansas has 65 state-chartered natural person credit unions as of June 30, 2017. The number of state chartered credit unions has decreased by one since March 31, 2017.
- Nationwide there are 2,128 federally insured state chartered credit unions (FISCUs). The number of FISCUs has decreased by 25 since March 31, 2017.

What are the total assets for state-chartered CUs?

- Assets for Kansas chartered credit unions totaled \$5,707,010,720 as of June 30, 2017, an increase of \$46,115,246 or .81% since March 31, 2017.
- Assets have also increased by \$331,004,320 or 5.8% since June 30, 2016.
- The annualized asset growth rate for the quarter ending June 30, 2017 was 5.81%.
- Nationwide, assets for all FISCUs totaled \$652,351,457,477 as of June 30, 2017, an increase of \$5,723,125,125 or .88% since March 31, 2017.
- Nationwide, assets for all FISCUs have increased by \$50,458,046,590 or 7.73% since June 30, 2016.
- The annualized asset growth rate for all FISCUs for the quarter ending June 30, 2017 was 9.64%.

What are the total loans for state-chartered CUs?

- Loans for Kansas chartered credit unions totaled \$4,319,699,546 as of June 30, 2017, an increase of \$82,335,689 or 1.91% since March 31, 2017.
- Loans have also grown by \$311,311,947 or 7.21% since June 30, 2016.
- The annualized loan growth rate for the quarter ending June 30, 2017 was 5%.
- Nationwide, loans for all FISCUs totaled \$447,772,658,310 as of June 30, 2017, an increase of \$13,721,329,844 or 3.06% since March 31, 2017.
- Nationwide, loans for all FISCUs have increased by \$46,032,392,402 or 10.28% since June 30, 2016.
- The annualized loan growth rate for all FISCUs for the quarter ending June 30, 2017 was 10.92%.

What are the total shares for state-chartered CUs?

- Shares for Kansas chartered credit unions totaled \$4,839,861,193 as June 30, 2017, an decrease of \$5,114,934 or -.11% since March 31, 2017.
- Although quarterly figures show a decrease, the total number of shares still show an increase of \$294,644,077 or 6.09% since June 30, 2016.
- The annualized share growth rate for the quarter ending June 30, 2017 was 8.16%.
- Nationwide, shares for all FISCUs totaled \$559,389,704,868 as of June 30, 2017, an increase of \$3,123,527,590 or .56% since March 31, 2017.
- Nationwide, shares for all FISCUs have increased by \$44,420,600,632 or 7.94% since June 30, 2016.
- The annualized share growth rate on the national level for the quarter ending June 30, 2017 was 10%.

What is the delinquency trend for state-chartered CUs?

- Kansas chartered credit unions average delinquency ratio was 0.83% as of June 30, 2017, compared to a ratio of 0.73% as of March 31, 2017, and a ratio of .64% as of June 30, 2016.
- Nationwide, the average delinquency ratio for all FISCUs was 0.73% as of June 30, 2017, compared to a ratio of 0.66% as of March 31, 2017, and a ratio of 0.75% as of June 30, 2016.

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

- The June 30, 2017 return on average assets (ROAA) for all Kansas chartered credit unions combined was 0.53%. This is an increase of .07% since the March 31, 2017 closing at 0.46%, but still a decrease compared to a ROAA of 0.63% since June 30, 2016.
- Nationwide, the June 30, 2017 ROAA for all FISCUs combined was 0.76% compared to a ROAA of 0.68% as of March 31, 2017, and a ROAA of 0.79% as of June 30, 2016.

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% as of June 30, 2017, compared to a ratio of 10.94% as of March 31, 2017 and a ratio of 11.03% as of June 30, 2016.
- Nationwide, the average net worth to total assets ratio for all FISCUs was 10.68% as of June 30, 2017. This was a slight increase of .11% from March 31, 2017, but still a decrease of .03% from last year's closing date of June 30, 2016.

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

- Annualized membership growth for Kansas chartered credit unions as of June 30, 2017 was 2.15%, compared to annualized membership growth of 4.89% for all FISCUs nationally.

/s/ Liz Evans

Liz Evans, Administrative Officer

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