



# K A N S A S

JOHN P. SMITH, ADMINISTRATOR

KATHLEEN SEBELIUS, GOVERNOR

## DEPARTMENT OF CREDIT UNIONS

**DATE:** February 22, 2007  
**BULLETIN:** 2007-KDCU-CUB-02  
**TO:** Management of Kansas chartered credit unions  
**SUBJECT:** Fourth Quarter 2006 Call Report Statistics

There are now 90 state chartered natural person credit unions in Kansas. This is a decline of two credit unions since the third quarter statistics were reported. Nationwide there are a total of 8,362 federally insured credit unions (FICUs). The number for all FICUs has decreased by 100 credit unions since 9/30/06.

Asset growth in Kansas credit unions are well below the national average. Assets for Kansas credit unions total \$2,806,753,992. This number has increased by \$56,965,137 since 12/31/05, for a growth of 2.07%. During the same timeframe, assets for all FICUs have increased by 4.61%.

In the last year, loans in Kansas credit unions have increased by \$36,098,448,245. This is a growth of 7.88%, equal to the 7.88% loan growth for all FICUs.

Kansas credit unions still face the challenge of higher than average delinquency and lower earnings. The average delinquency for Kansas credit unions is 1.10%, compared to an average of .68% for all FICUs nationwide. The return on assets for Kansas credit unions is .53%, while the average for all FICUs is .82%.

The average net worth to total asset ratio for Kansas chartered credit unions continues to increase. This ratio is 12.51% as of 12/31/06 compared to 11.54% for all FICUs.

Below are complete numbers for the past three quarters and year end for 2005, and the current data for all federally insured credit unions.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/05	6/30/06	9/30/06	12/31/06	12/31/06
<b>Total Loans</b>	\$1,973,474,250	\$2,007,876,801	\$2,028,722,093	\$2,023,618,232	\$494,334,926,614
<b>Total Shares</b>	\$2,264,407,009	\$2,352,762,216	\$2,326,387,751	\$2,369,482,372	\$601,188,522,493
<b>Total Delinquency</b>	\$24,417,451	\$16,217,807	\$18,135,389	\$22,205,953	\$3,357,293,903
<b>Total Net Worth</b>	\$333,948,943	\$340,115,032	\$347,057,255	\$350,021,329	\$81,297,461,253
<b>Total Assets</b>	\$2,749,788,855	\$2,809,965,534	\$2,792,337,905	\$2,806,753,992	\$709,949,684,788
<b>Membership</b>	487,128	490,616	494,305	495,857	85,753,560

Jack Hohman, Financial Examiner Administrator

February 22, 2007