

Kentucky

Credit Union Fact Sheet

(\$ in Millions)

<i>Institutions Chartered in Kentucky</i>			
<i>Credit Unions</i>		<i>Banks/S&Ls/Savings Banks</i>	
Number of CUs	96	Number of Banks	206
Federally chartered	68	Subchapter S	54
State chartered	28		
Credit union market share of CU/Bank assets	9.4%	Bank market share of CU/Bank assets	90.6%
Average size	\$51.8	Average size	\$233.9
Total assets	\$4,971.7	Total assets	\$48,180.0
		Subchapter S assets	\$7,650.0
Members	744,465		
Membership/Population	17.9%	Estimated Sub S foregone federal tax revenue	\$13.7
Estimated federal income tax	\$13.8	Estimated federal income tax	\$136.9
		Stockholder dividends	\$313.1
		Estimated directors fees	\$26.6
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	2.16%	Money market accounts	1.20%
Auto loans	5.78%	Auto loans	7.43%
<u>Alternative market share calculation</u>		<u>Alternative market share calculation</u>	
Total deposits	\$4,192	Total deposits in institutions w/ branches in state	\$63,188
Market share of deposits	6.2%	Market share of deposits	93.8%
<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.