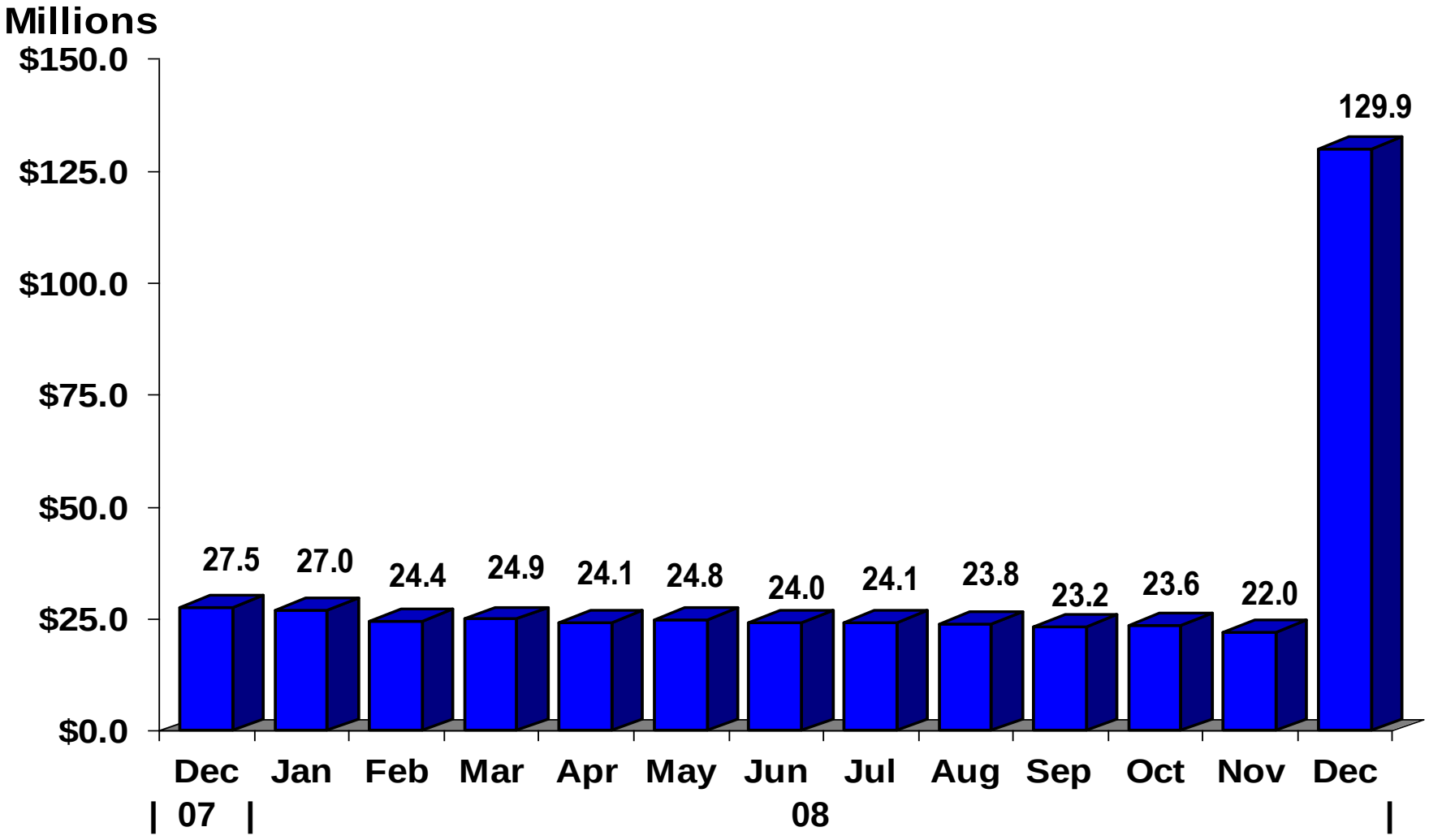
NATIONAL CREDIT UNION ADMINISTRATION

NCUSIF
Year-end Statistics

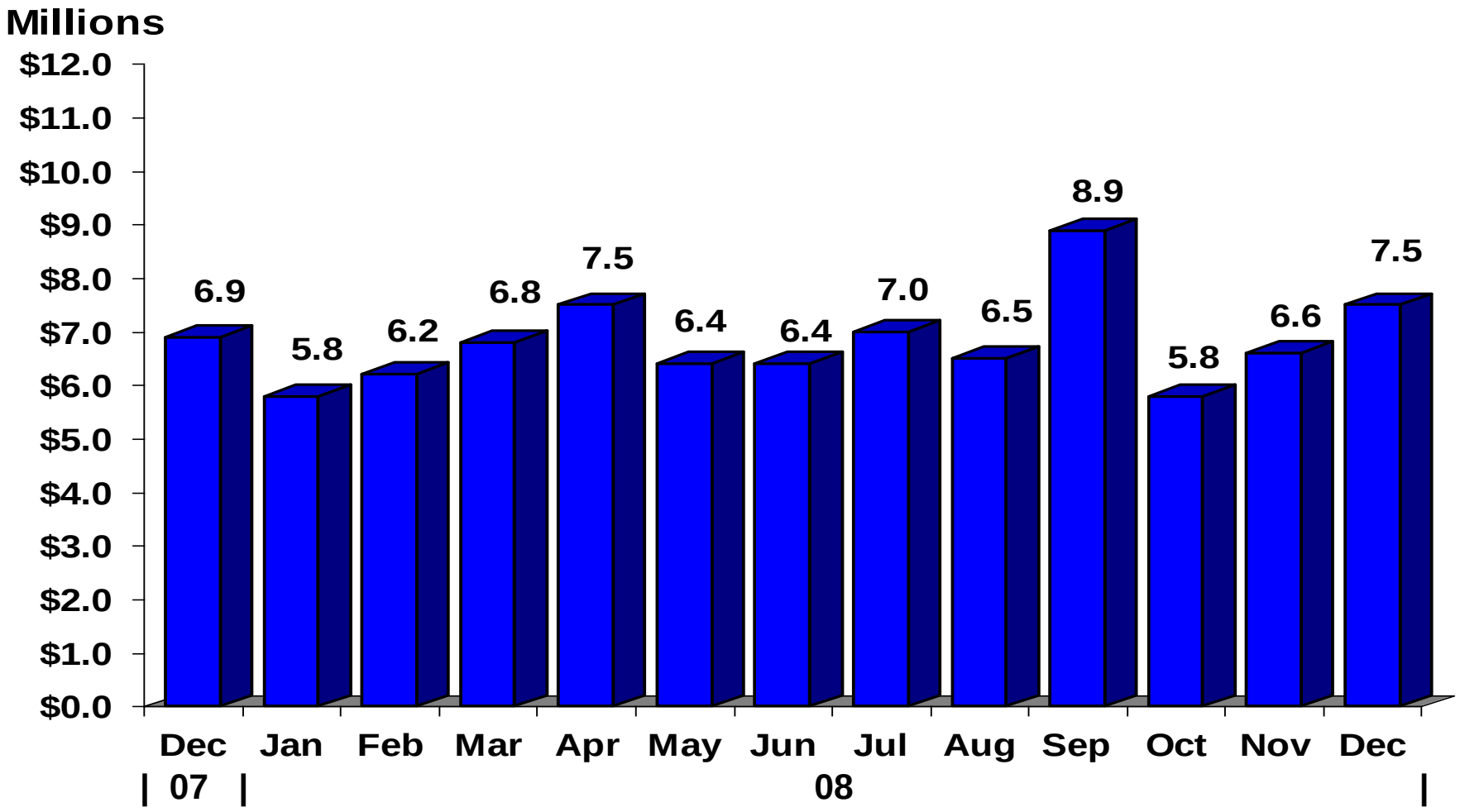
Based on Unaudited Financial Statements as of December 31, 2008

Mary Ann Woodson
National Credit Union Administration
Office of the Chief Financial Officer

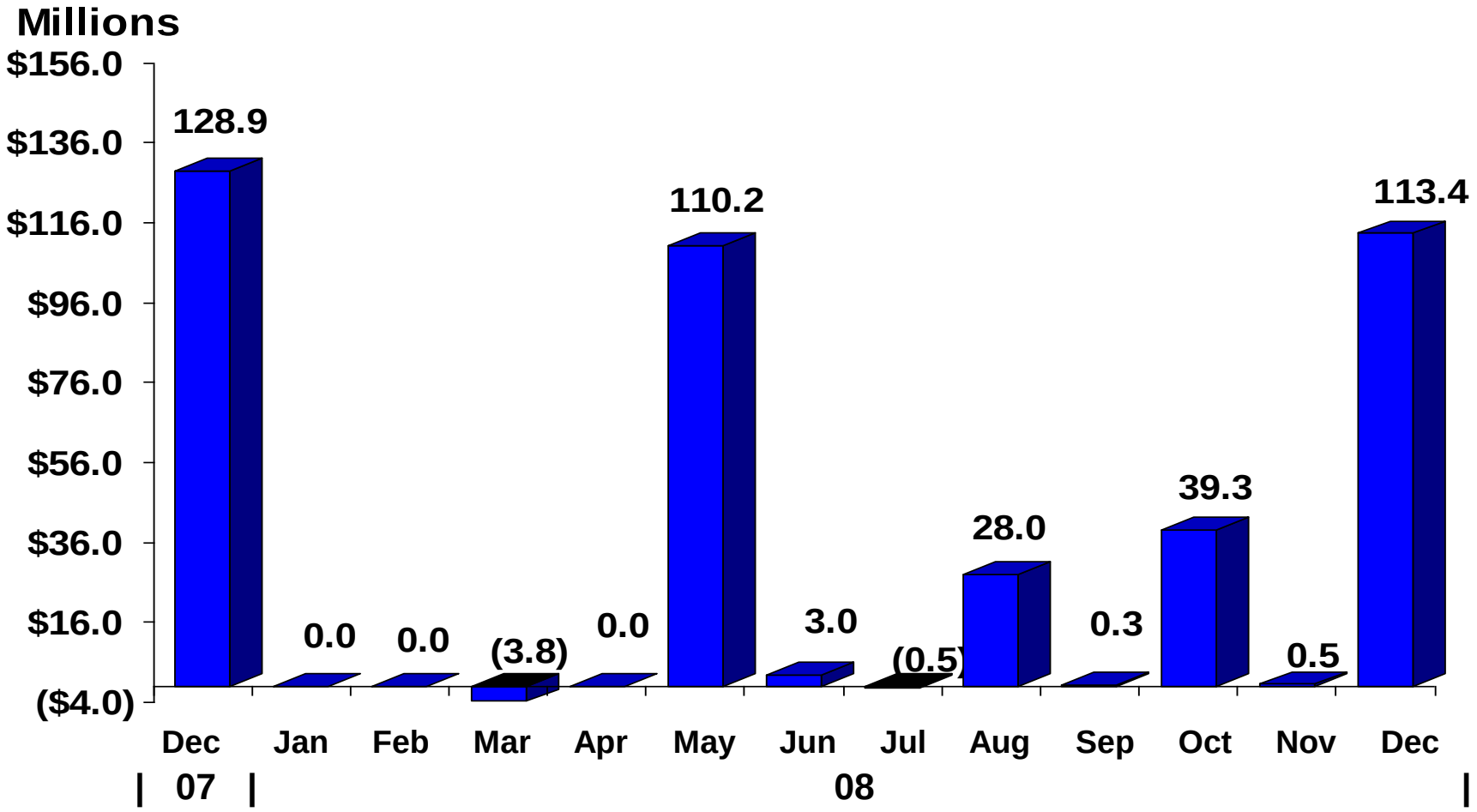
GROSS INCOME
December 07 – December 08



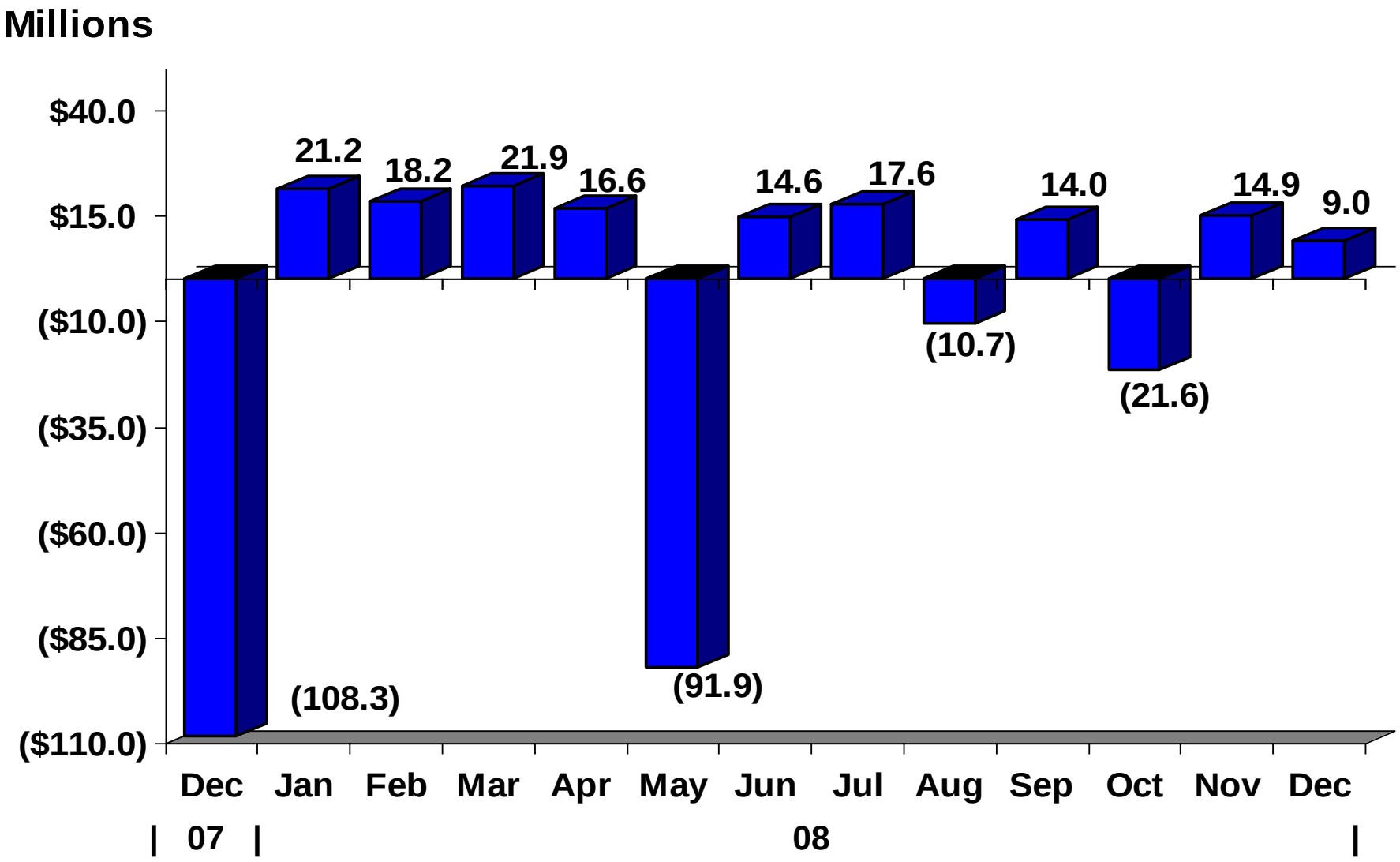
OPERATING EXPENSES
December 07 – December 08



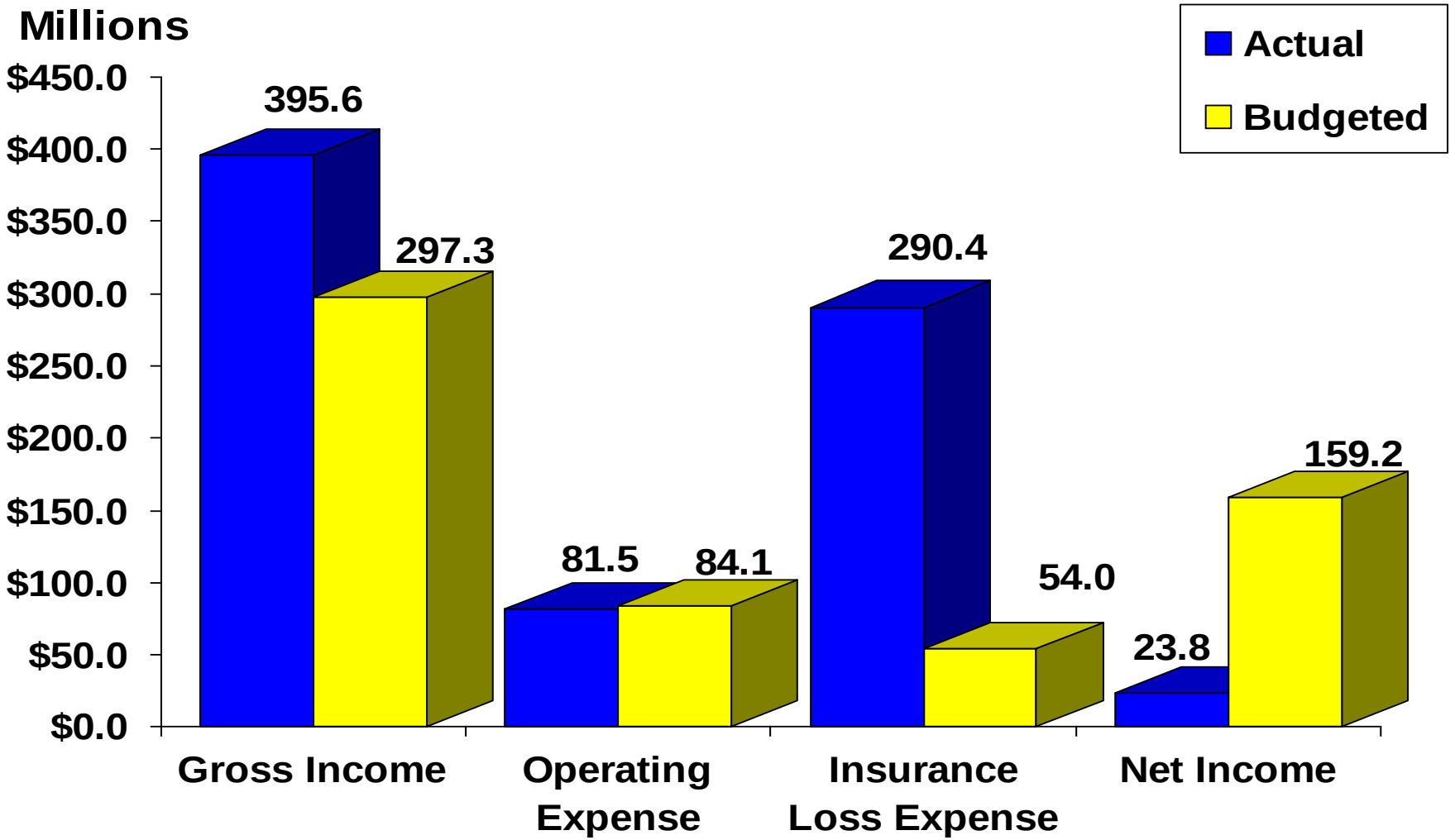
INSURANCE LOSS EXPENSE
December 07 – December 08



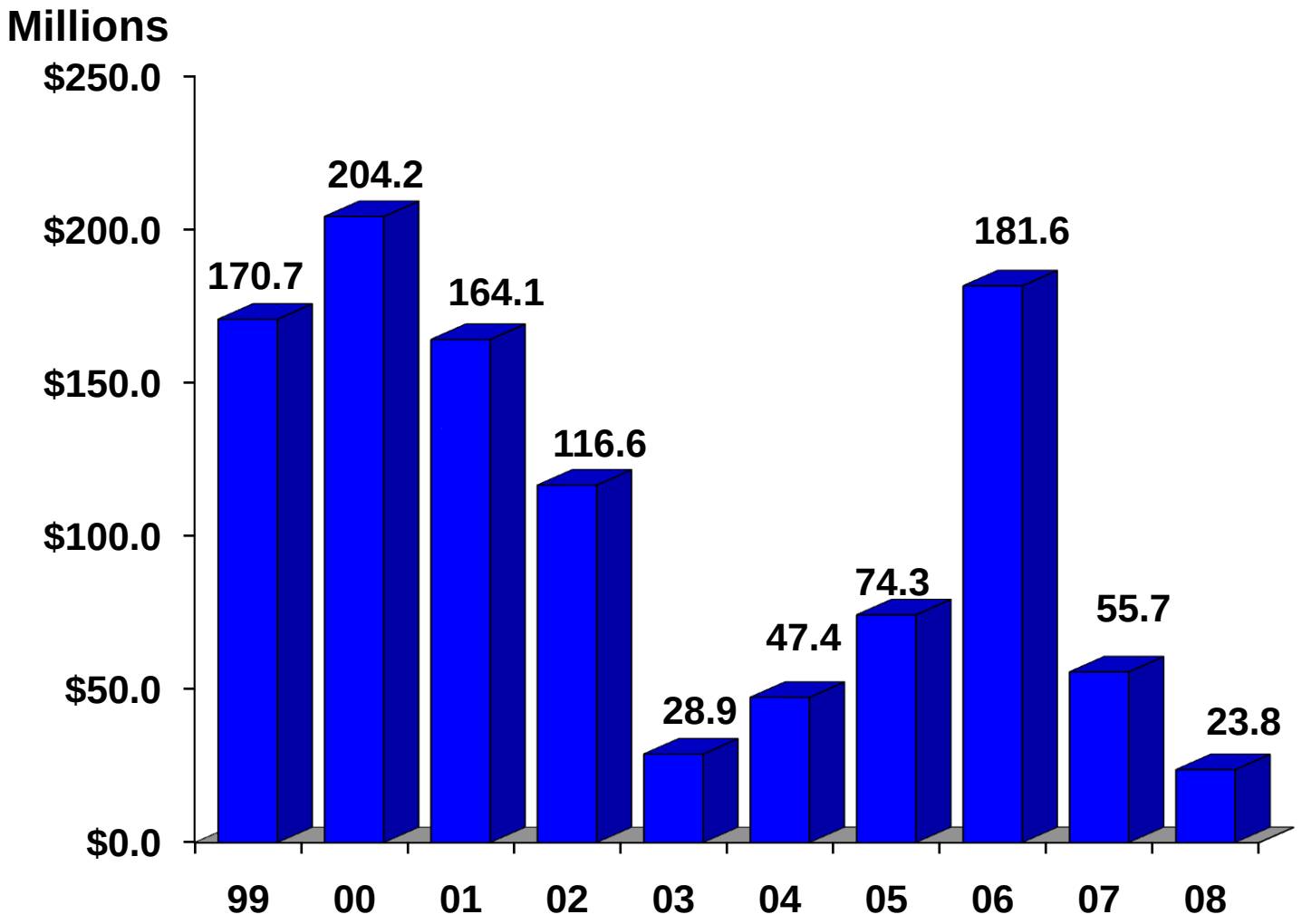
NET INCOME
December 07 – December 08



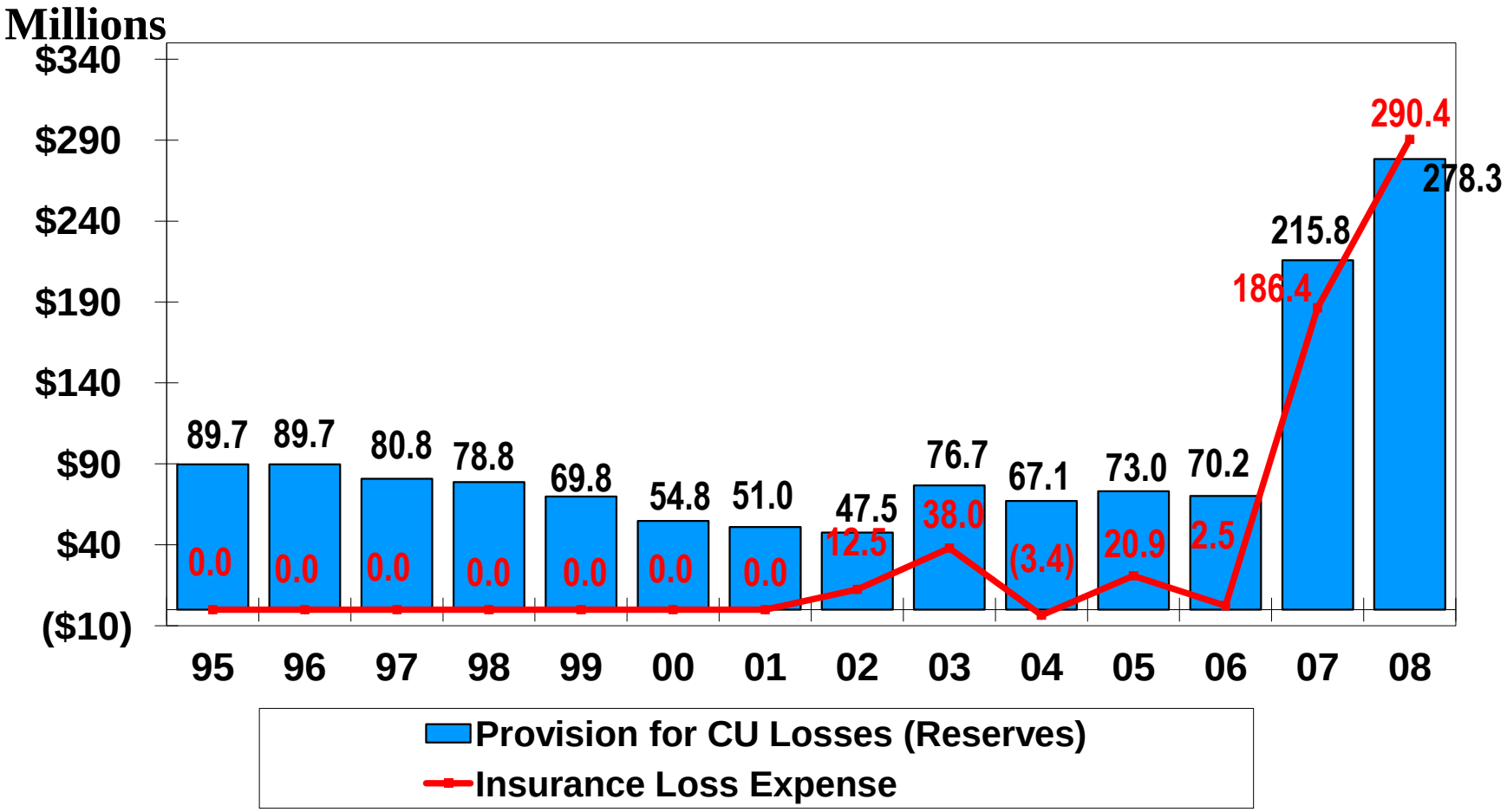
REVENUE AND EXPENSE
Year-to-Date
December 31, 2008



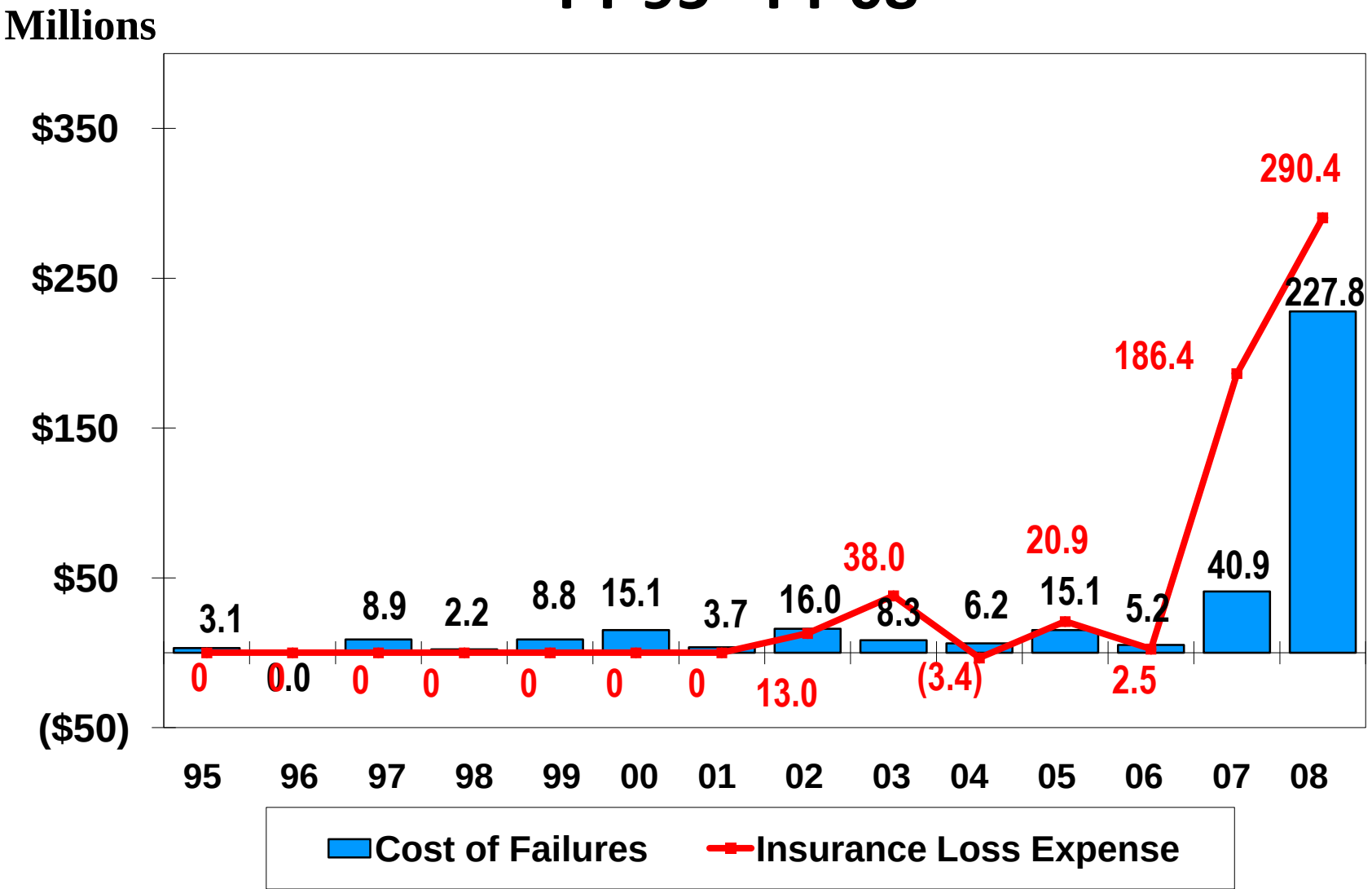
Net Income
FY 99 – FY 08

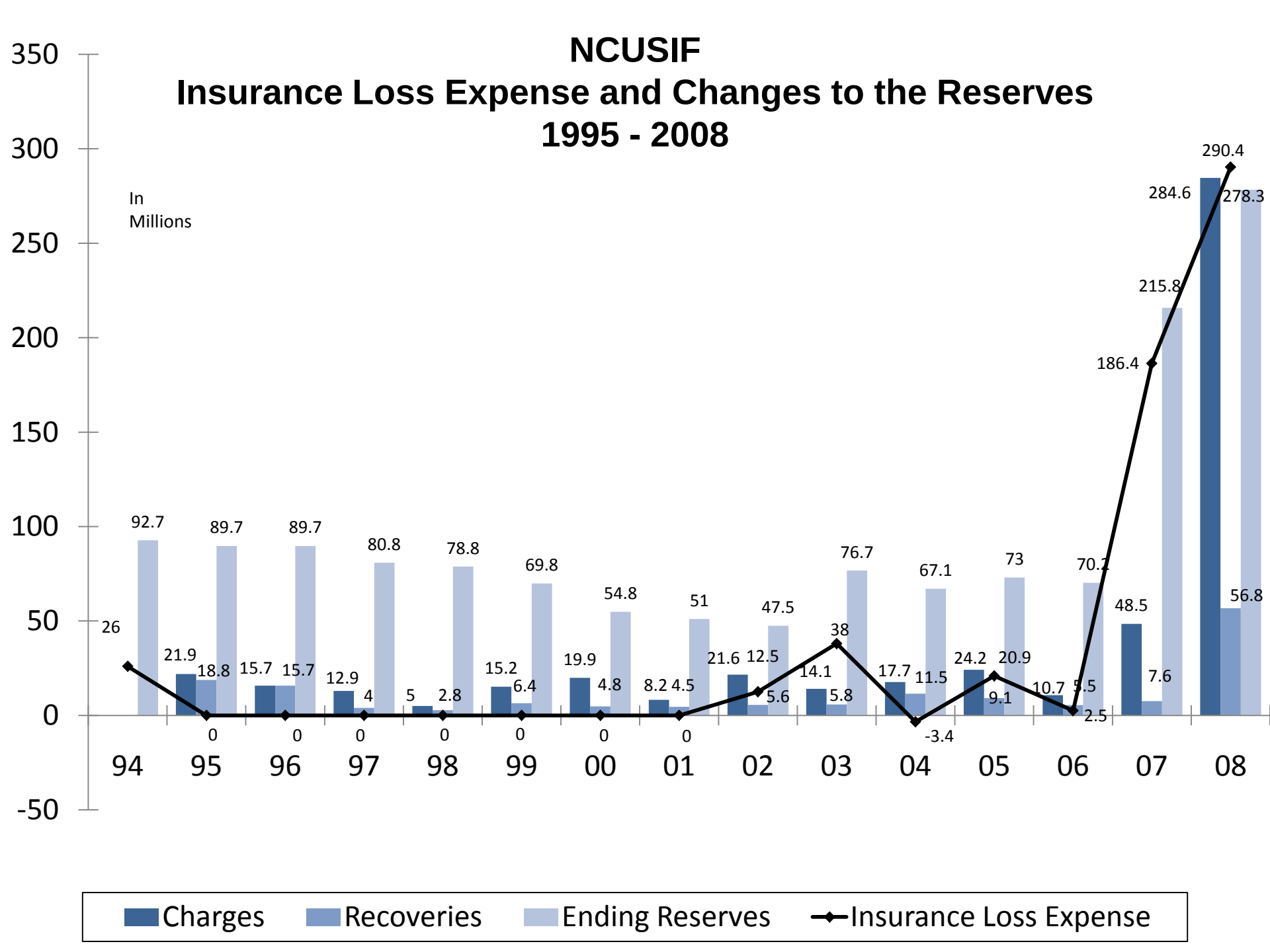


Insurance Loss Expense to Provision for Credit Union Losses (Reserves) FY 95 - FY 08

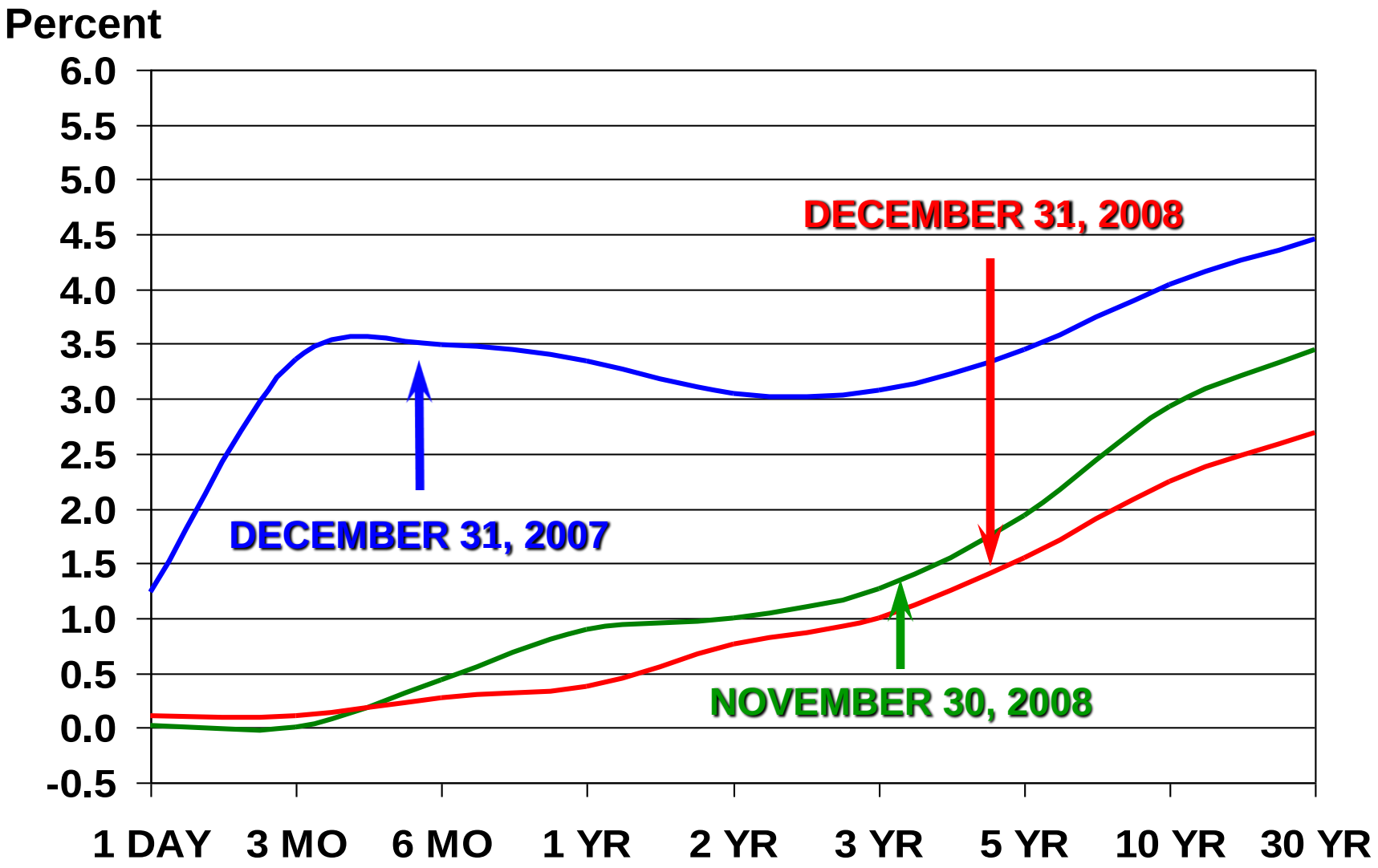


Insurance Loss Expense to Cost of Failures FY 95 - FY 08

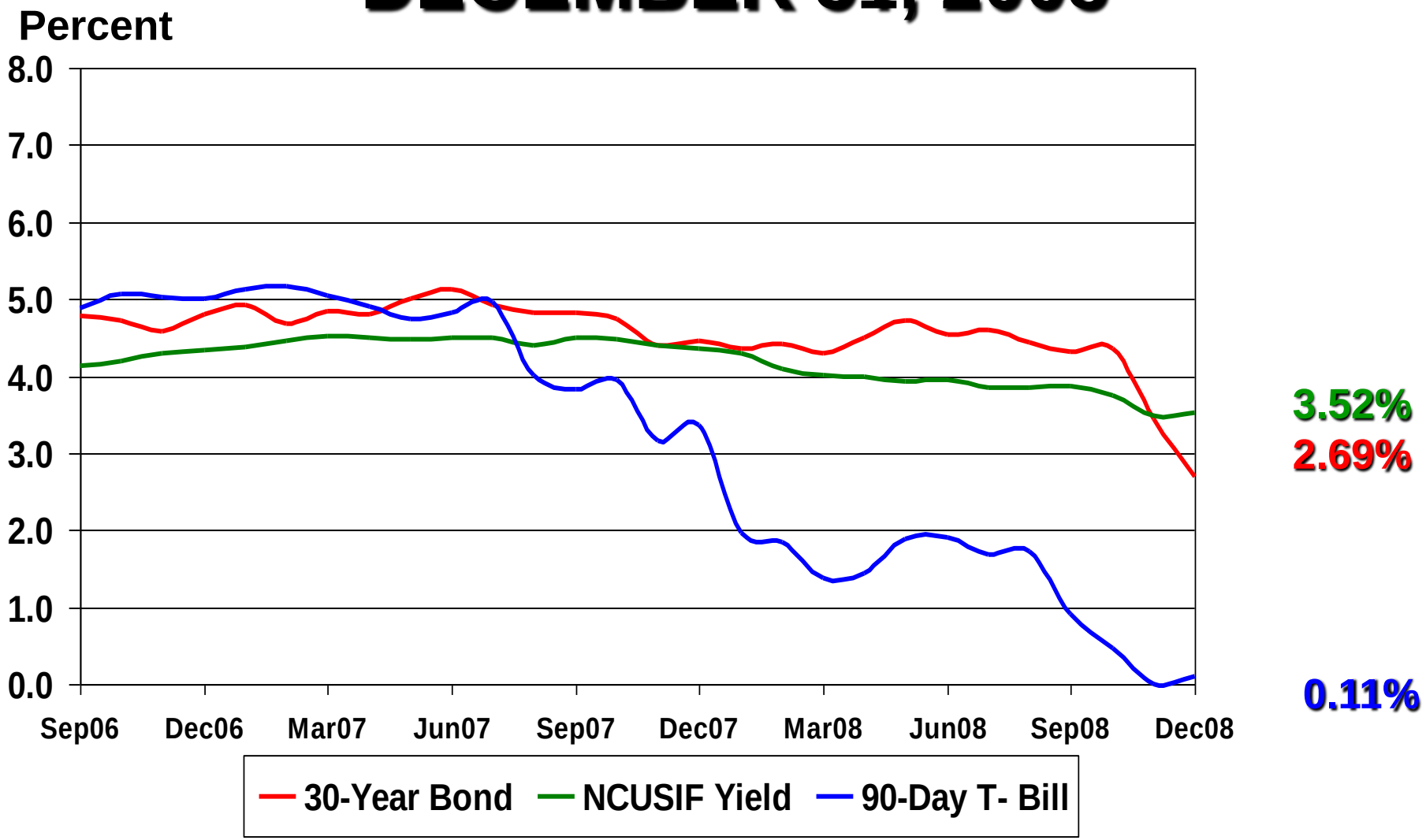



NCUSIF
Insurance Loss Expense and Changes to the Reserves
1995 - 2008
In Millions
350
300
250
200
150
100
50
0
-50
94
95
96
97
98
99
00
01
02
03
04
05
06
07
08
26
92.7
21.9
18.8
89.7
0
15.7
15.7
89.7
0
12.9
4
80.8
0
5
2.8
78.8
0
15.2
6.4
69.8
0
19.9
4.8
54.8
0
8.2
4.5
51
0
21.6
12.5
47.5
5.6
14.1
5.8
38
76.7
17.7
11.5
67.1
-3.4
24.2
20.9
73
9.1
10.7
5.5
70.2
2.5
48.5
7.6
215.8
284.6
186.4
290.4
278.3
56.8
Charges
Recoveries
Ending Reserves
Insurance Loss Expense

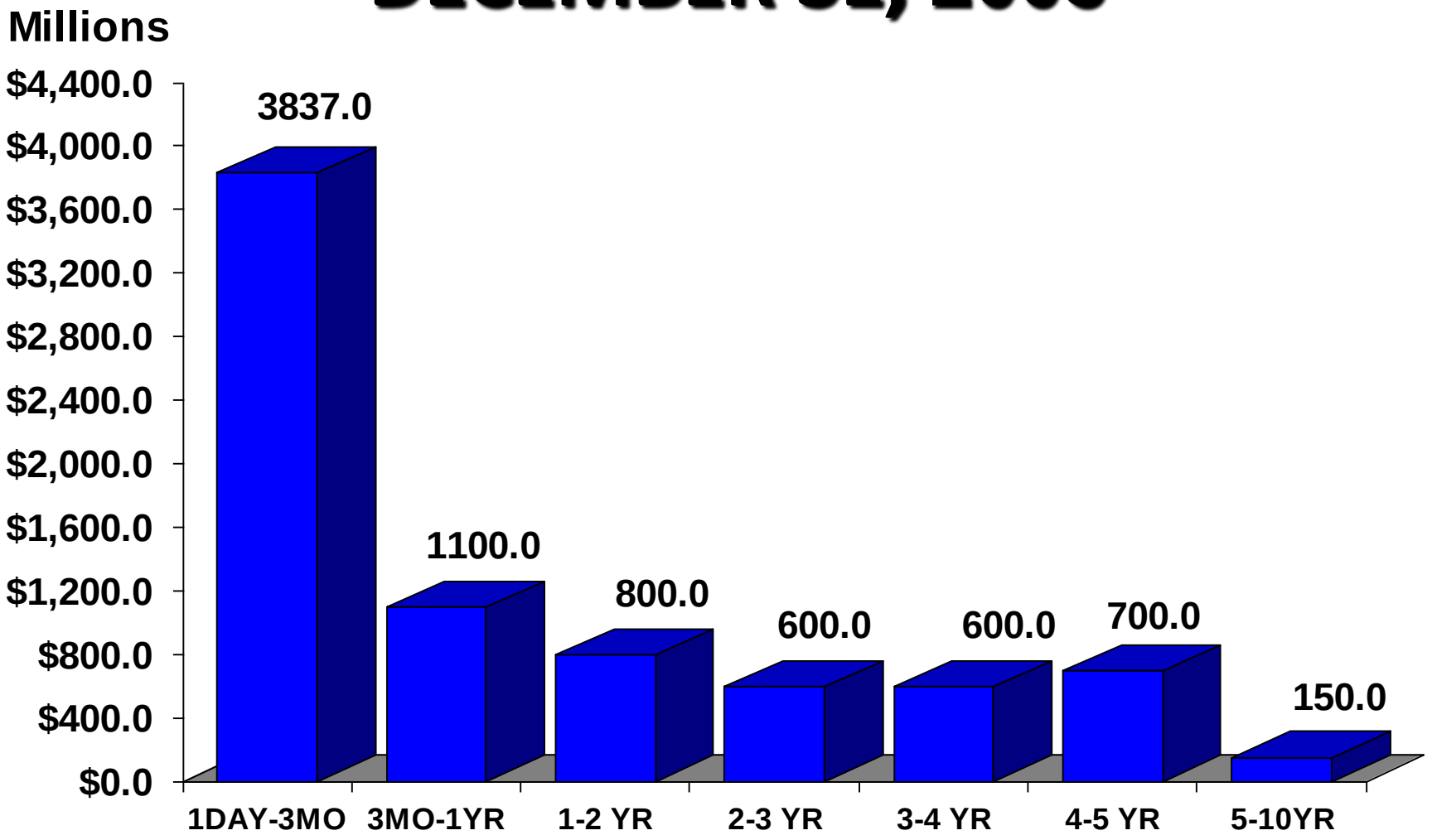
TREASURY YIELD CURVE



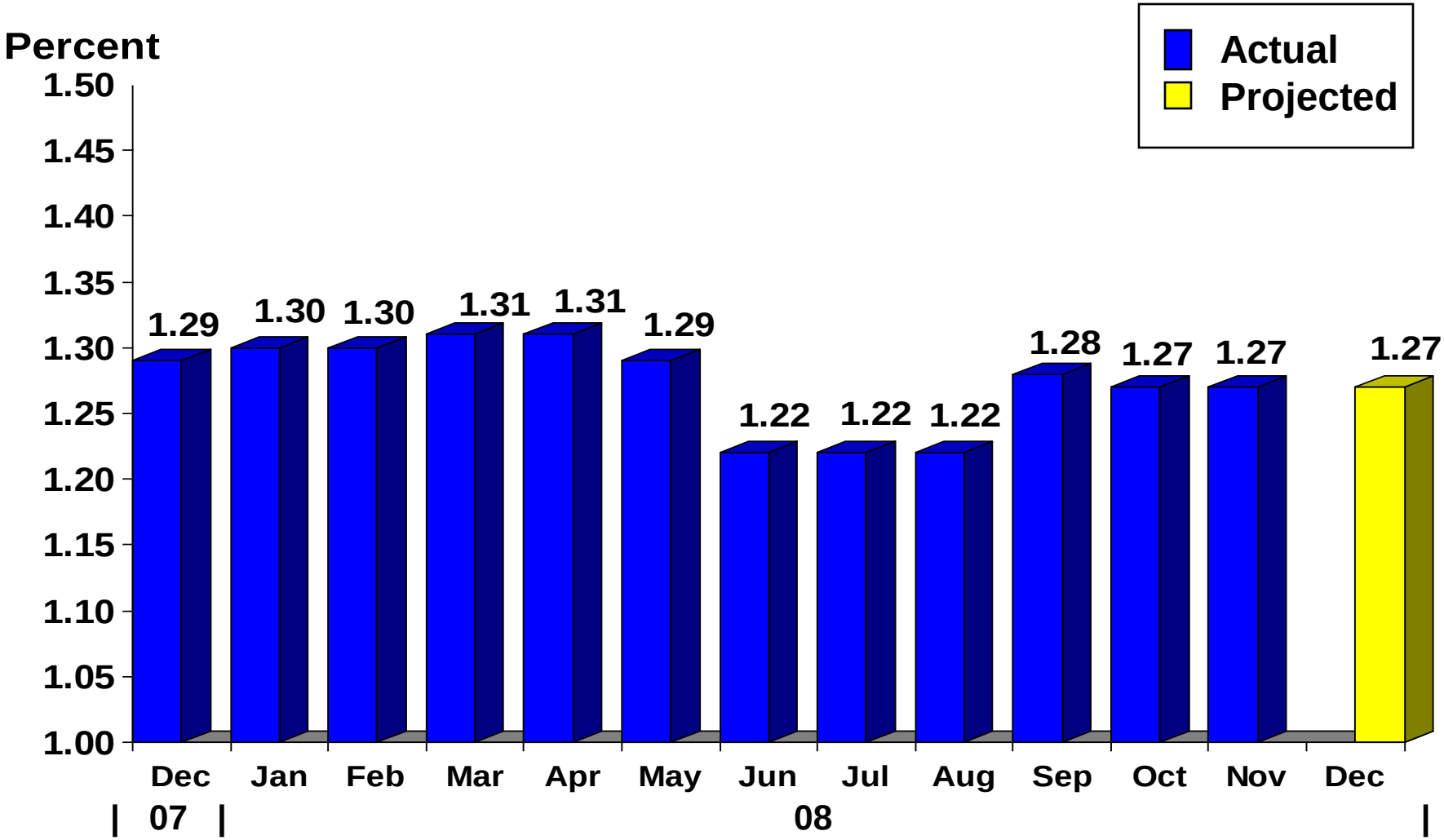
YIELD COMPARISONS
DECEMBER 31, 2008



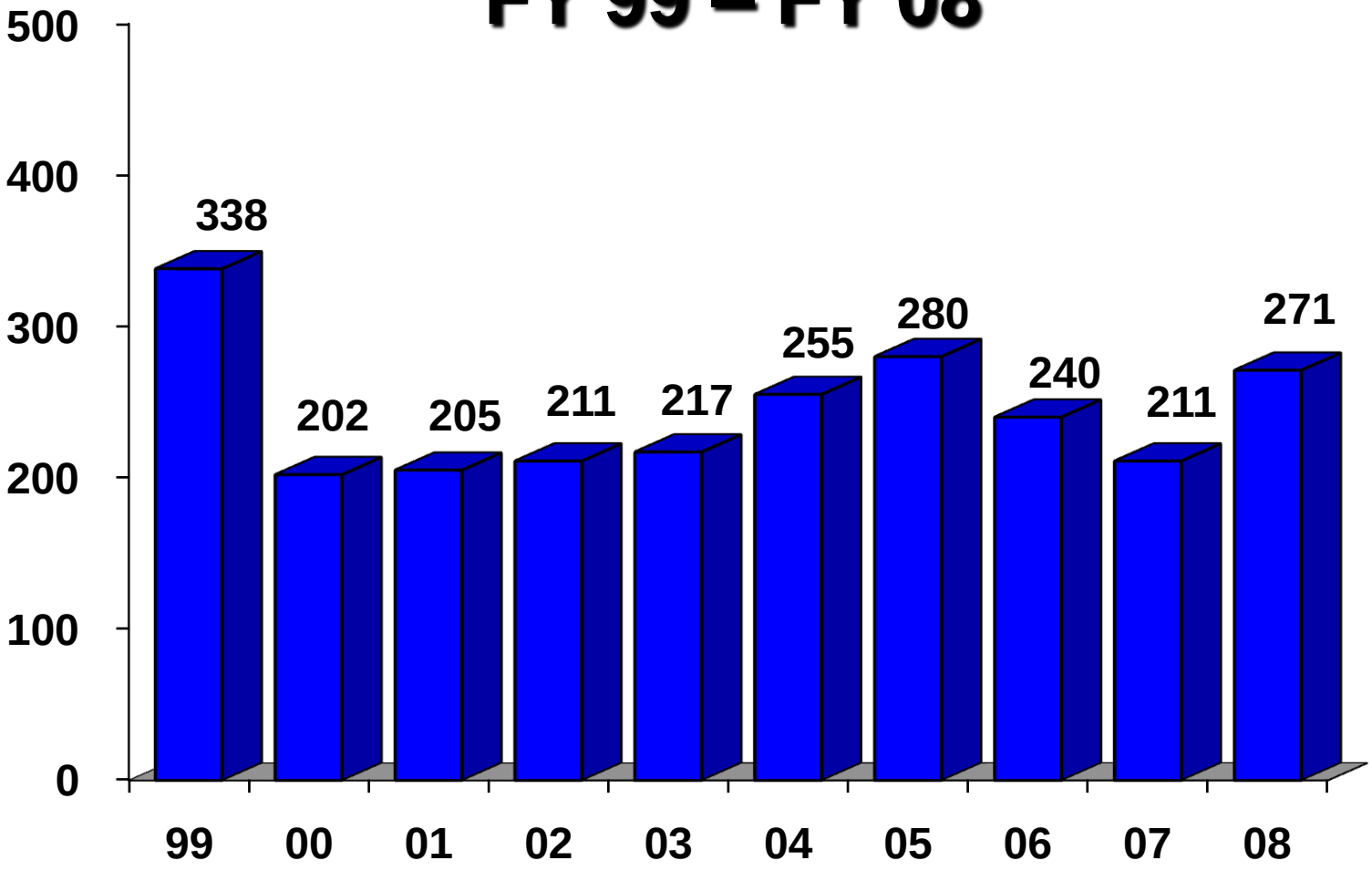
MATURITY SCHEDULE
DECEMBER 31, 2008



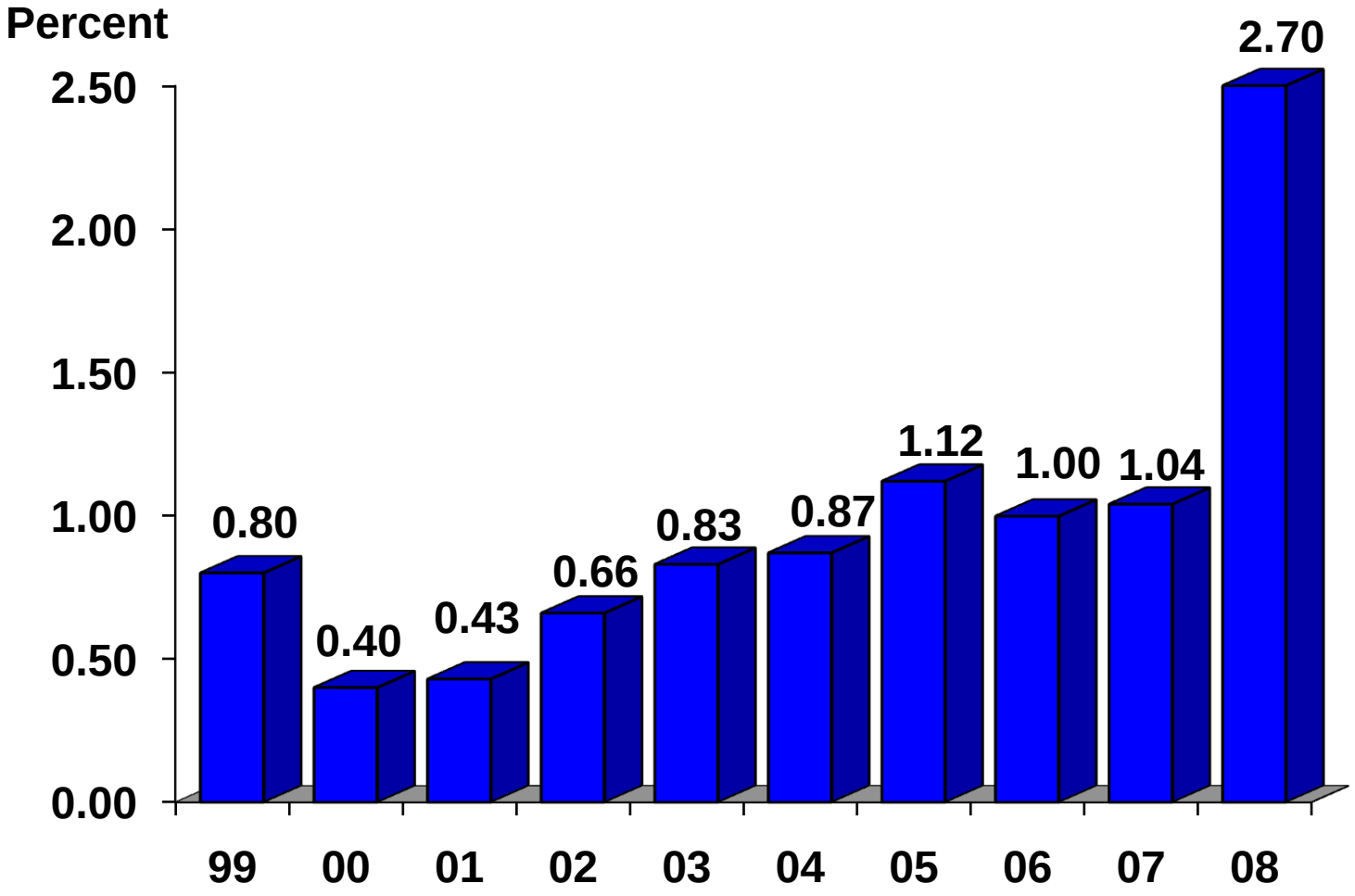
NCUSIF EQUITY RATIO
DECEMBER 31, 2008



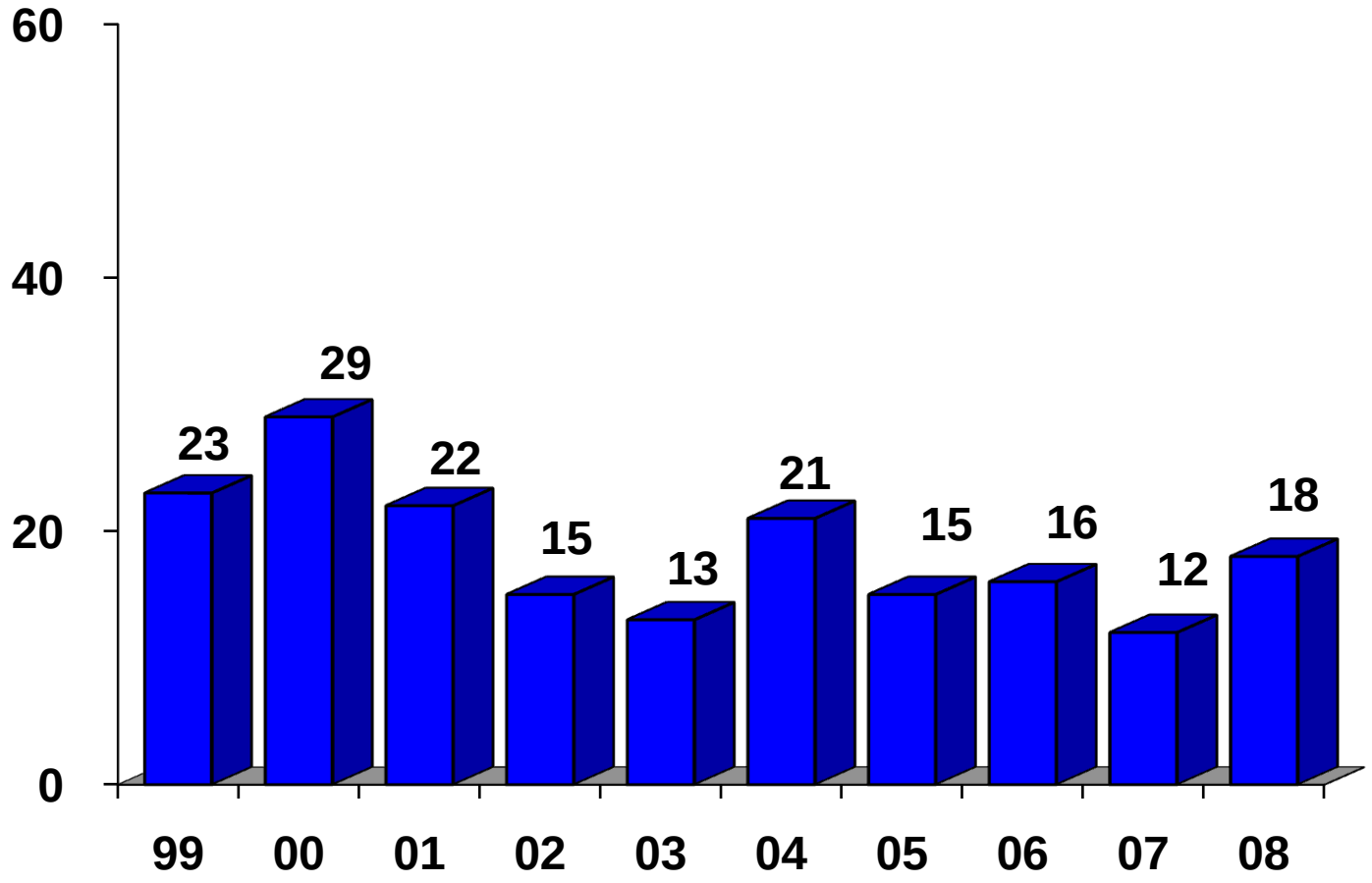
Number of Problem Credit Unions
CAMEL Code 4/5
FY 99 – FY 08



Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 99 – FY 08



Number of Credit Union Failures
FY 99 – FY 08



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and clicking **NCUSIF Statements**