

Kansas

Credit Union Fact Sheet

(\$ in Millions)

| <i>Institutions Chartered in Kansas</i> | | | |
|--|-------------|---|---------------|
| <i>Credit Unions</i> | | <i>Banks/S&Ls/Savings Banks</i> | |
| Number of CUs | 110 | Number of Banks | 357 |
| Federally chartered | 23 | Subchapter S | 170 |
| State chartered | 87 | | |
| Credit union market share of CU/Bank assets | 5.1% | Bank market share of CU/Bank assets | 94.9% |
| Average size | \$30.6 | Average size | \$175.4 |
| Total assets | \$3,362.9 | Total assets | \$62,610.0 |
| | | Subchapter S assets | \$25,270.0 |
| Members | 562,849 | | |
| Membership/Population | 20.2% | Estimated Sub S foregone federal tax revenue | \$45.0 |
| Estimated federal income tax | \$7.4 | Estimated federal income tax | \$164.4 |
| | | Stockholder dividends | \$473.8 |
| | | Estimated directors fees | \$36.7 |
| <u>Average Interest Rates</u> | | <u>Average Interest Rates</u> | |
| Money market accounts | 1.83% | Money market accounts | 1.30% |
| Auto loans | 6.43% | Auto loans | 7.00% |
| <u>Alternative market share calculation</u> | | <u>Alternative market share calculation</u> | |
| Total deposits | \$2,835 | Total deposits in institutions w/ branches in state | \$54,044 |
| Market share of deposits | 5.0% | Market share of deposits | 95.0% |
| <i>National</i> | | | |
| <i>Credit Unions</i> | | <i>Banks/S&Ls/Savings Banks</i> | |
| Number of CUs | 8,245 | Number of Banks | 8,525 |
| Federally chartered | 5,015 | Subchapter S | 2,446 |
| State chartered | 3,230 | | |
| Credit union market share of CU/Bank assets | 7.8% | Bank market share of CU/Bank assets | 92.2% |
| Average size | \$93.3 | Average size | \$1,063.9 |
| Total assets | \$769,554.3 | Total assets | \$9,069,660.0 |
| | | Subchapter S assets | \$464,810.0 |
| Members | 88,404,816 | | |
| Membership/Population | 29.4% | Estimated Sub S foregone federal tax revenue | \$867.0 |
| Estimated federal income tax | \$1,611.5 | Estimated federal income tax | \$44,383.1 |
| | | Stockholder dividends | \$109,563.4 |
| | | Estimated directors fees | \$1,208.7 |
| <u>Average Interest Rates</u> | | <u>Average Interest Rates</u> | |
| Money market accounts | 1.88% | Money market accounts | 1.16% |
| Auto loans | 6.11% | Auto loans | 7.35% |

Source: All financial data is December 2007. Average interest rates are as of December 31, 2007 source: Datatrac. Population taken from Census Bureau Estimates for July 2006.

Credit union data is from NCUA; Bank data is from FDIC, directors fees were estimated using the America's Community Bankers Compensation Survey Results.

Produced by CUNA's Economics & Statistics Department.