

# **NCUSIF and TCCUSF Statistics April 30, 2010**

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

# REVENUE AND EXPENSE

## April 30, 2010

(In Millions)

	April		YTD	YTD
	Actual	Budgeted	Actual	Budget
<b>Gross Income:</b>				
Investment Income	18.1	18.0	70.9	72.0
Other Income	4.4	4.6	17.4	18.3
<b>Less Expenses:</b>				
Operating Expense	13.2	14.8	49.1	58.5
Insurance Loss Expense	170.3	62.5	177.3	250.0
<b>Net Income (Loss)</b>	<b>(161.0)</b>	<b>(54.7)</b>	<b>(138.1)</b>	<b>(218.2)</b>

# NCUSIF

## Insurance Loss Expense And Changes to the Reserves

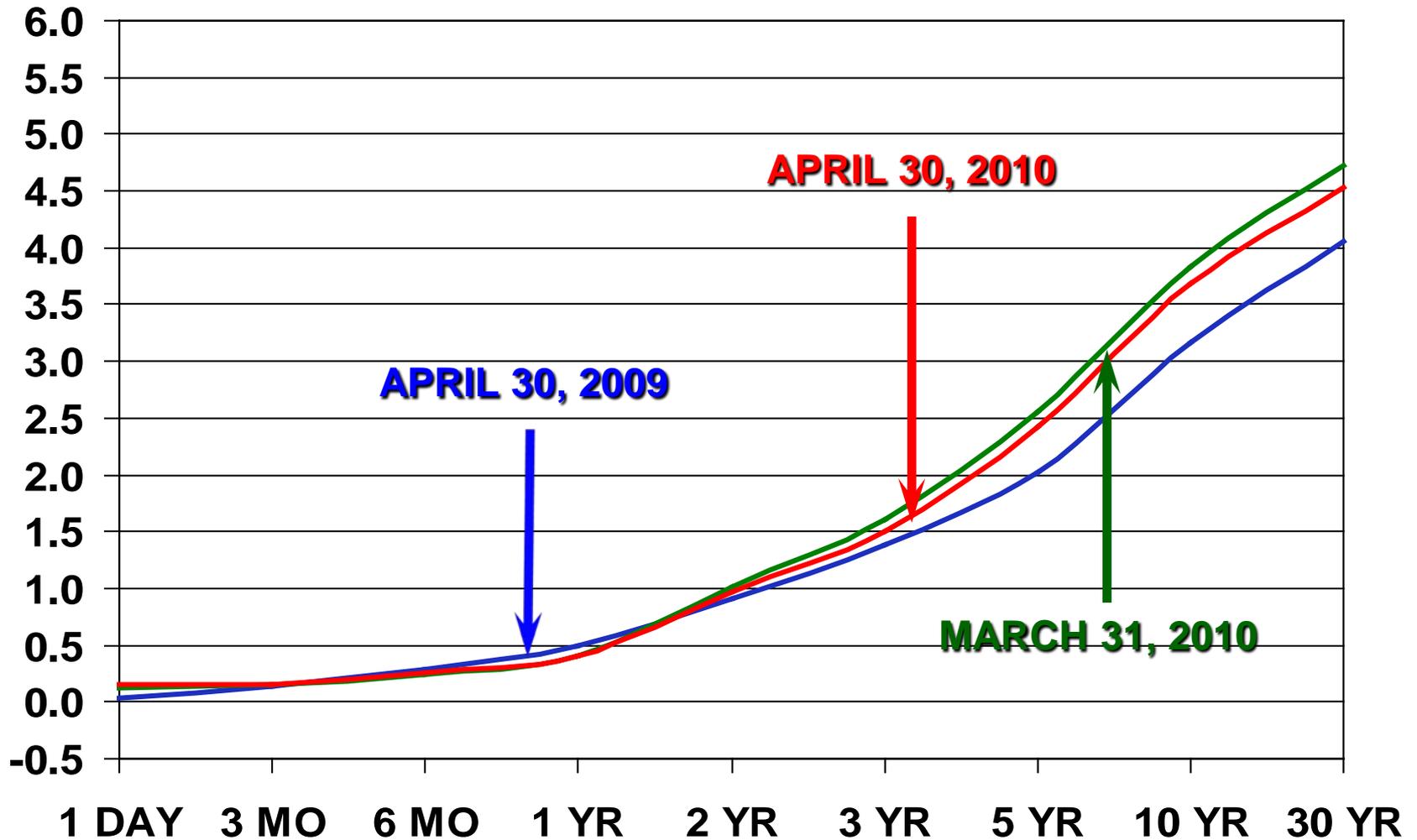
### April 30, 2010

(In Millions)

	April	Year-to-Date
<b>Beginning Reserve Balance</b>	726.7	758.7
<b>Insurance Loss Expense - Natural Person CU</b>	170.3	177.4
<b>Recoveries - Natural Person CU</b>	1.2	8.6
<b>Less Charges - Natural Person CU</b>	1.9	48.4
<b>Ending Reserve Balance</b>	896.3	896.3

# TREASURY YIELD CURVE

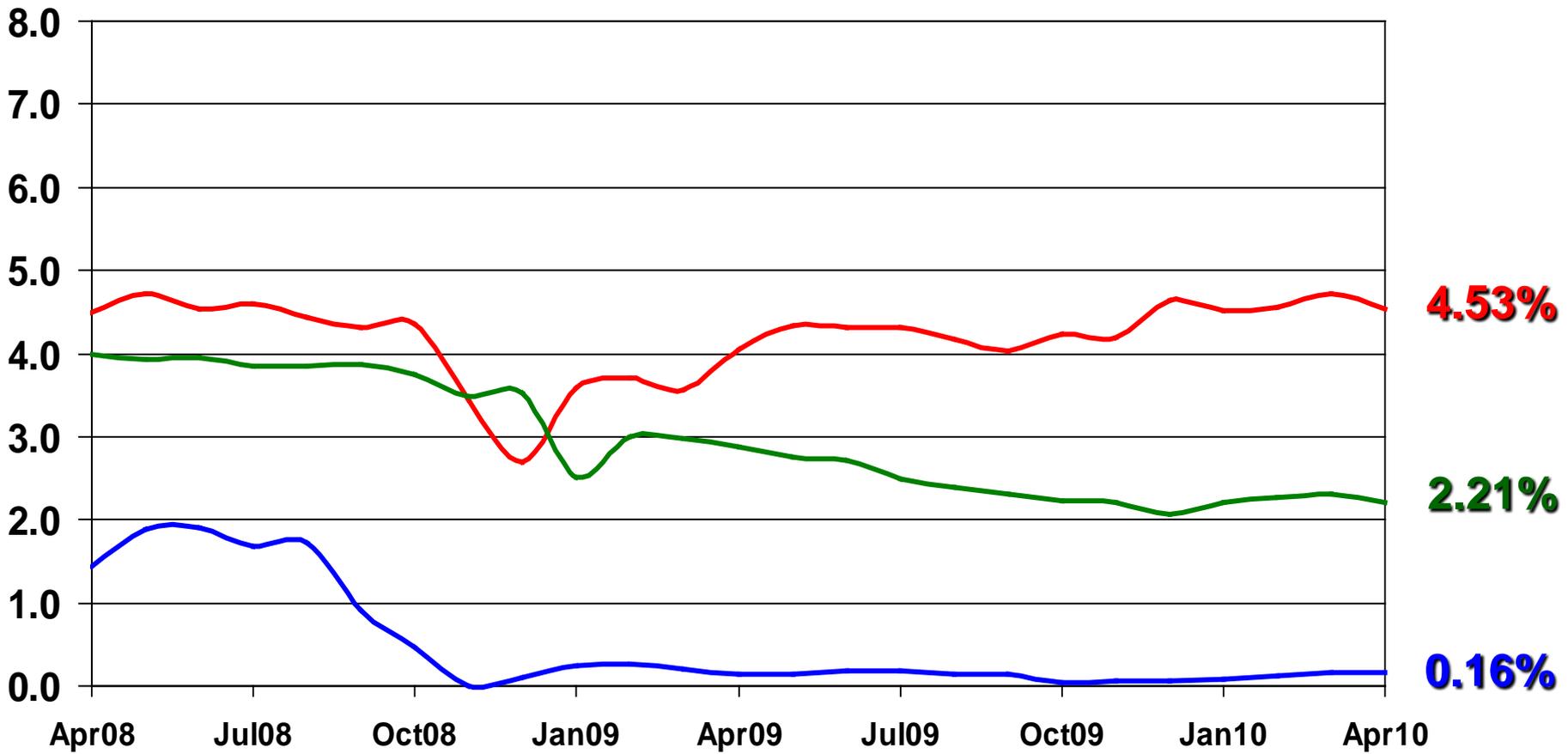
Percent



# YIELD COMPARISONS

## APRIL 30, 2010

Percent

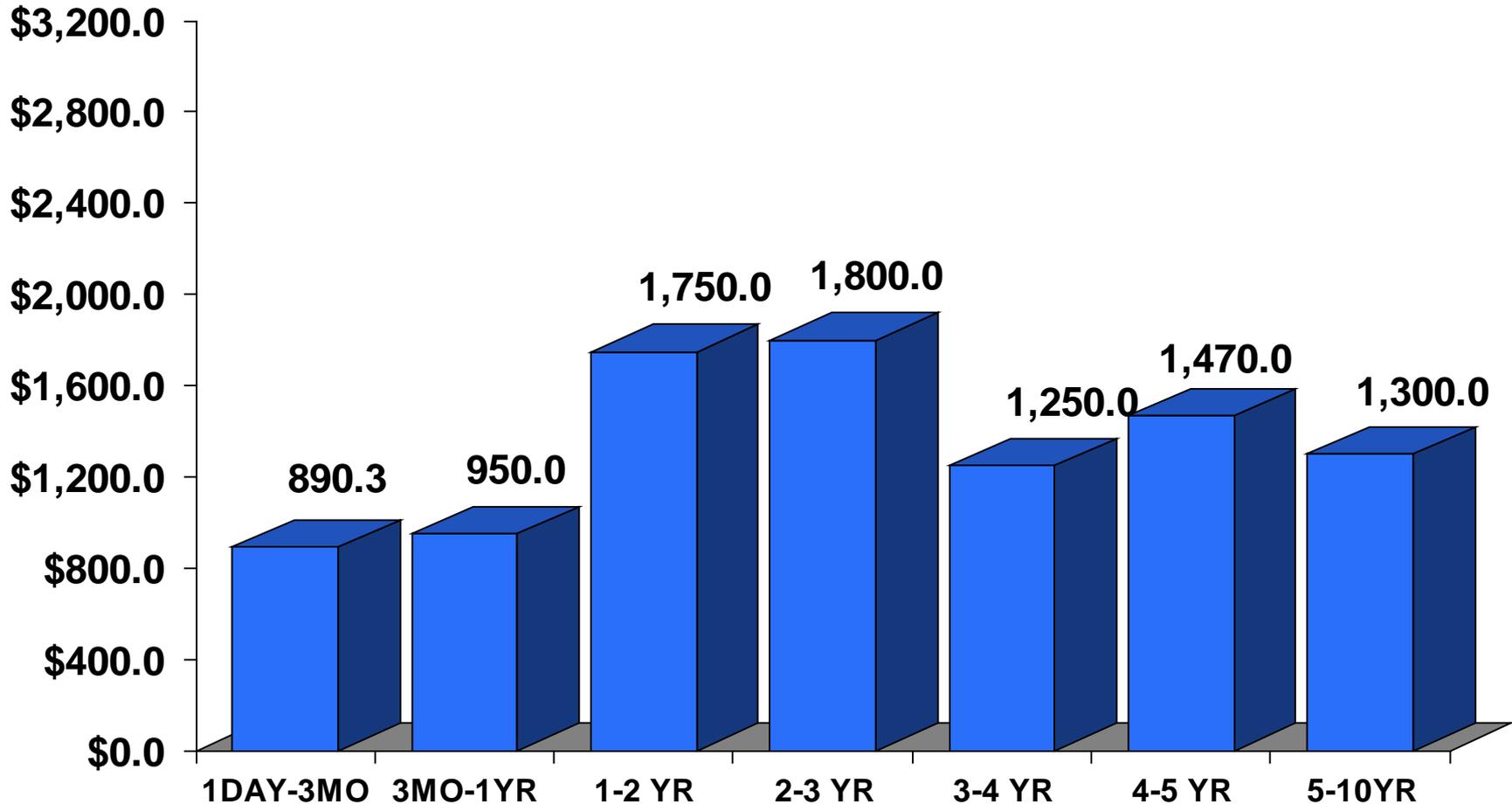


— 30-Year Bond — NCUSIF Yield — 90-Day T- Bill

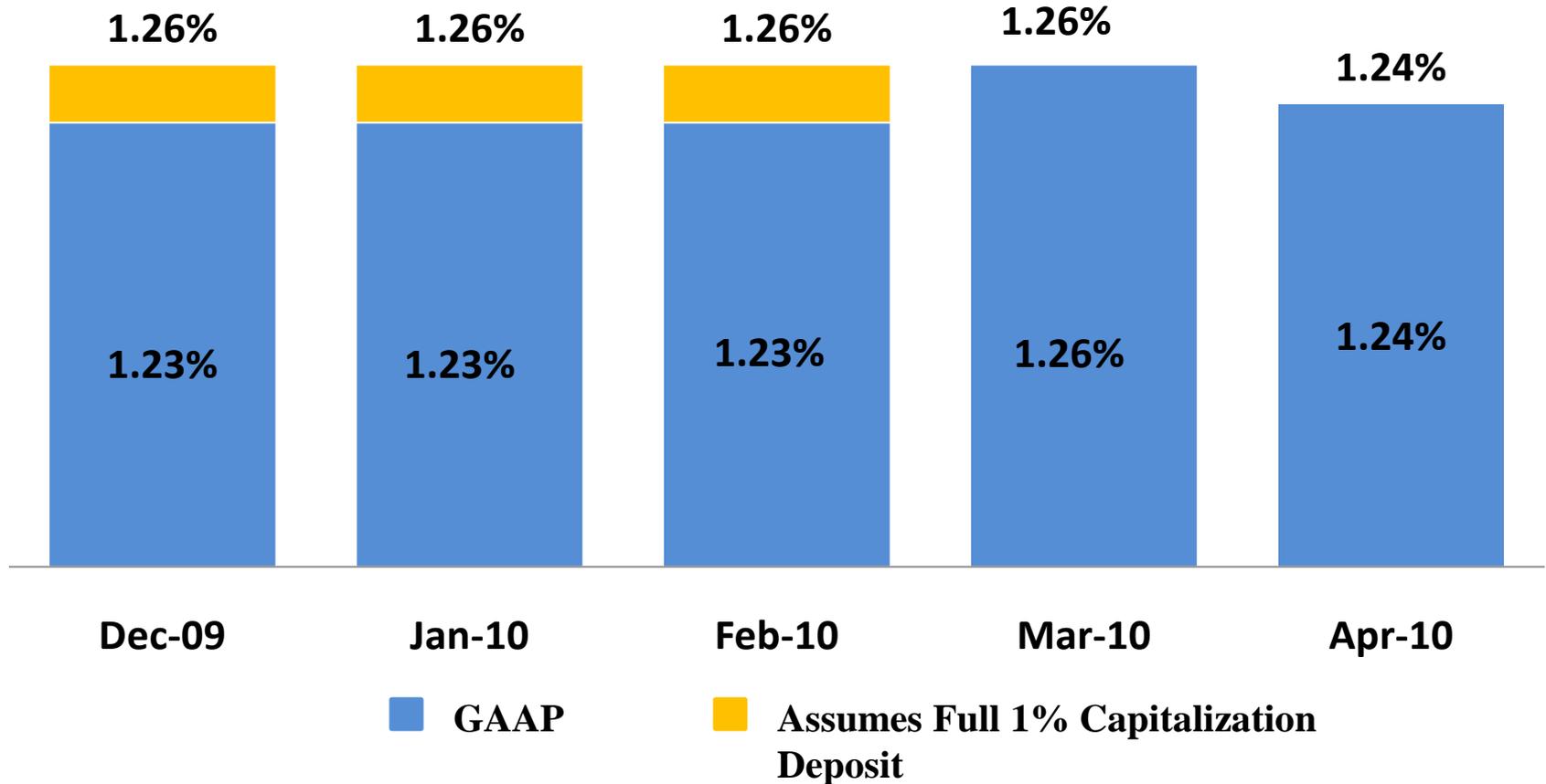
# MATURITY SCHEDULE

## April 30, 2010

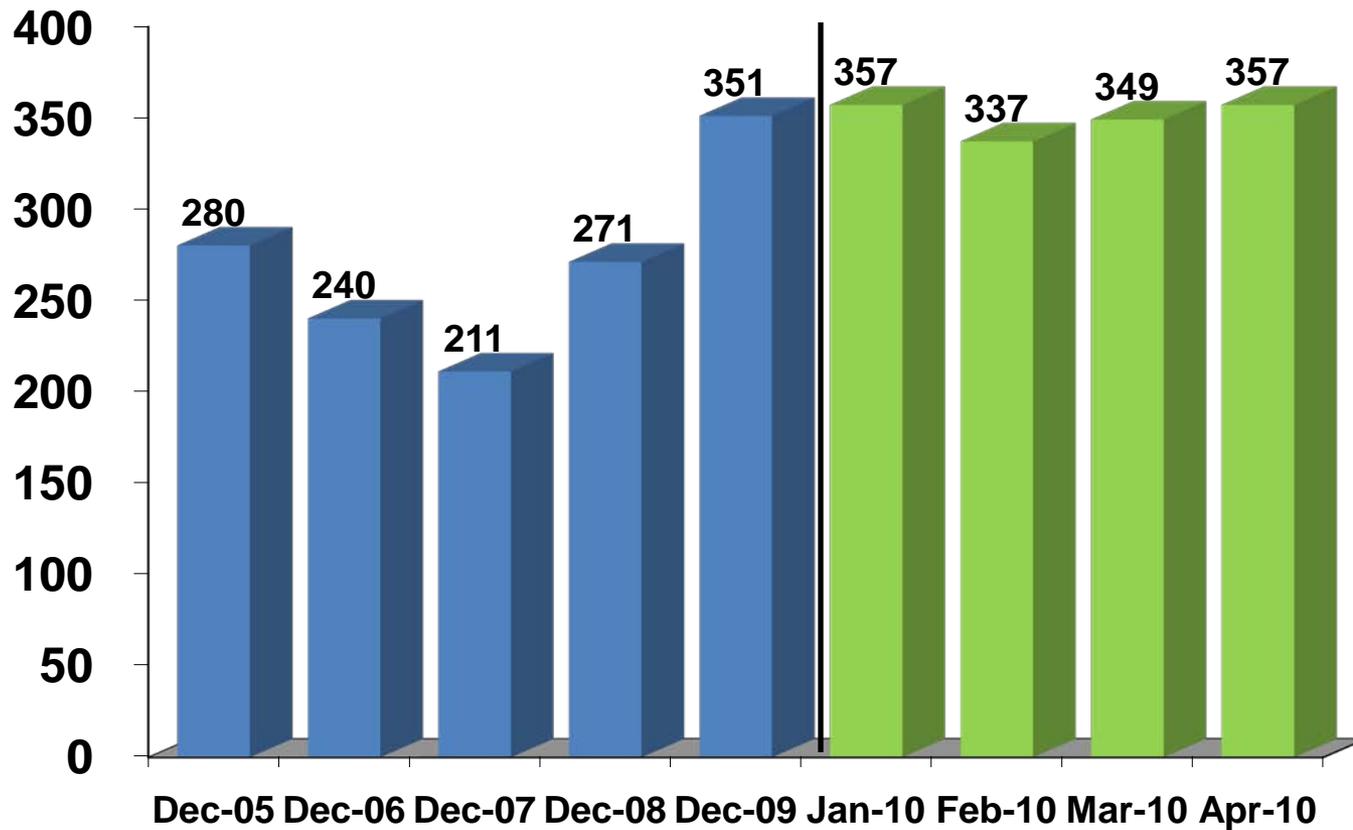
Millions



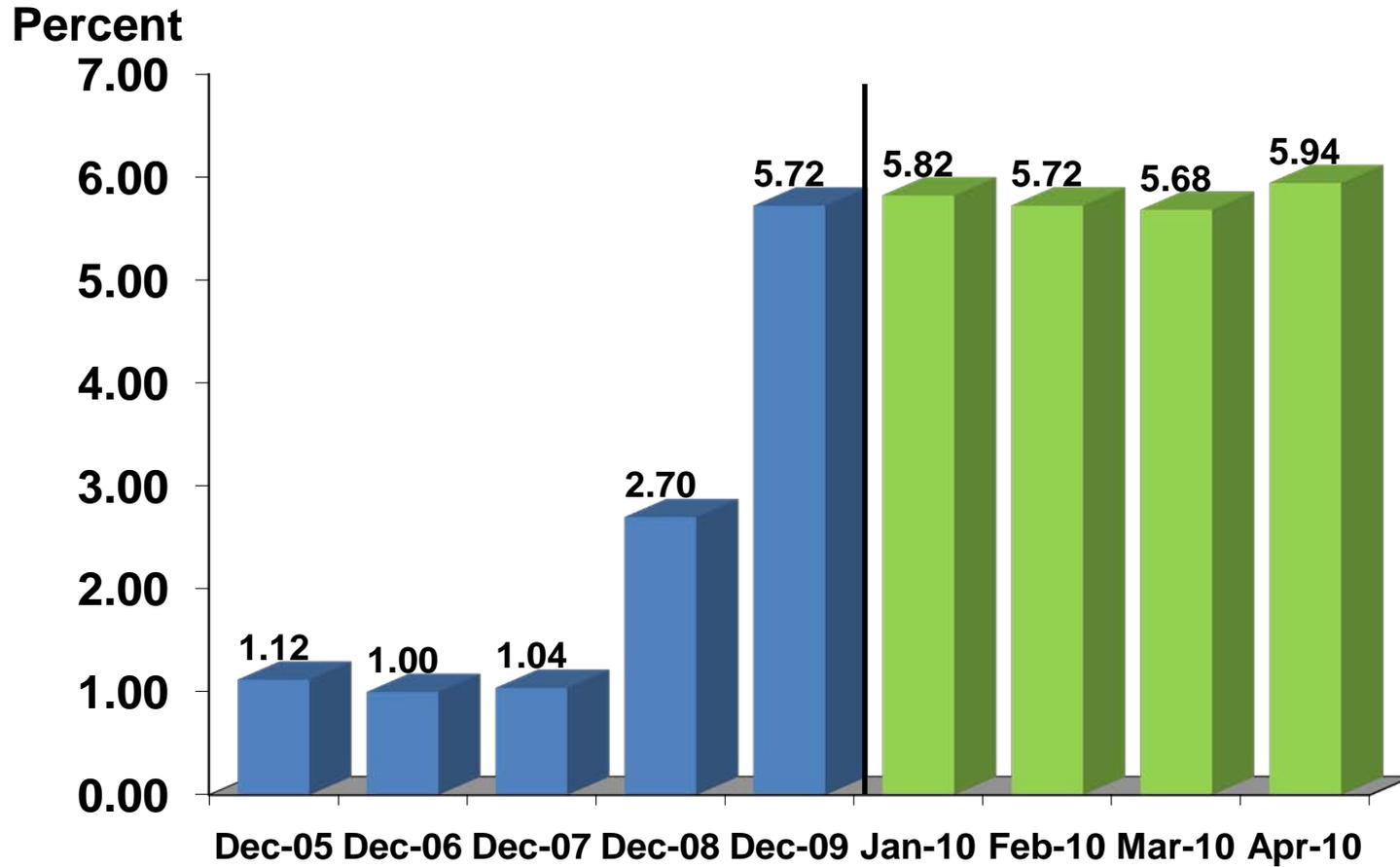
# NCUSIF Equity Ratio



# Number of Problem Credit Unions CAMEL Code 4/5 FY 05 – FY 10

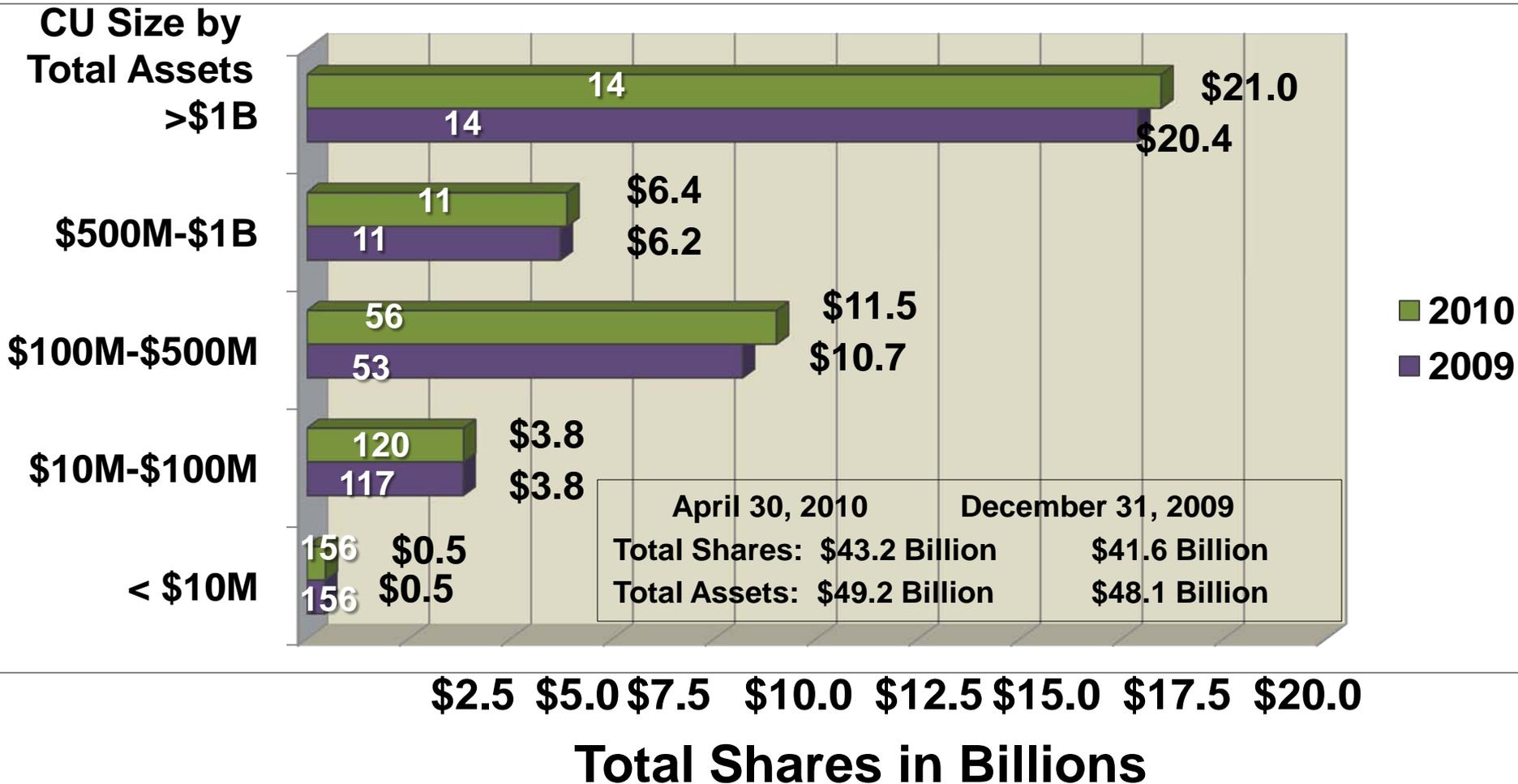


# Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 05 – FY 10

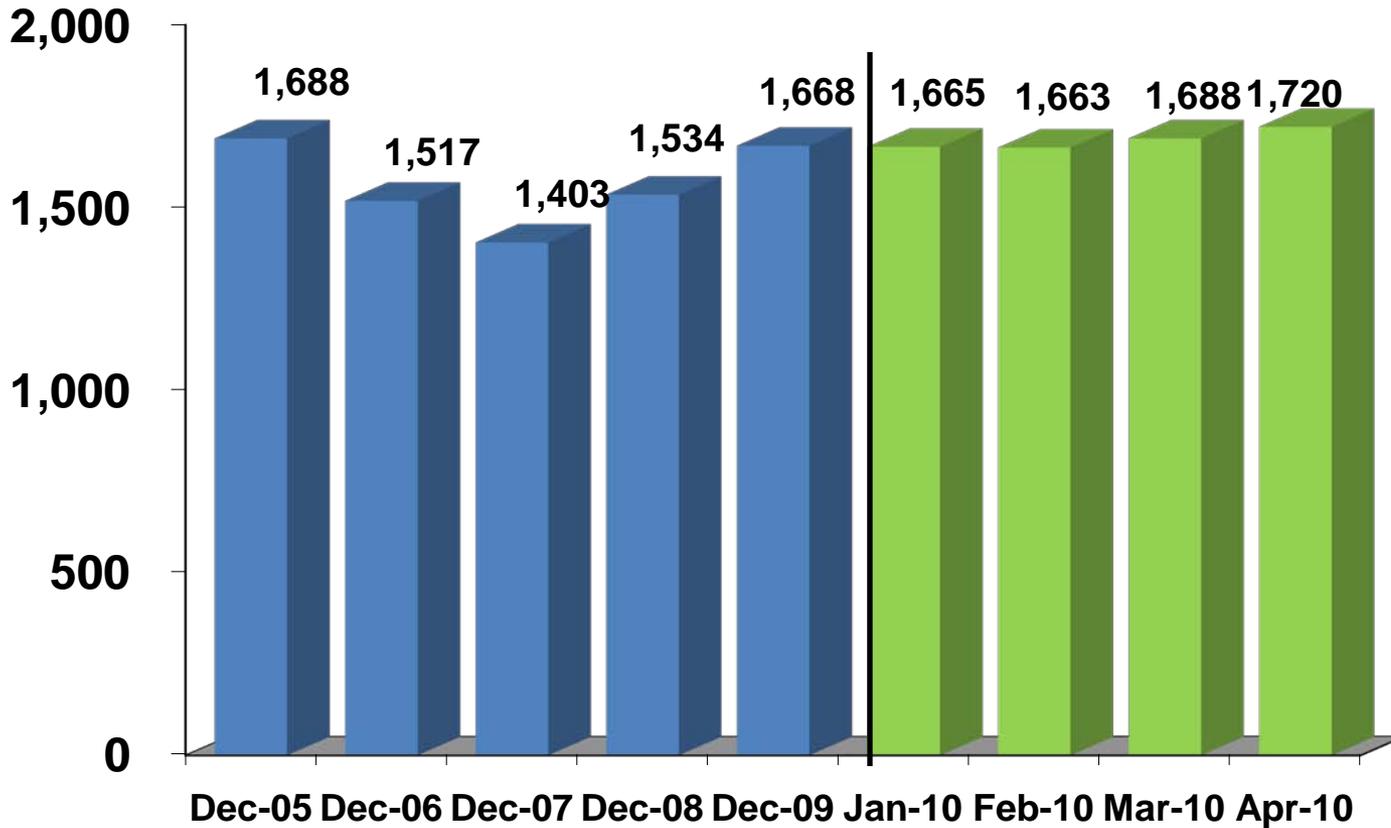


# CAMEL Code 4&5 Comparison

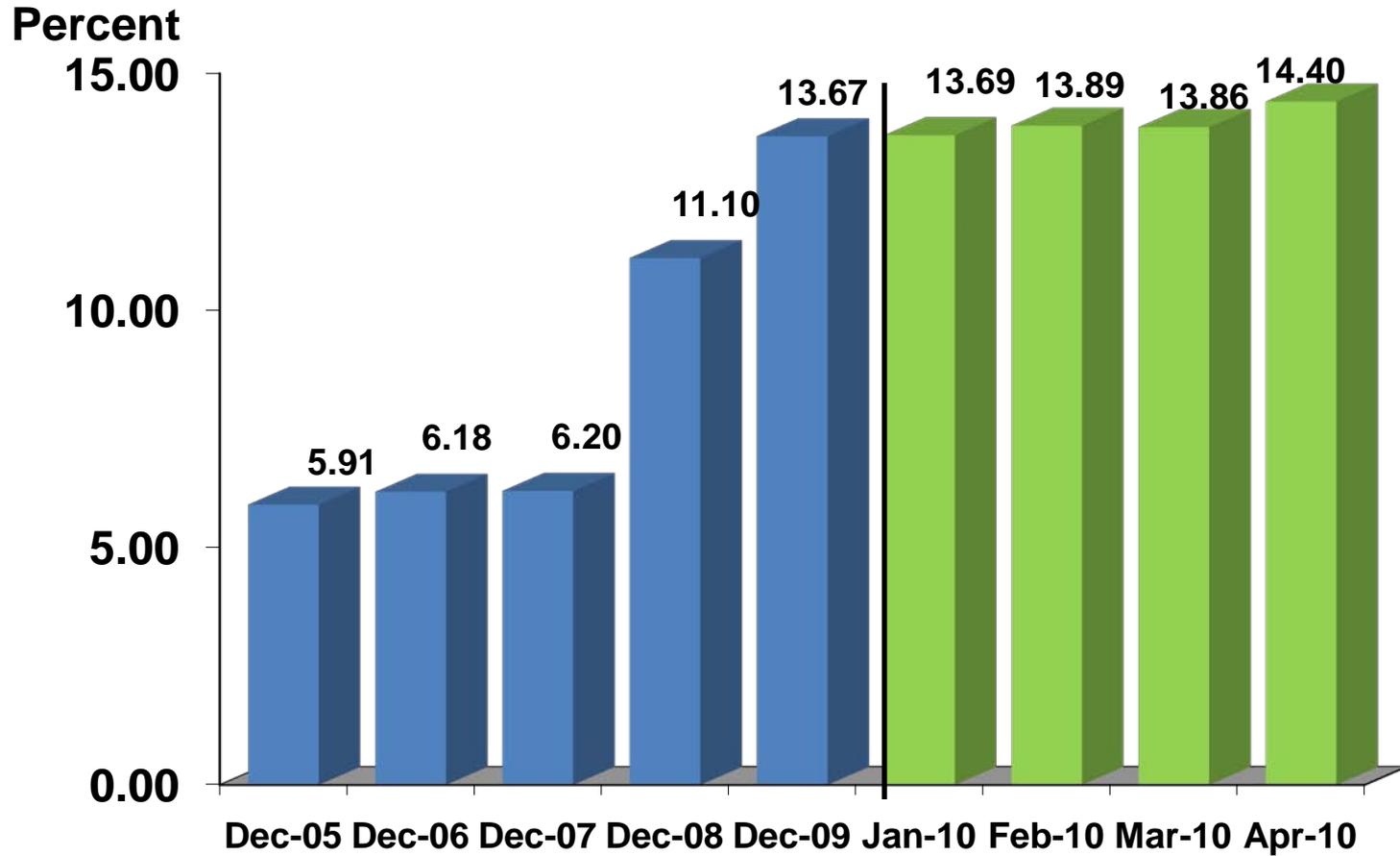
## December 31, 2009 to April 30, 2010



# Number of CAMEL Code 3 Credit Unions FY 05 – FY 10



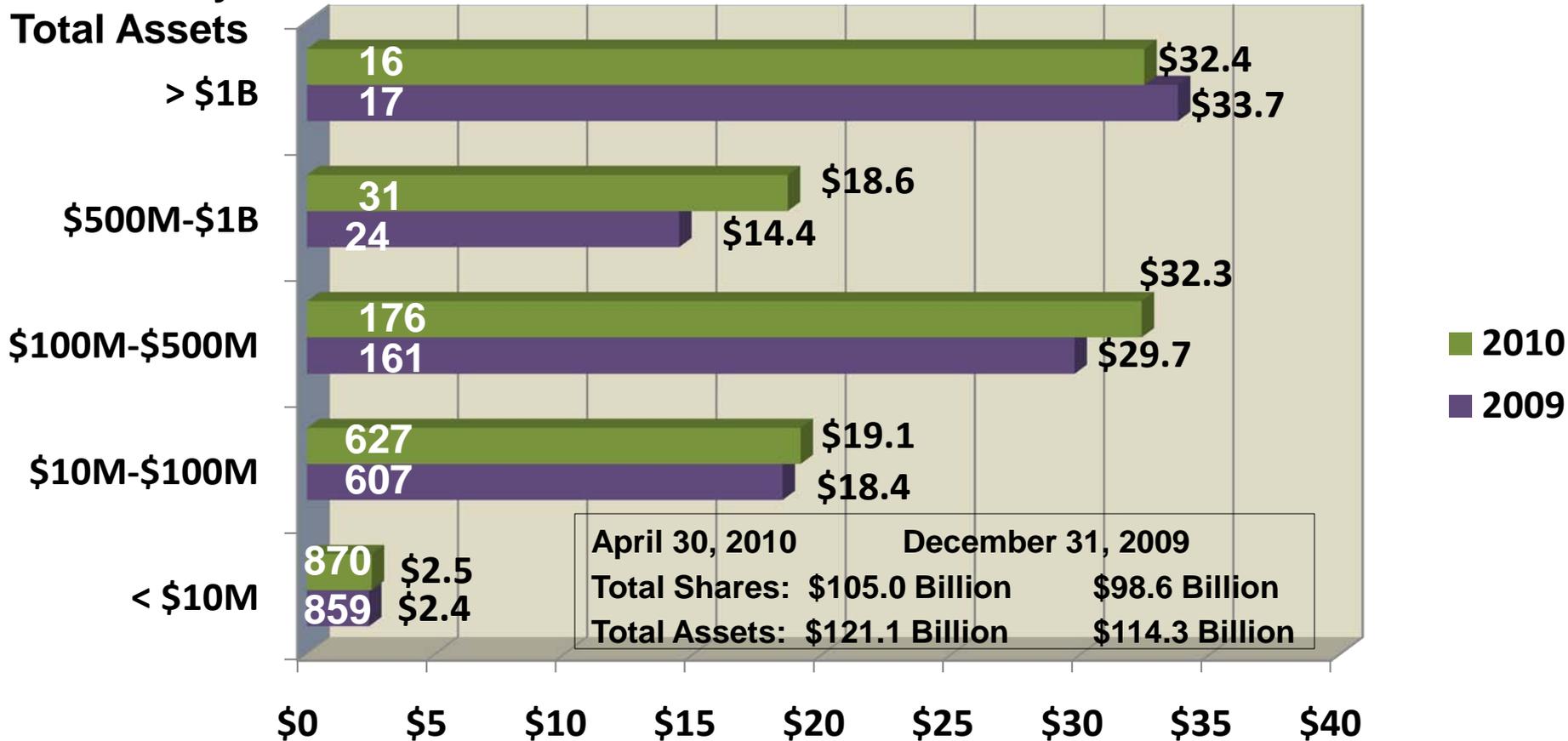
# Percent of CAMEL Code 3 Shares to Total Insured Shares FY 05 – FY 10



# CAMEL Code 3 Comparison

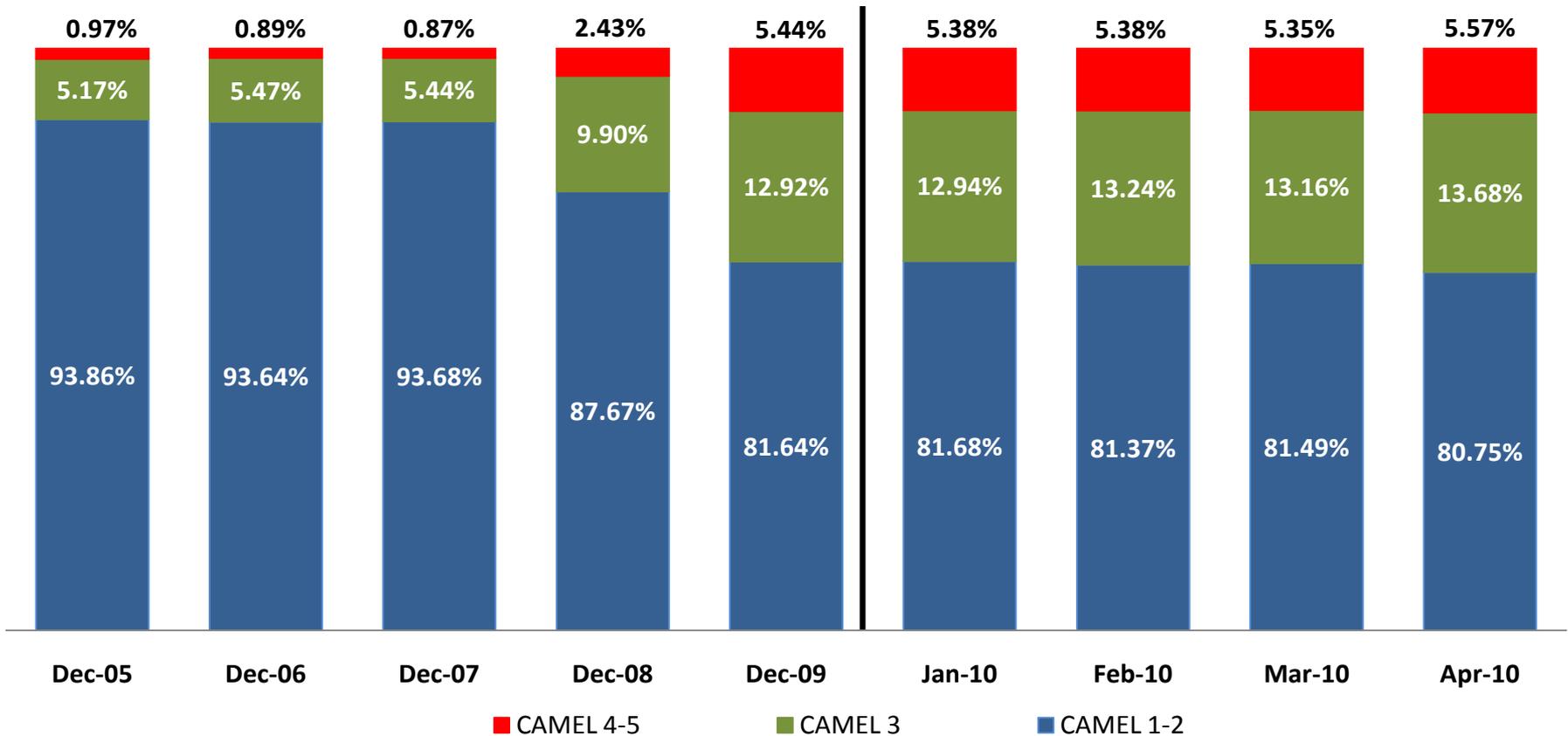
## December 31, 2009 to April 30, 2010

CU Size by  
Total Assets

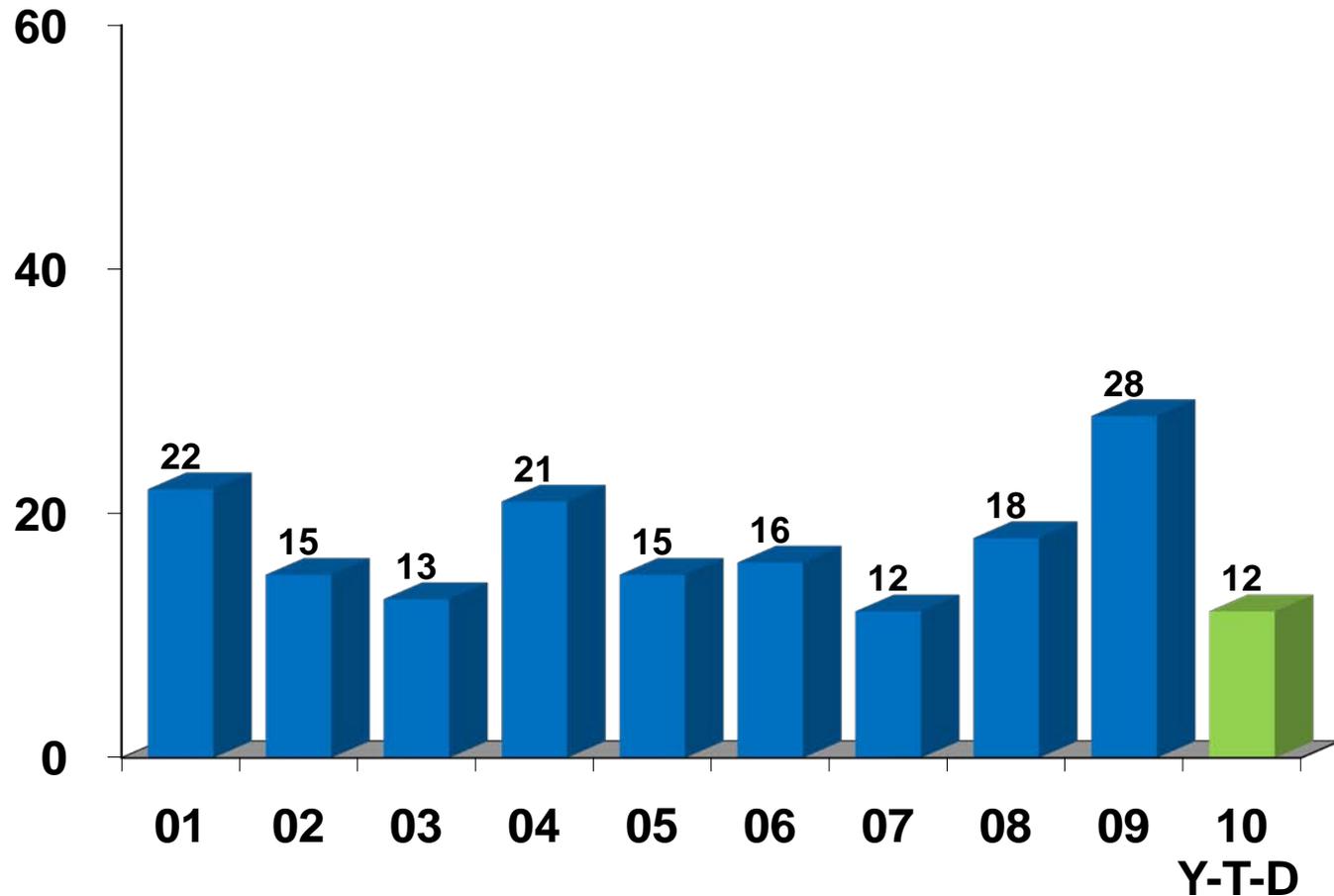


Total Shares in Billions

# Distribution of Assets in CAMEL Codes



# Number of Credit Union Failures FY 01 – FY 10



**TEMPORARY CORPORATE CREDIT UNION  
STABILIZATION FUND  
PRELIMINARY BALANCE SHEET  
APRIL 30, 2010**

	April 2010	March 2010
<b>ASSETS:</b>		
Cash and cash equivalents	62,512,391	61,073,223
Notes Receivable - Capital Note	1,000,000,000	1,000,000,000
Premium Assessment Receivable	315,438	1,100,117
<b>TOTAL ASSETS</b>	<u><u>1,062,827,829</u></u>	<u><u>1,062,173,340</u></u>
<b>LIABILITIES:</b>		
Notes Payable - US Treasury	690,000,000	690,000,000
Provision for Corporate CU Losses	6,365,500,000	6,365,500,000
Interest Payable - US Treasury	2,920,682	2,637,120
Deferred Revenue - TCCULGP Fees	36,879,169	36,232,444
<b>TOTAL LIABILITIES</b>	<u><u>7,095,299,851</u></u>	<u><u>7,094,369,564</u></u>
<b>EQUITY:</b>		
Retained Earnings	(6,032,472,021)	(6,032,196,224)
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>1,062,827,829</u></u>	<u><u>1,062,173,340</u></u>

**TEMPORARY CORPORATE CREDIT UNION  
STABILIZATION FUND  
PRELIMINARY STATEMENT OF OPERATIONS  
APRIL 30, 2010**

	April 2010	March 2010	CY to Date 2010
<b>REVENUES</b>			
Premium	-	-	-
Interest	<u>7,765</u>	<u>6,139</u>	<u>25,284</u>
<b>TOTAL INCOME</b>	<u>7,765</u>	<u>6,139</u>	<u>25,284</u>
 <b>EXPENSES:</b>			
Corporate CU Expense	-	1,034,200,000	1,034,200,000
Interest Expense	<u>283,562</u>	<u>297,260</u>	<u>1,717,318</u>
<b>TOTAL EXPENSE</b>	<u>283,562</u>	<u>1,034,497,260</u>	<u>1,035,917,318</u>
 <b>NET GAIN/LOSS</b>	 <u>(275,797)</u>	 <u>(1,034,491,121)</u>	 <u>(1,035,892,034)</u>
 <b>Retained Earnings, Beginning of Year</b>			(4,996,579,986)
<b>Net Income</b>			<u>(1,035,892,034)</u>
<b>Retained Earnings/Loss, Year to Date</b>			<u>(6,032,472,021)</u>



**This presentation is available  
to the public at:**

**[www.ncua.gov](http://www.ncua.gov)**

*By clicking*

**Resources**

*Then clicking*

**Reports, Plans and Statistics**

*Then clicking*

**NCUSIF Statements**