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**NCUA**

National Credit Union Administration, a U.S. Government Agency

# **NCUSIF and TCCUSF Statistics**

**JANUARY 31, 2011  
(Preliminary/Unaudited)**

**Mary Ann Woodson  
Chief Financial Officer  
National Credit Union Administration**

# AGENDA

**I. NCUSIF**

**II. TCCUSF**

# NCUSIF

## REVENUE AND EXPENSE

### January 31, 2011

(Preliminary & Unaudited)

(In Millions)

	January		Annual
	Actual	Budgeted	Budget
<b>Gross Income:</b>			
Investment Income	19.4	19.1	229.2
Other Income	0.0	0.0	0.3
<b>Less Expenses:</b>			
Operating Expense	8.0	11.6	138.9
Insurance Loss Expense	0.0	54.2	650.0
<b>Net Income (Loss)</b>	<b>11.4</b>	<b>(46.7)</b>	<b>(559.4)</b>

# NCUSIF

## Insurance Loss Expense And Changes to the Reserves

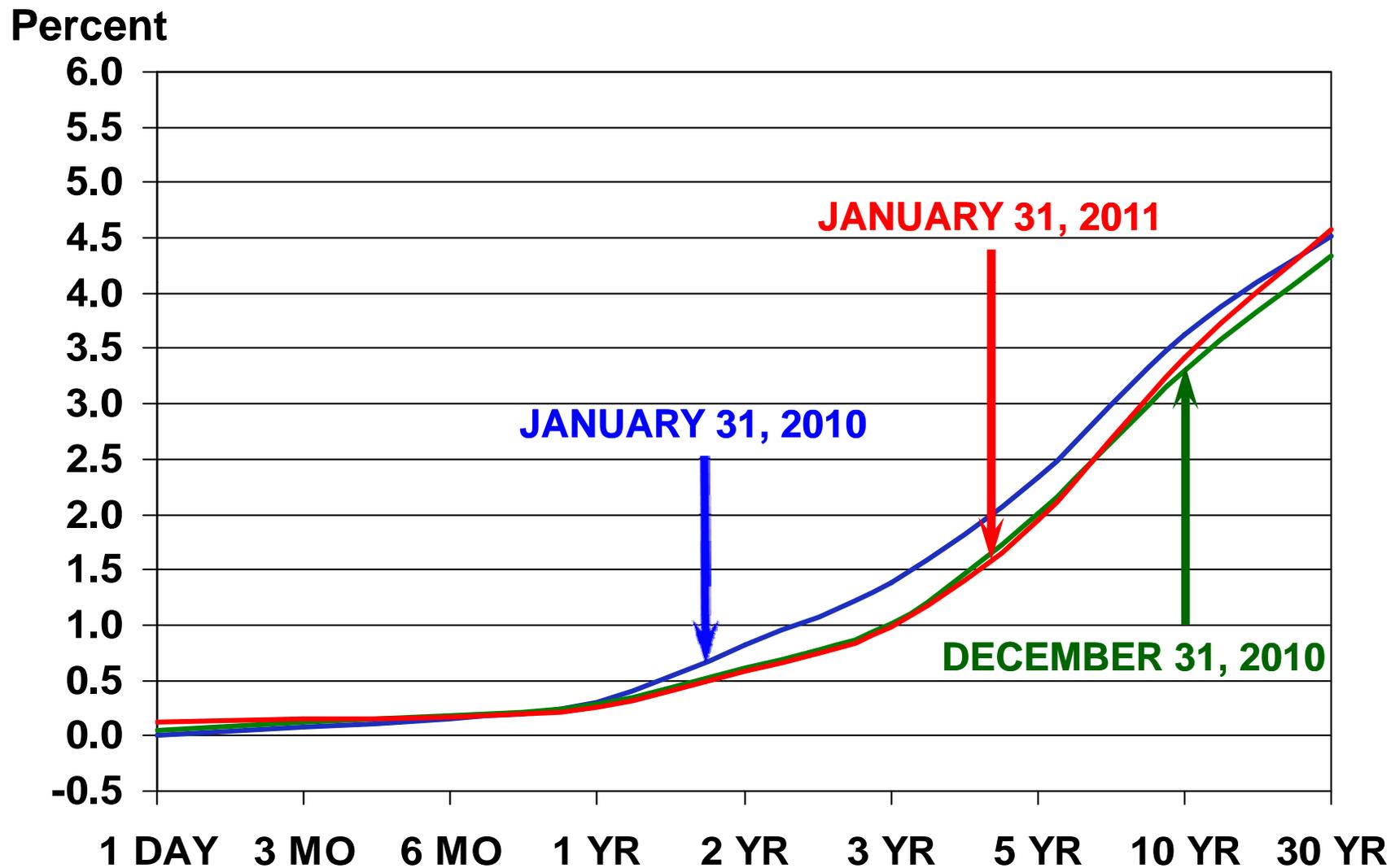
### January 31, 2011

(Preliminary & Unaudited)

(In Millions)

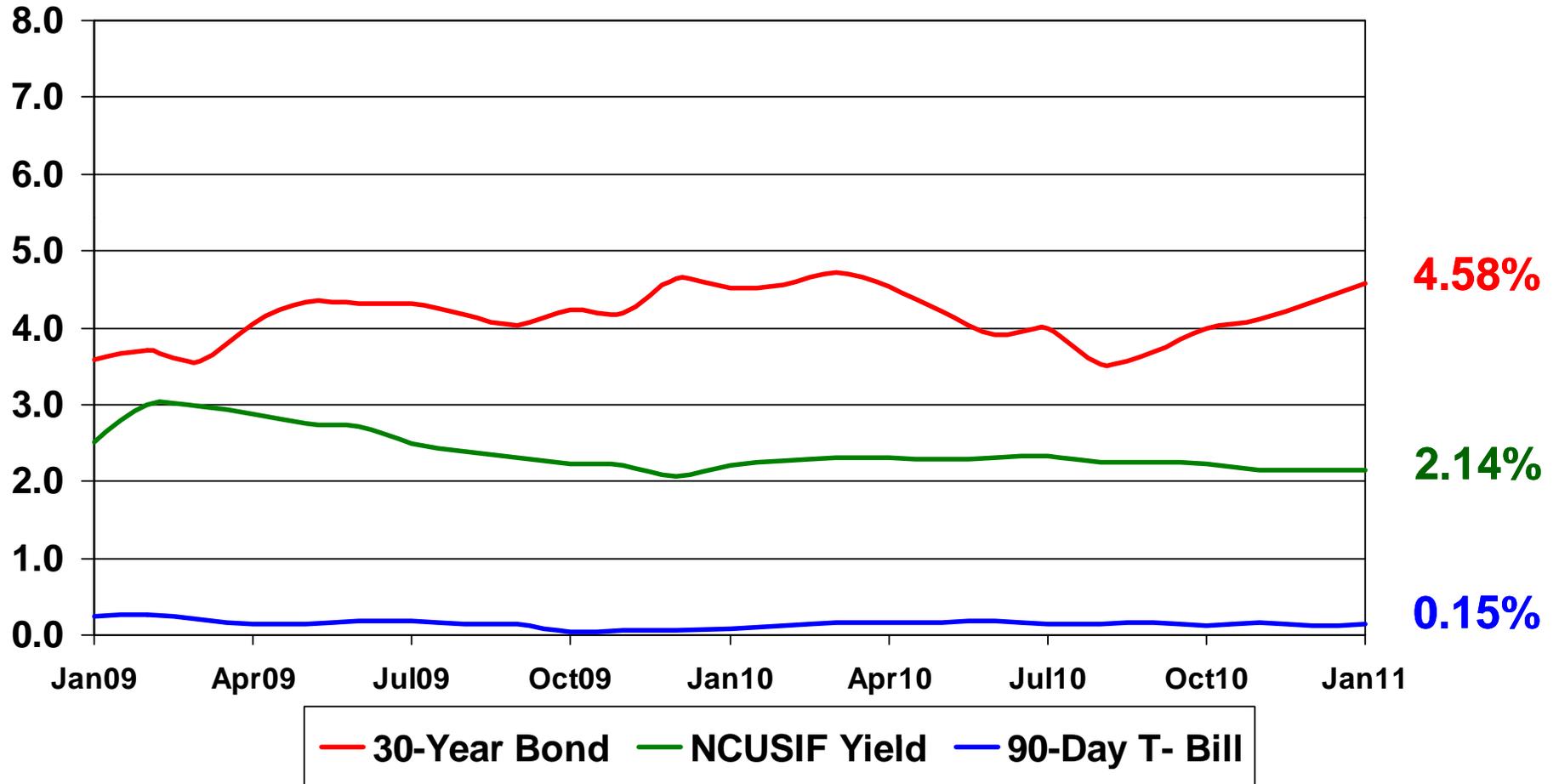
	January	Year-to-Date
<b>Beginning Reserve Balance</b>	1,263.1	1,263.1
<b>Insurance Loss Expense - Natural Person CU</b>	-	-
<b>Recoveries - Natural Person CU</b>	(2.2)	(2.2)
<b>Less Charges - Natural Person CU</b>	<b>27.7</b>	<b>27.7</b>
<b>Ending Reserve Balance</b>	1,233.2	1,233.2

# TREASURY YIELD CURVE



# YIELD COMPARISONS JANUARY 31, 2011

Percent



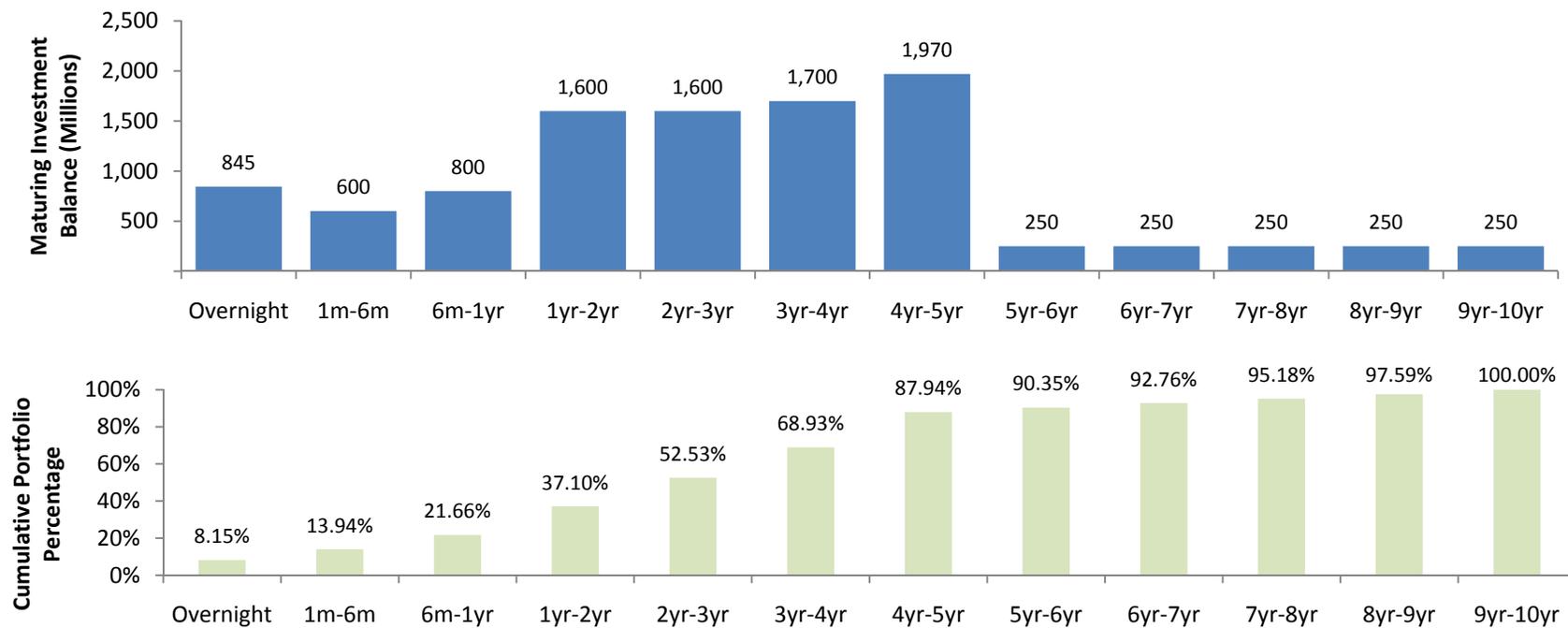
# 1/31/2011 SIF Portfolio

Investment Balance: \$10.365 Billion

Weighted Average Life: 2.99 years

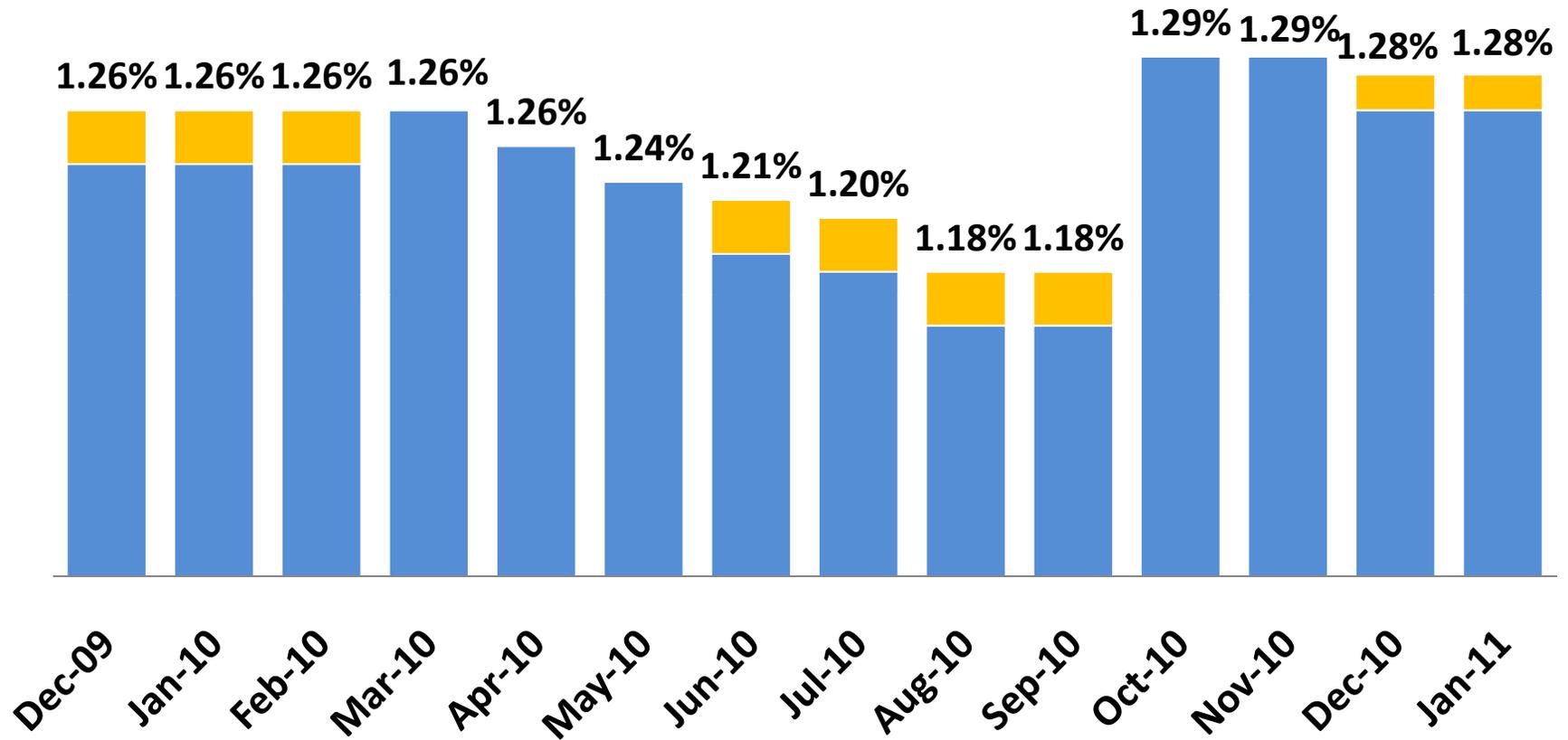
Weighted Average Yield: 2.14%

## Maturity Schedule:



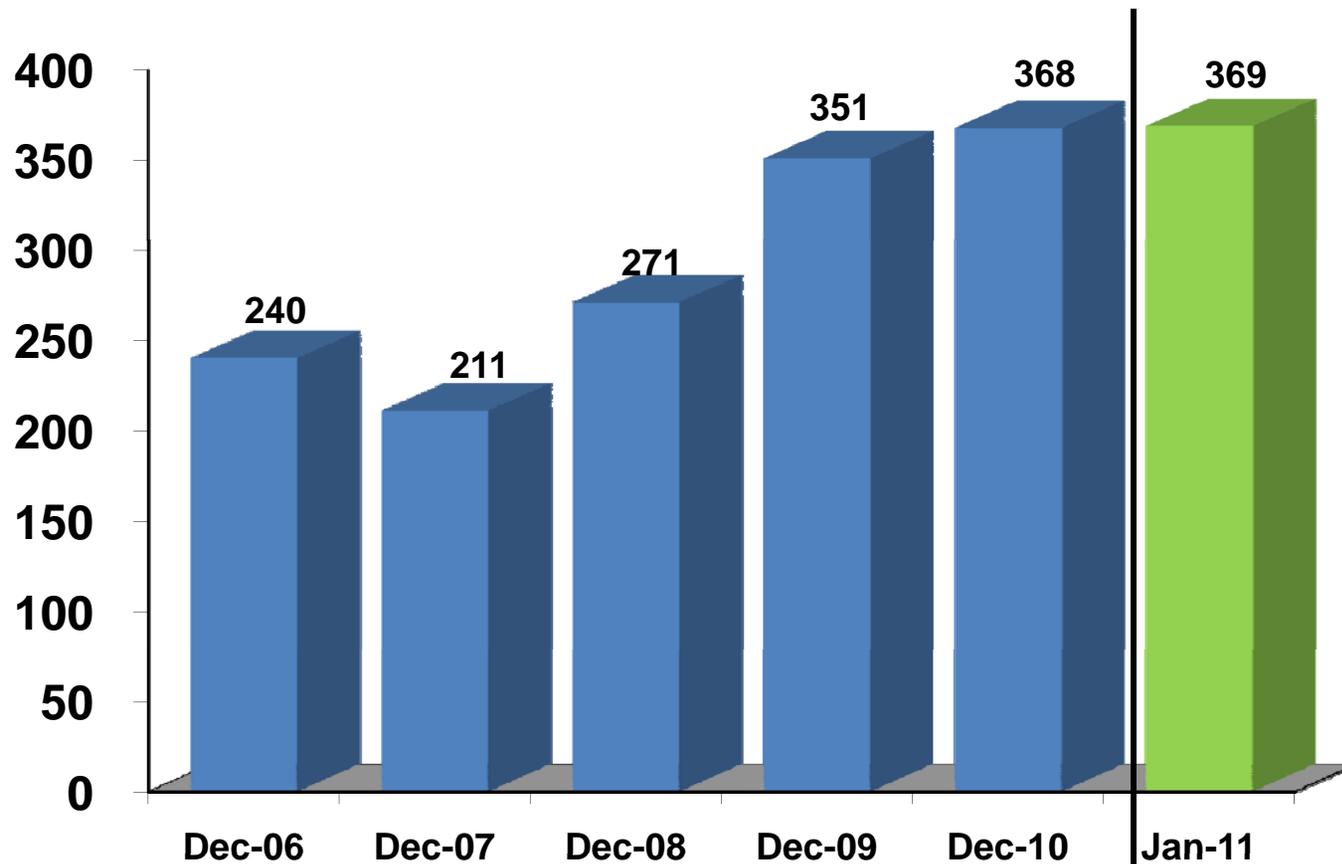
Source: 1/31/2011 TAXLOT Report

# NCUSIF Equity Ratio

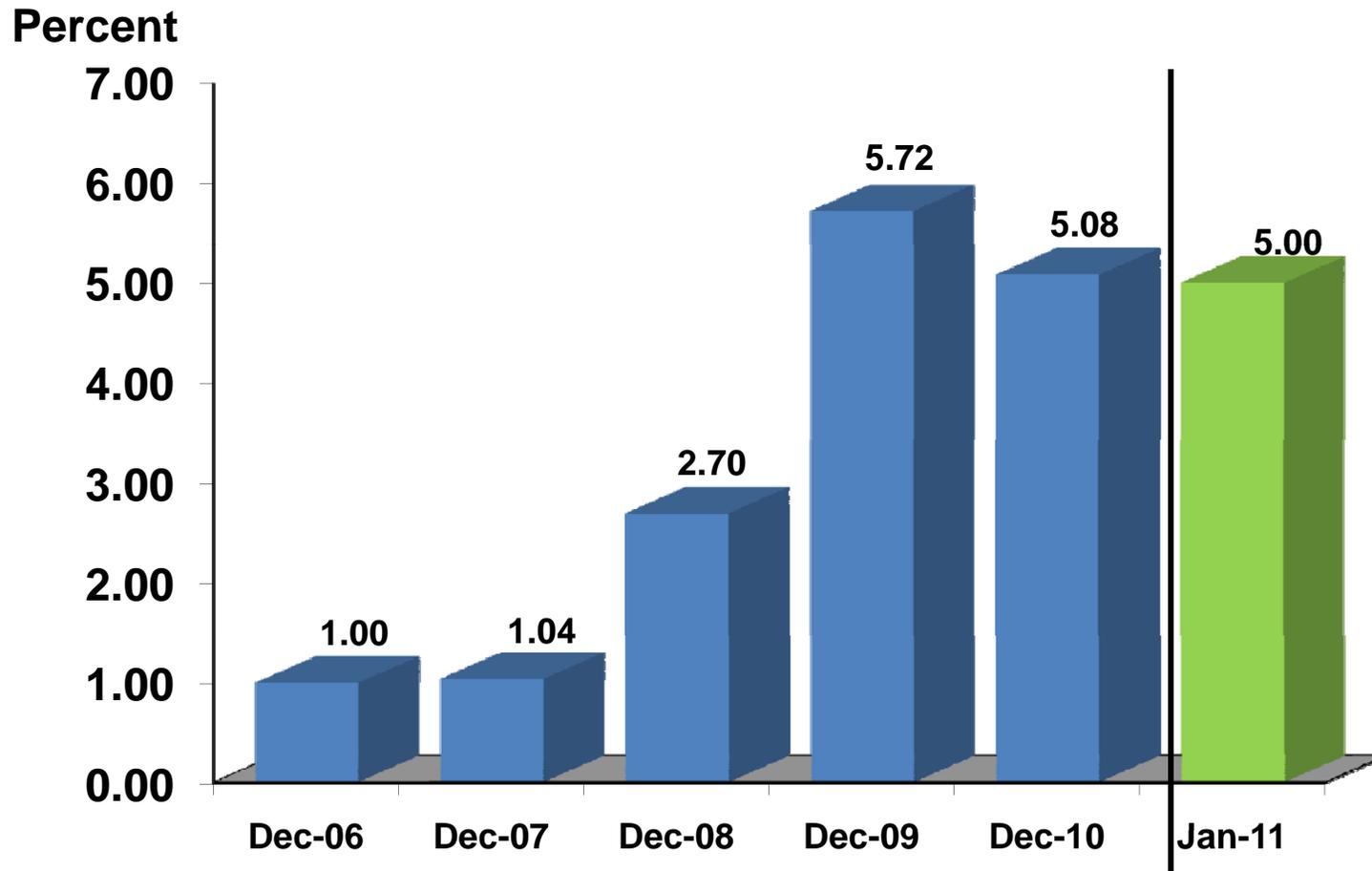


 Capitalization deposit to be collected based on bi-annual insured share adjustment

# Number of Problem Credit Unions CAMEL Code 4/5 FY 06 – FY 11

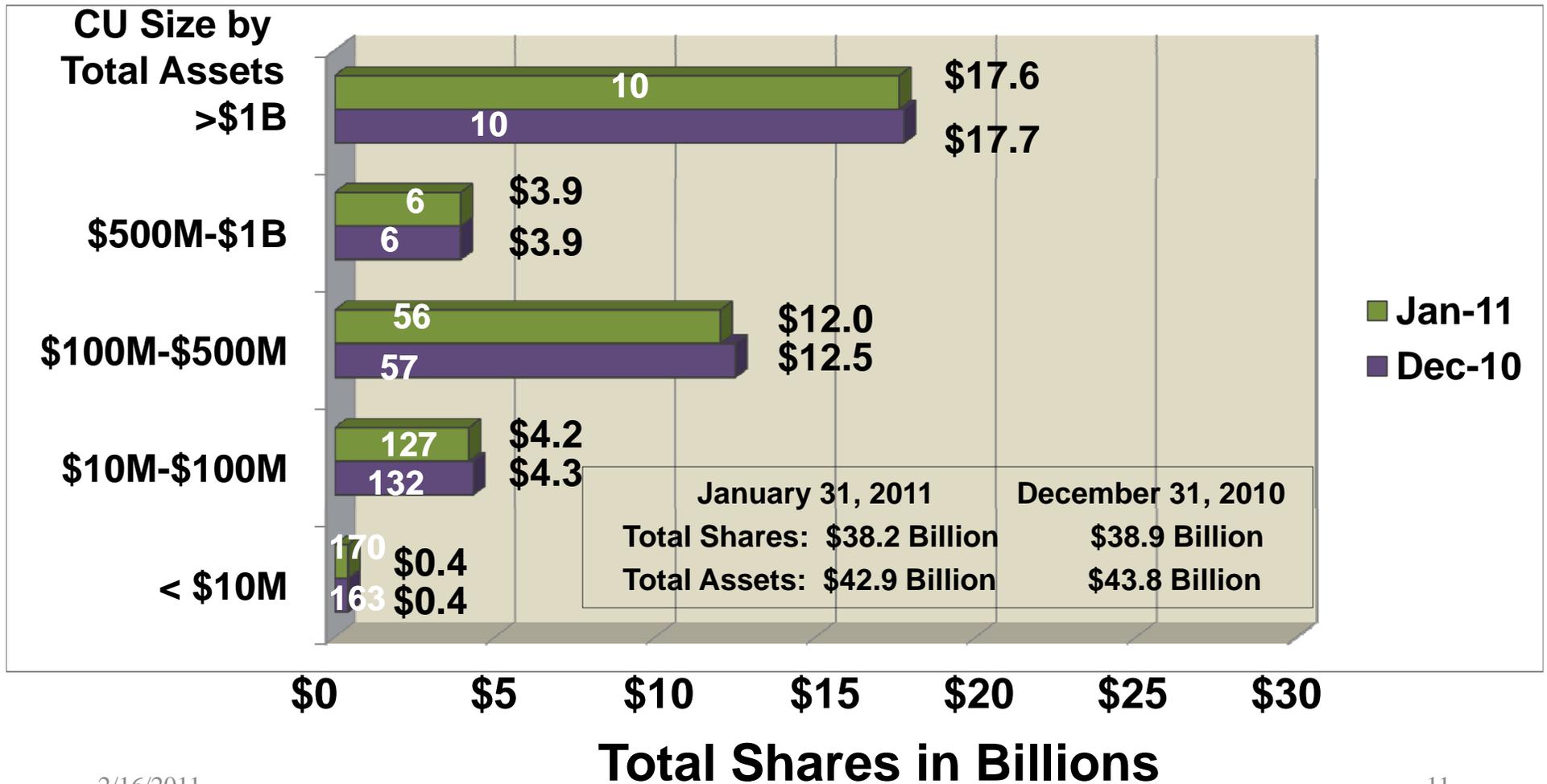


# Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 06 – FY 11

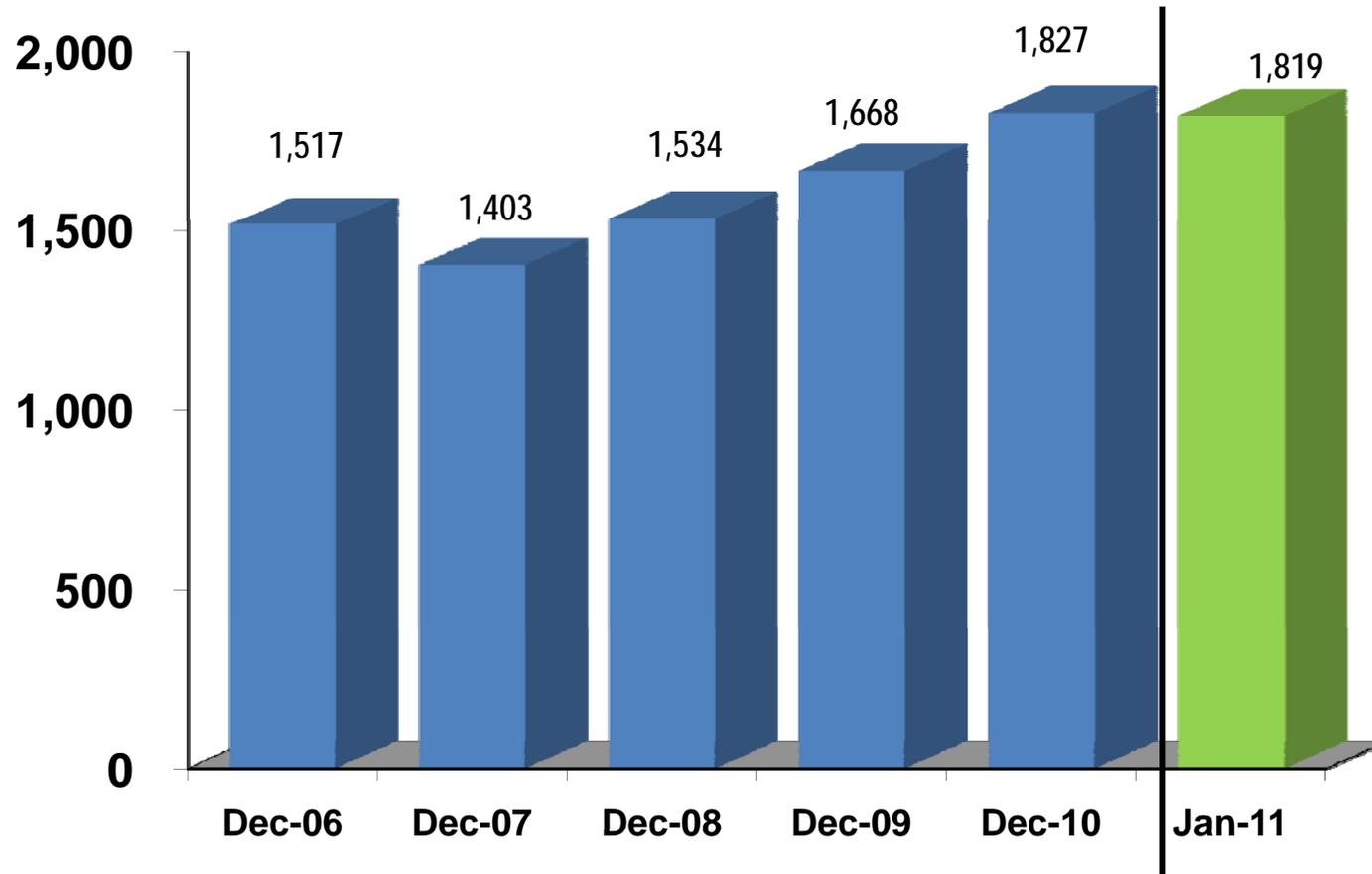


# CAMEL Code 4&5 Comparison

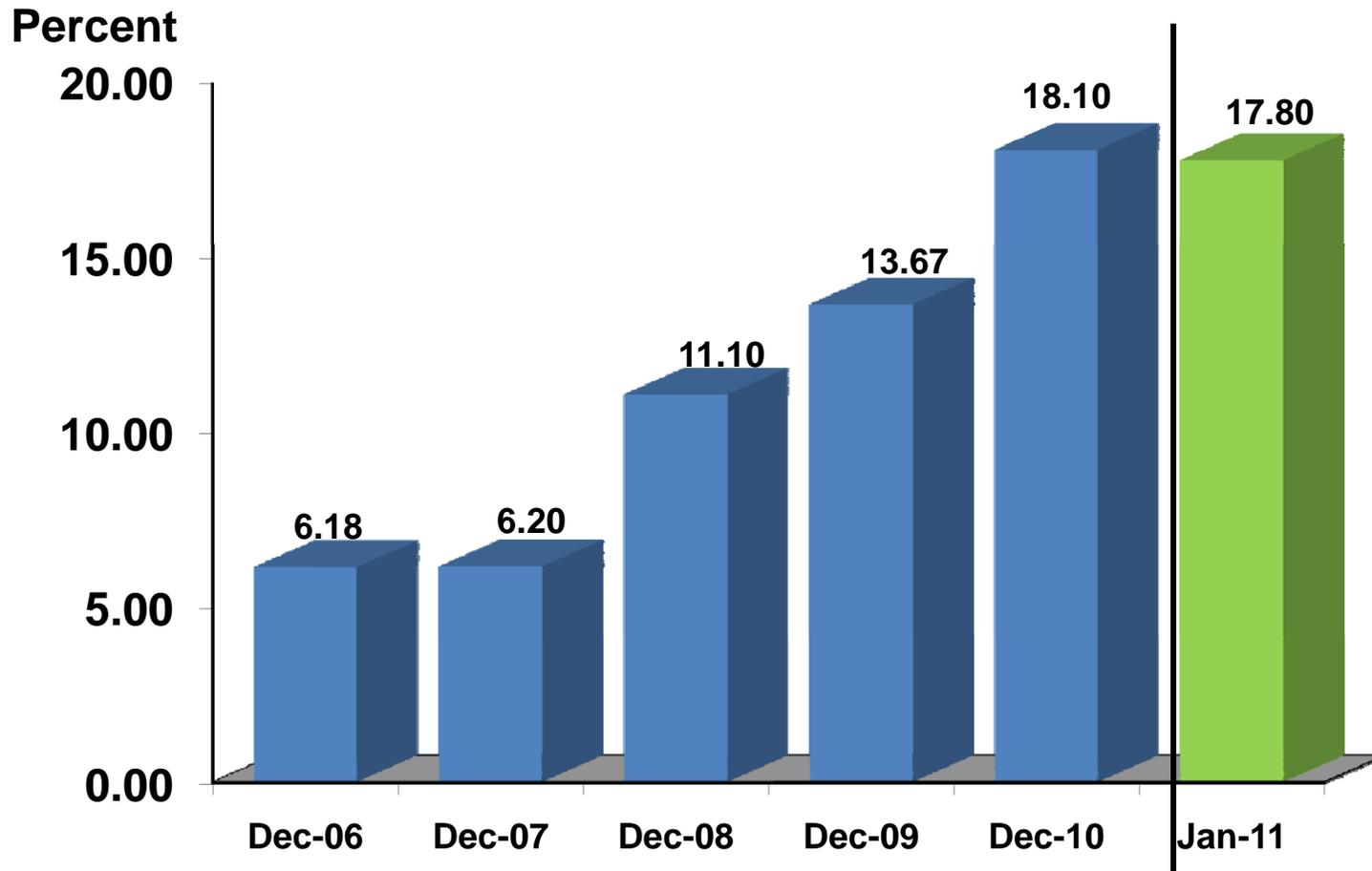
## December 31, 2010 to January 31, 2011



# Number of CAMEL Code 3 Credit Unions FY 06 – FY 11

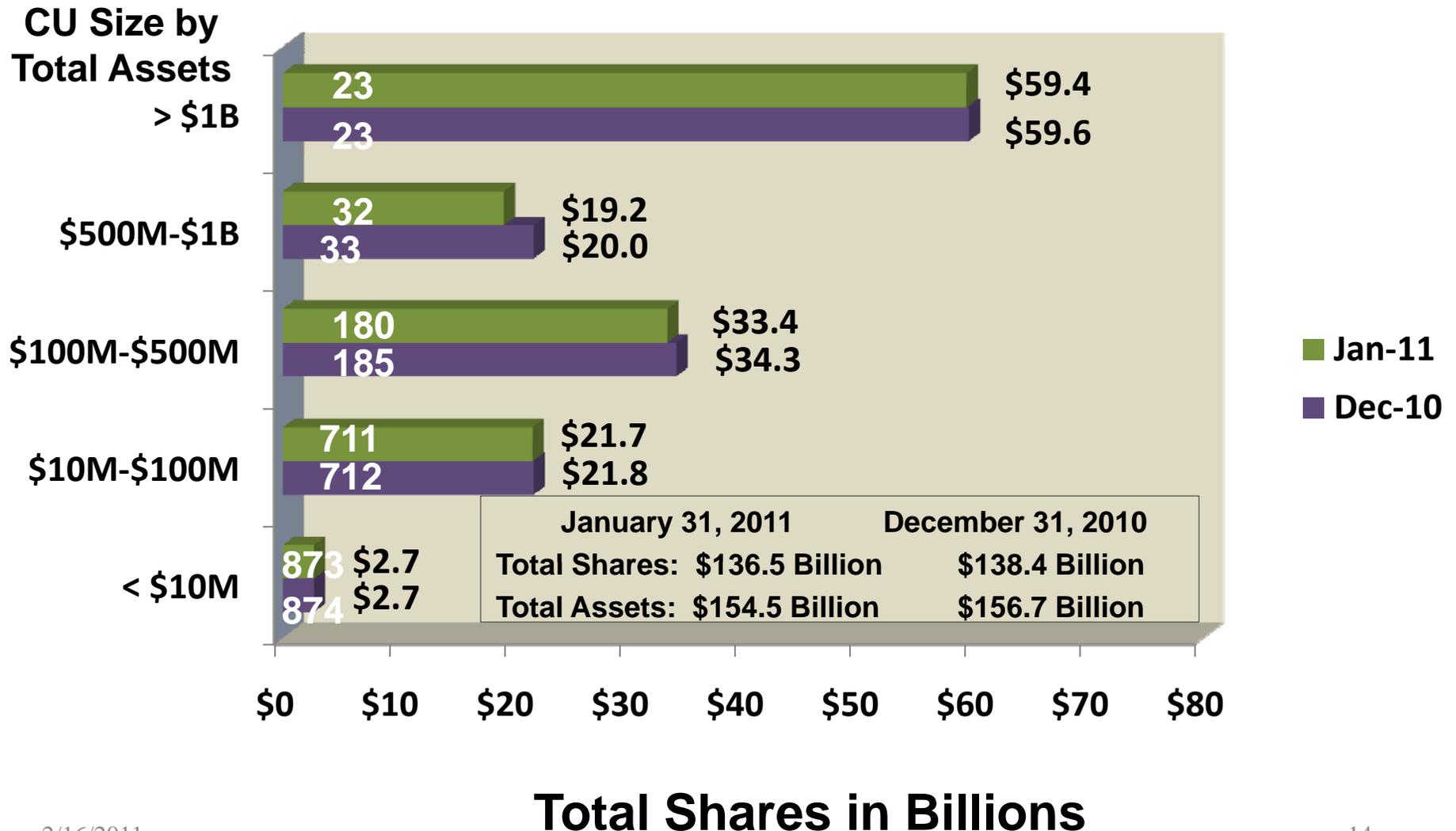


# Percent of CAMEL Code 3 Shares to Total Insured Shares FY 06 – FY 11

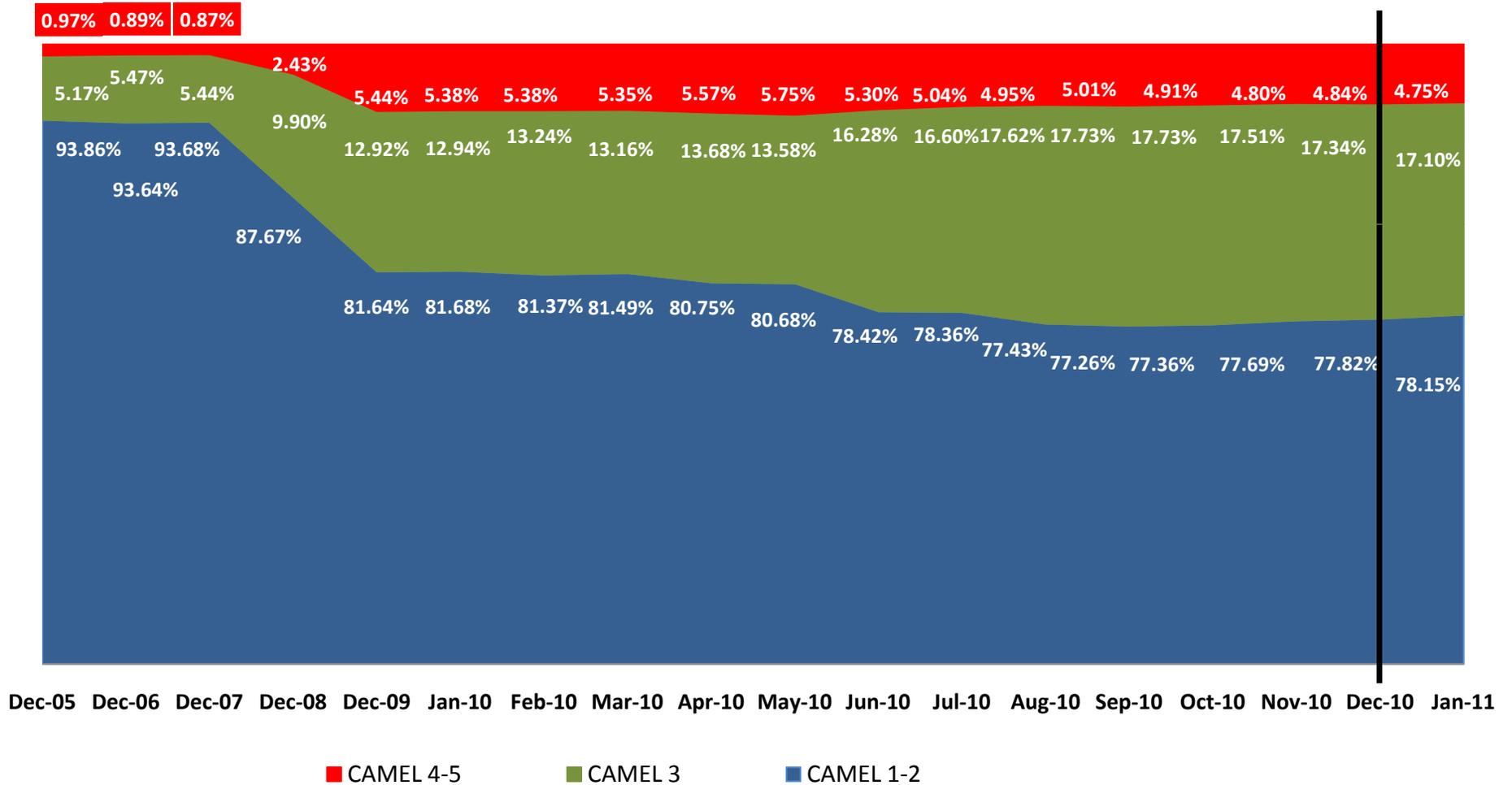


# CAMEL Code 3 Comparison

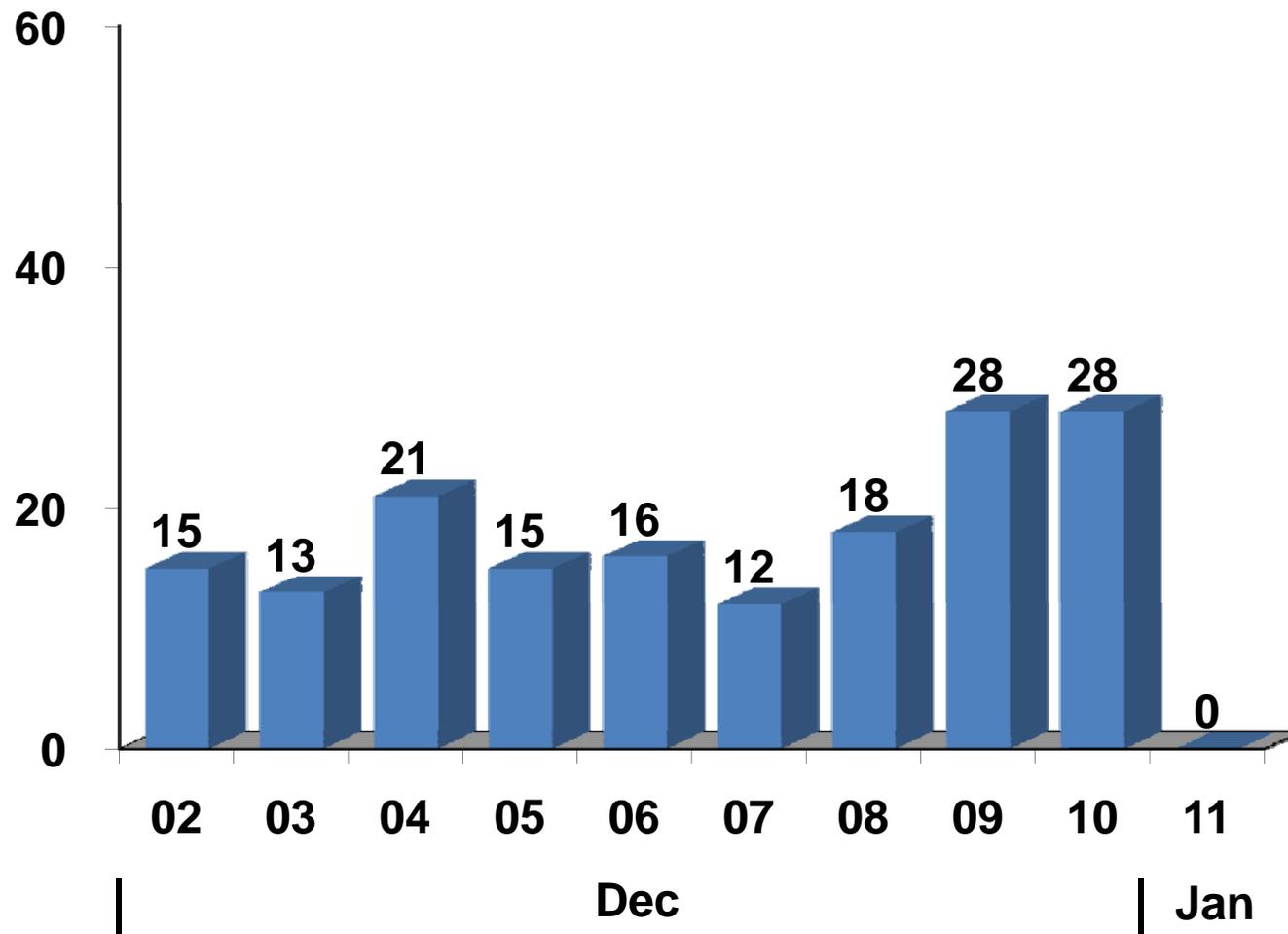
## December 31, 2010 to January 31, 2011



# Distribution of Assets in CAMEL Codes



# Number of Credit Union Failures FY 02 – FY 11



## TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND

### PRELIMINARY & UNAUDITED BALANCE SHEET January 31, 2011

<b>ASSETS</b>	<b>Jan 2011</b>	<b>Dec 2010</b>
<b>INTRAGOVERNMENTAL</b>		
Fund Balance with Treasury	\$ 500,007	\$ 500,080
Investments in U.S. Treasury Securities, Net	371,903,000	372,210,913
Amount Due from NCUSIF	<u>258,214</u>	<u>257,077</u>
Total Intragovernmental Assets	<u>372,661,221</u>	<u>372,968,070</u>
<b>PUBLIC</b>		
Accounts Receivable Due from AMEs	4,479,636	-
Accounts Receivable Due from NGN Guarantee	-	3,196,603
Accounts Receivable Due from TCCULGP	-	623,520
Premium Assessment Receivable	<u>583</u>	<u>1,720</u>
Total Public Assets	<u>4,480,219</u>	<u>3,821,844</u>
<b>TOTAL ASSETS</b>	<u><u>\$ 377,141,440</u></u>	<u><u>\$ 376,789,913</u></u>
 <b>LIABILITIES</b>		
<b>PUBLIC</b>		
Accounts Payable	\$ -	\$ 852,547
Reserve for TCCUSGP	<u>6,365,500,000</u>	<u>6,365,500,000</u>
Total Public Liabilities	<u>6,365,500,000</u>	<u>6,366,352,547</u>
<b>TOTAL LIABILITIES</b>	<u>6,365,500,000</u>	<u>6,366,352,547</u>
 <b>NET POSITION</b>		
Cumulative Result of Operations	<u>(5,988,358,560)</u>	<u>(5,989,562,634)</u>
Total Net Position	<u>(5,988,358,560)</u>	<u>(5,989,562,634)</u>
<b>TOTAL LIABILITIES AND NET POSITION</b>	<u><u>\$ 377,141,440</u></u>	<u><u>\$ 376,789,913</u></u>

# TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND

## STATEMENT OF NET COST January 31, 2011 (Preliminary & Unaudited)

	Jan 2011	Dec 2010	CY to Date 2011
<b>GROSS COSTS</b>			
Interest Expense on Borrowings	\$ -	\$ 863,014	\$ -
Operating Expense	544,786	1,767,420	544,786
Total Gross Costs	<u>544,786</u>	<u>2,630,434</u>	<u>544,786</u>
<b>LESS EARNED REVENUES</b>			
Special Premium Assessment	-	10,341	-
Fee Revenue - TCCULGP	-	623,520	-
Interest Revenue - On Loan	-	863,014	-
Interest Revenue - Investments	41,746	23,261	41,746
Guaranty Fee Revenue - NGNs	1,707,114	7,889,037	1,707,114
Total Earned Revenues	<u>1,748,860</u>	<u>9,409,173</u>	<u>1,748,860</u>
<b>TOTAL NET COST OF OPERATIONS</b>	<u>\$ (1,204,074)</u>	<u>\$ (6,778,739)</u>	<u>\$ (1,204,074)</u>



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