



K A N S A S

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DATE: August 26, 2008
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TO: Management of Kansas chartered credit unions
SUBJECT: Second Quarter 2008 Call Report Statistics

There are 87 state chartered natural person credit unions in Kansas. This number has not changed since the fourth quarter 2007 statistics were reported. Nationwide there are 7,972 federally insured credit unions (FICUs). The number for all FICUs has decreased by 129 credit unions since 12/31/07.

Assets increased in the second quarter both for Kansas credit unions and for all FICUs. 6./30/08 assets for Kansas credit unions totaled \$3,292,934,718. This number has increased by \$294,618,669 since 12/31/07 for a growth of 9.8% (19.7% annualized). During the same timeframe, assets for all FICUs have increased by an annualized rate of 13.02%. The sizable growth in assets both in Kansas and nationwide may show a market shift to safety and also demonstrates that Kansas credit union dividend rates are very competitive.

Loans in Kansas credit unions have increased by \$150,411,998 since 6/30/07. For CY2008 Kansas annualized loan growth rate is 8.15% compared to a 7.88% rate nationwide for all FICUs.

Kansas credit union's average delinquency decreased 1 bp to 1.09% compared to an increase of 6 bps to 0.97% for all FICUs nationwide.

The annualized YTD return on average assets (ROAA) for Kansas credit unions rose by 3 bps to an average of 0.70%, while the average for all FICUs fell 8 bps to 0.52.%.

The average net worth to total asset ratio for Kansas chartered credit unions has fallen by 78 bps to 11.66% since 12/31/07. The ratio for all FICUs decreased 39 bps to 11.04%. 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 6/30/2008 quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	6/30/07	12/31/07	3/31/08	6/30/08	6/30/08
Total Loans	\$2,057,760,779	\$2,121,682,834	\$2,131,285,583	\$2,208,172,777	\$546,386,795,157
Total Shares	\$2,494,406,091	\$2,521,958,607	\$2,680,239,283	\$2,771,839,195	\$676,872,417,187
Total Delinquency	\$21,512,894	\$26,885,171	\$23,399,869	\$24,064,140	\$5,313,173,411
Total Net Worth	\$361,346,349	\$372,917,329	\$379,056,148	\$383,562,643	\$87,514,658,631
Total Assets	\$2,942,147,513	\$2,998,316,049	\$3,190,926,354	\$3,292,934,718	\$802,466,430,292
Membership	504,205	510,107	513,114	515,723	87,961,605

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

August 26, 2008