



# K A N S A S

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**DATE:** December 2, 2008  
**BULLETIN:** 2008-KDCU-CUB- 12  
**TO:** Management of Kansas chartered credit unions  
**SUBJECT:** Third Quarter 2008 Call Report Statistics

There are 85 state chartered natural person credit unions in Kansas. This number has declined by 2 since the fourth quarter 2007 statistics were reported. Nationwide there are now 7,904 federally insured credit unions (FICUs). The number for all FICUs has decreased by 197 credit unions since 12/31/07.

Assets increased in the third quarter for Kansas credit unions but decreased slightly for all FICUs. 9/30/08 assets for Kansas credit unions totaled \$3,299,492,626. This number has increased by \$301,176,577 since 12/31/07 for a growth of 10.04% (13.4% annualized). During the same timeframe, assets for all FICUs increased by an annualized rate of 8.54%. The sizable growth in assets both in Kansas and nationwide since 12/31/07 may partially be due to a market shift to safety and also demonstrates that Kansas credit union dividend rates remain competitive.

Loans in Kansas credit unions have increased by \$197,217,886 in the 12 month period since 9/30/07. For CY2008 Kansas' annualized loan growth rate is 11.08% compared to a 8.37% rate nationwide for all FICUs.

Kansas credit union's average delinquency increased 4 bp to 1.13% compared to an increase of 16 bps to 1.13% for all FICUs nationwide.

The annualized YTD return on average assets (ROAA) for Kansas credit unions rose by 4 bps to an average of 0.74%, while the average for all FICUs fell 1 bp to 0.51.%.

The average net worth to total asset ratio for Kansas chartered credit unions has fallen by 63 bps to 11.83% since 12/31/07. The ratio for all FICUs decreased 27 bps to 11.16%. The decrease in net worth for Kansas is in part due to asset growth.

These numbers and ratios indicate that Kansas insured credit unions are faring better than insured credit unions nationwide,

Below are numbers for recent year-end 12/31/07 and the current 9/30/2008 quarter end data.

	<b>KANSAS CHARTERED CREDIT UNIONS</b>				<b>ALL FEDERALLY INSURED CREDIT UNIONS</b>
	<b>9/30/07</b>	<b>12/31/07</b>	<b>6/30/08</b>	<b>9/30/08</b>	<b>9/30/08</b>
<b>Total Loans</b>	<b>\$2,100,833,247</b>	<b>\$2,121,682,834</b>	<b>\$2,208,143,497</b>	<b>\$2,298,051,133</b>	<b>\$560,024,054,900</b>
<b>Total Shares</b>	<b>\$2,493,904,883</b>	<b>\$2,521,958,607</b>	<b>\$2,771,839,195</b>	<b>\$2,758,297,341</b>	<b>\$668,856,751,726</b>
<b>Total Delinquency</b>	<b>\$23,881,712</b>	<b>\$26,885,171</b>	<b>\$24,035,055</b>	<b>\$25,880,337</b>	<b>\$6,316,331,373</b>
<b>Total Net Worth</b>	<b>\$367,942,427</b>	<b>\$372,917,329</b>	<b>\$383,562,643</b>	<b>\$388,238,500</b>	<b>\$88,179,453,324</b>
<b>Total Assets</b>	<b>\$2,955,396,348</b>	<b>\$2,998,316,049</b>	<b>\$3,292,934,718</b>	<b>\$3,299,492,626</b>	<b>\$801,672,403,441</b>
<b>Membership</b>	<b>506,629</b>	<b>510,107</b>	<b>515,723</b>	<b>514,523</b>	<b>88,521,098</b>

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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