

NCUSIF and TCCUSF Statistics October 31, 2009

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

REVENUE AND EXPENSE

OCTOBER 31, 2009

(In Millions)

	October		Year-to-Date	
	Actual	Budgeted	Actual	Budgeted
Gross Income:				
Investment Income	14.8	14.0	159.3	153.7
Premium Income	0.2	0.0	800.2	1,834.7
Other Income	3.9	0.1	31.6	0.7
Less Expenses:				
Operating Expense	10.3	8.2	108.8	80.9
Insurance Loss Expense - Natural Person	171.0	20.0	527.6	200.0
Net Income (Loss)	(162.4)	(14.1)	354.7	1,708.2

NCUSIF

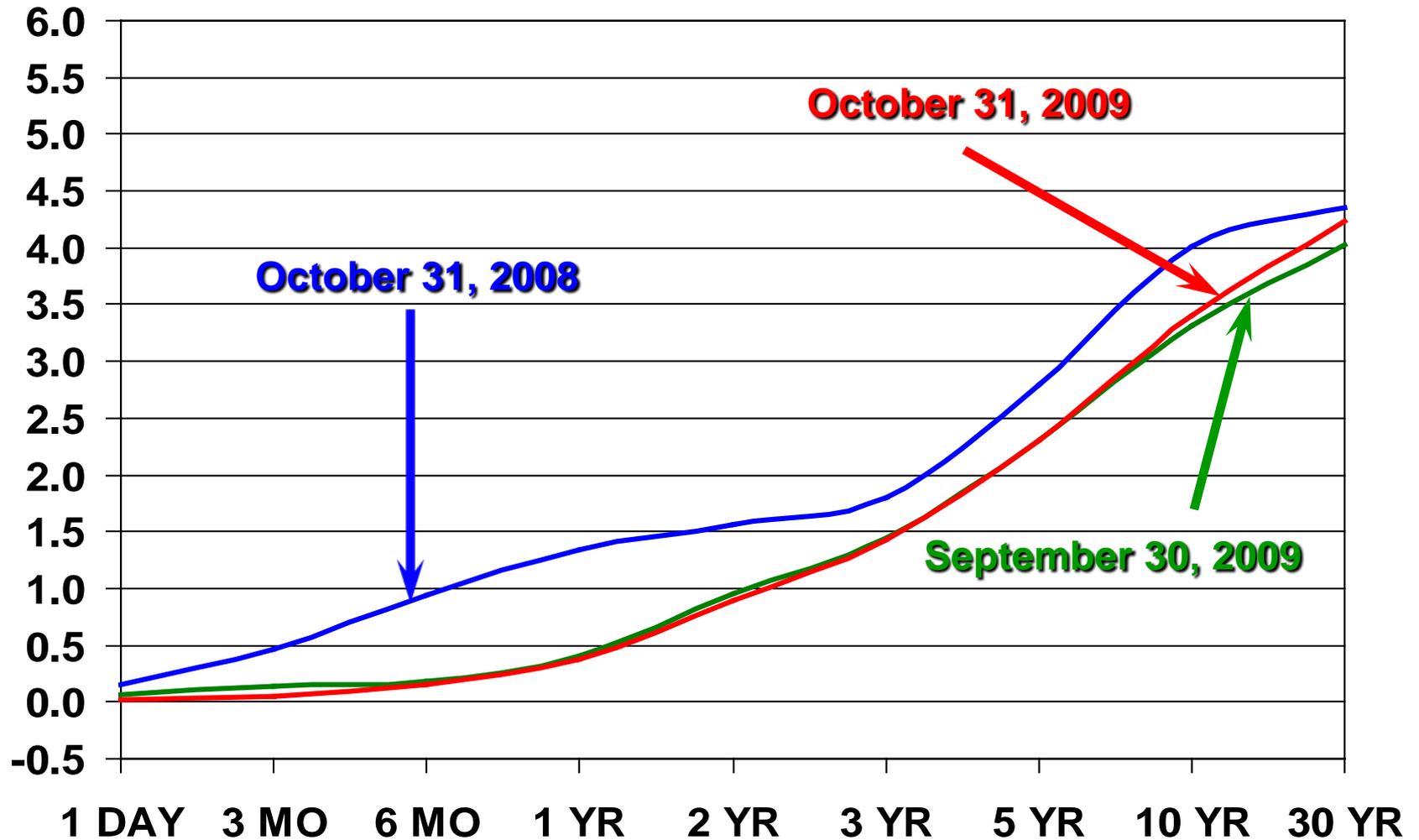
Insurance Loss Expense And Changes to the Reserves October 31, 2009

(In Millions)

	October	Year-to-Date
Beginning Reserve Balance	520.8	278.3
Insurance Loss Expense - Natural Person CU	171.0	527.6
Recoveries - Natural Person CU	2.3	13.2
Less Charges - Natural Person CU	21.3	146.3
Ending Reserve Balance	672.8	672.8

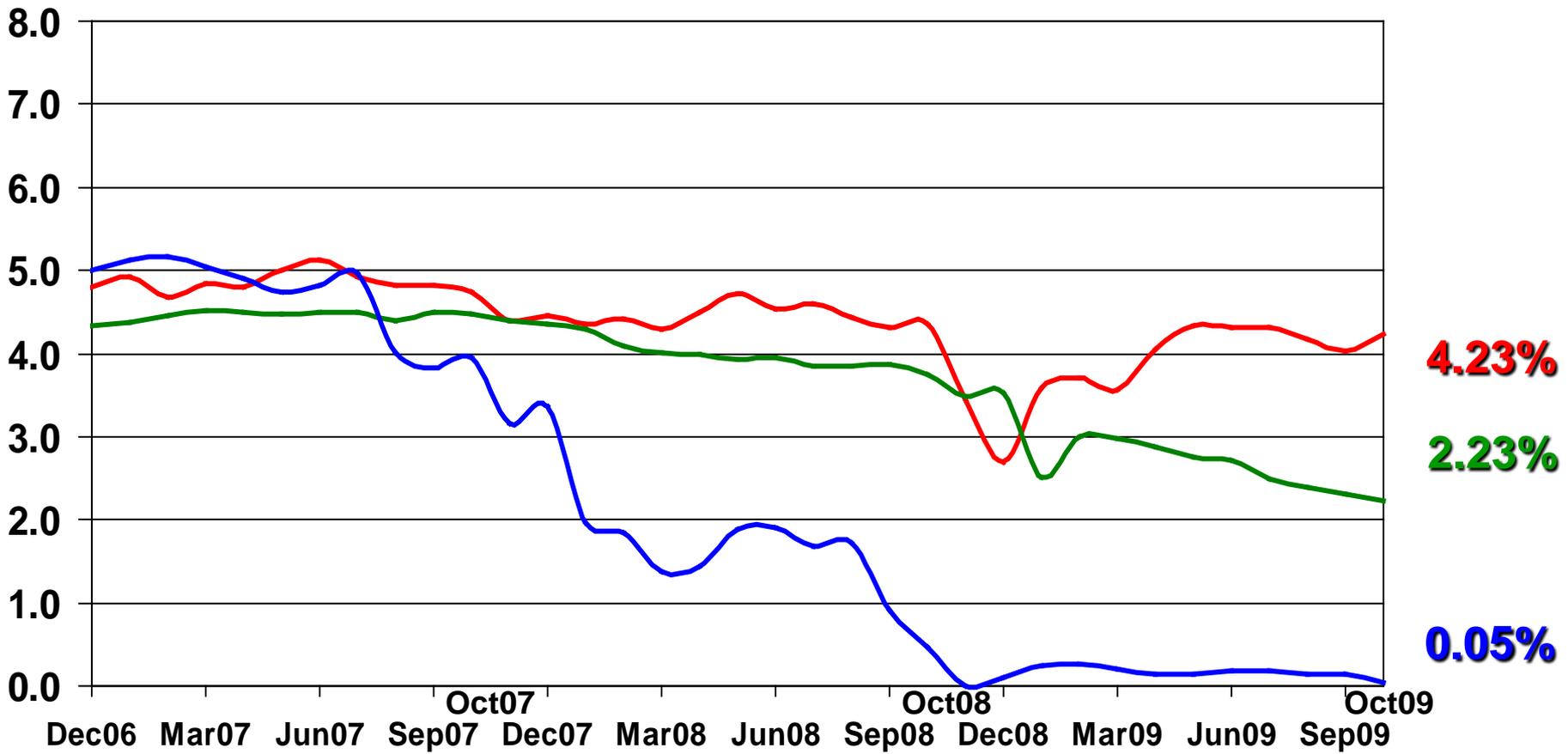
TREASURY YIELD CURVE

Percent



YIELD COMPARISONS OCTOBER 31, 2009

Percent

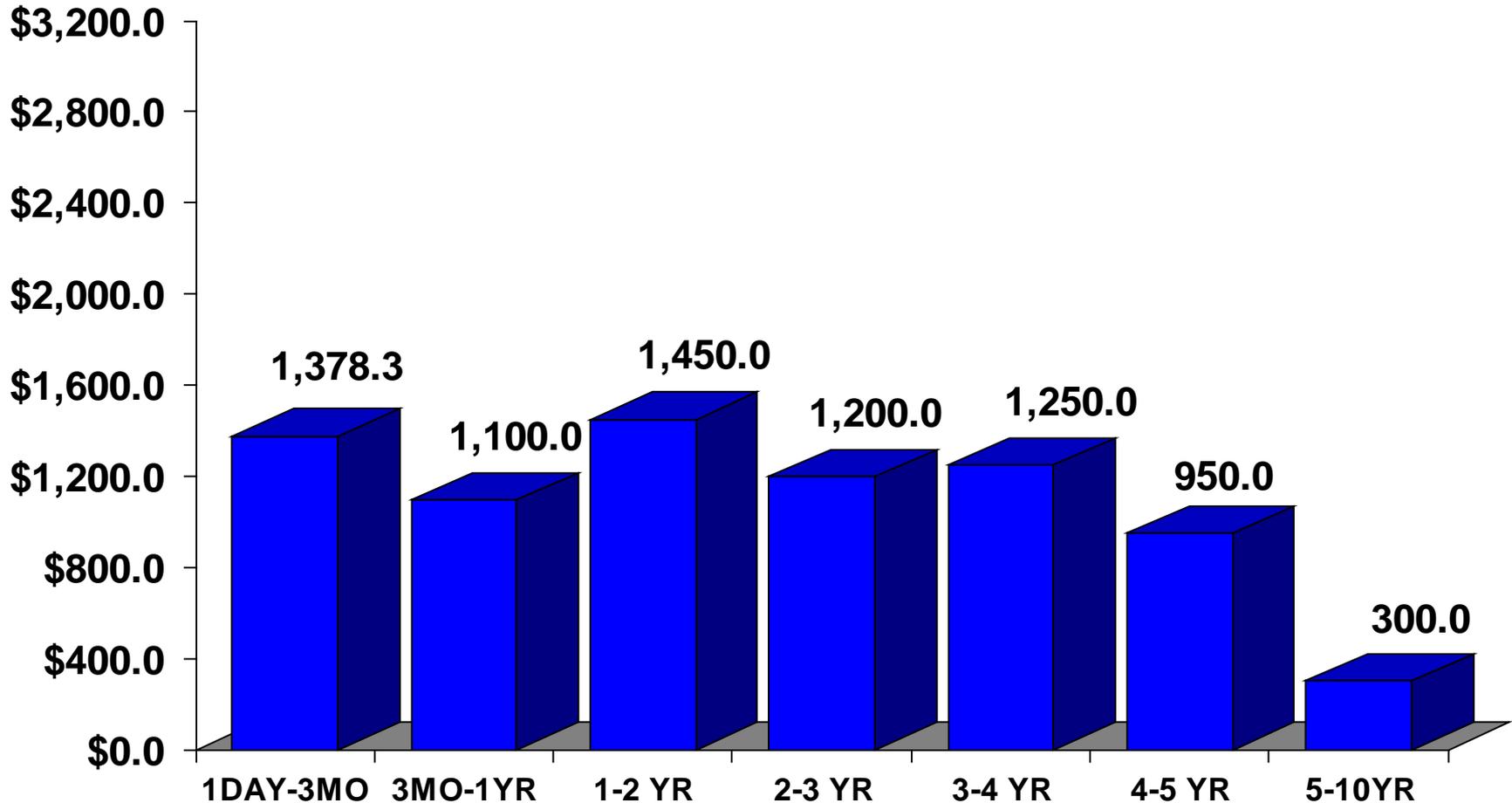


— 30-Year Bond — NCUSIF Yield — 90-Day T- Bill

MATURITY SCHEDULE

OCTOBER 31, 2009

Millions



NCUSIF EQUITY RATIO

OCTOBER 31, 2009

Percent

1.50

1.45

1.40

1.35

1.30

1.25

1.20

1.15

1.10

1.05

1.00

Actual
Projected

1.26

1.28

1.28

1.30

1.30

1.30

1.30

1.30

1.30

1.30

1.28

1.28

1.28

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

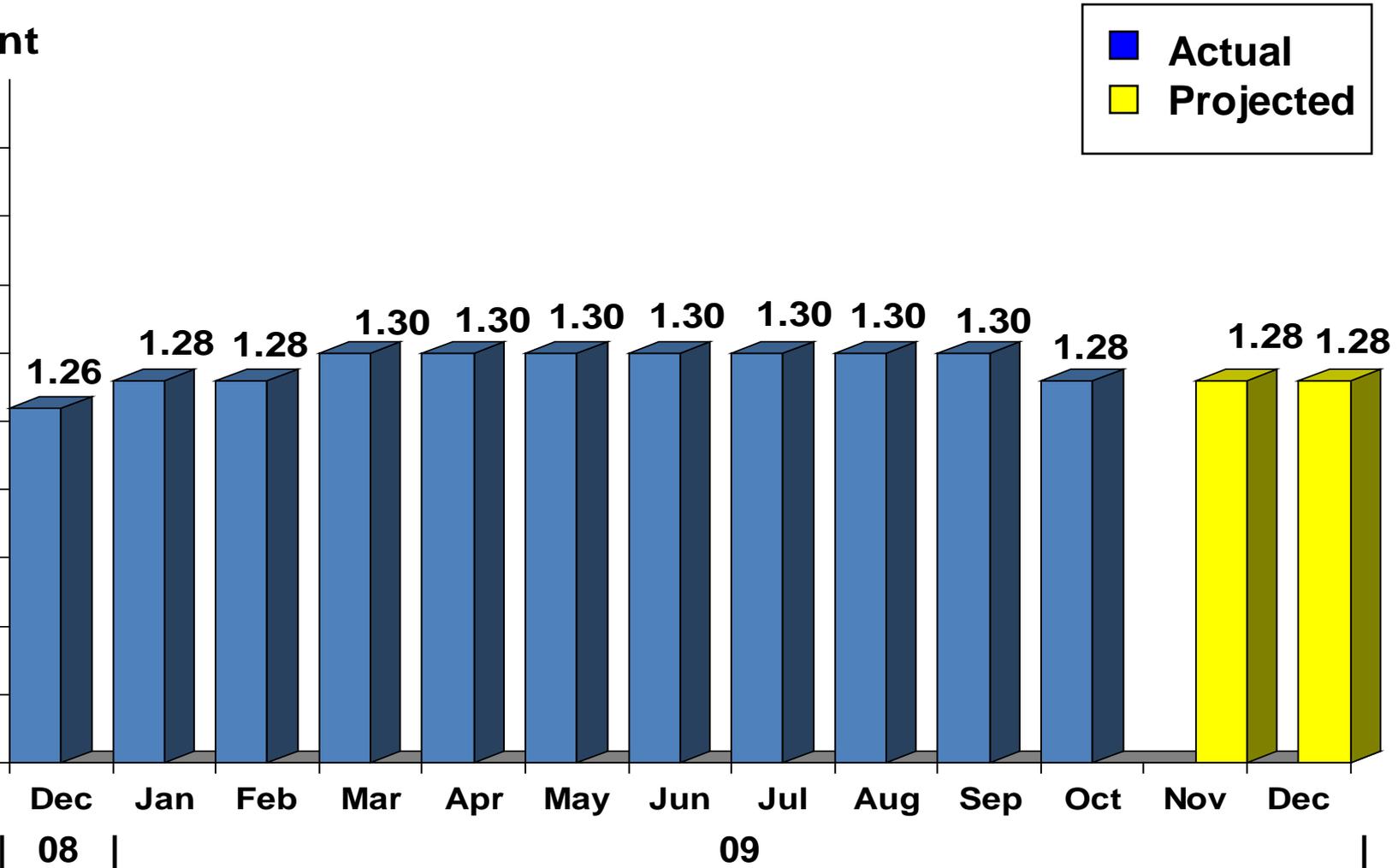
Nov

Dec

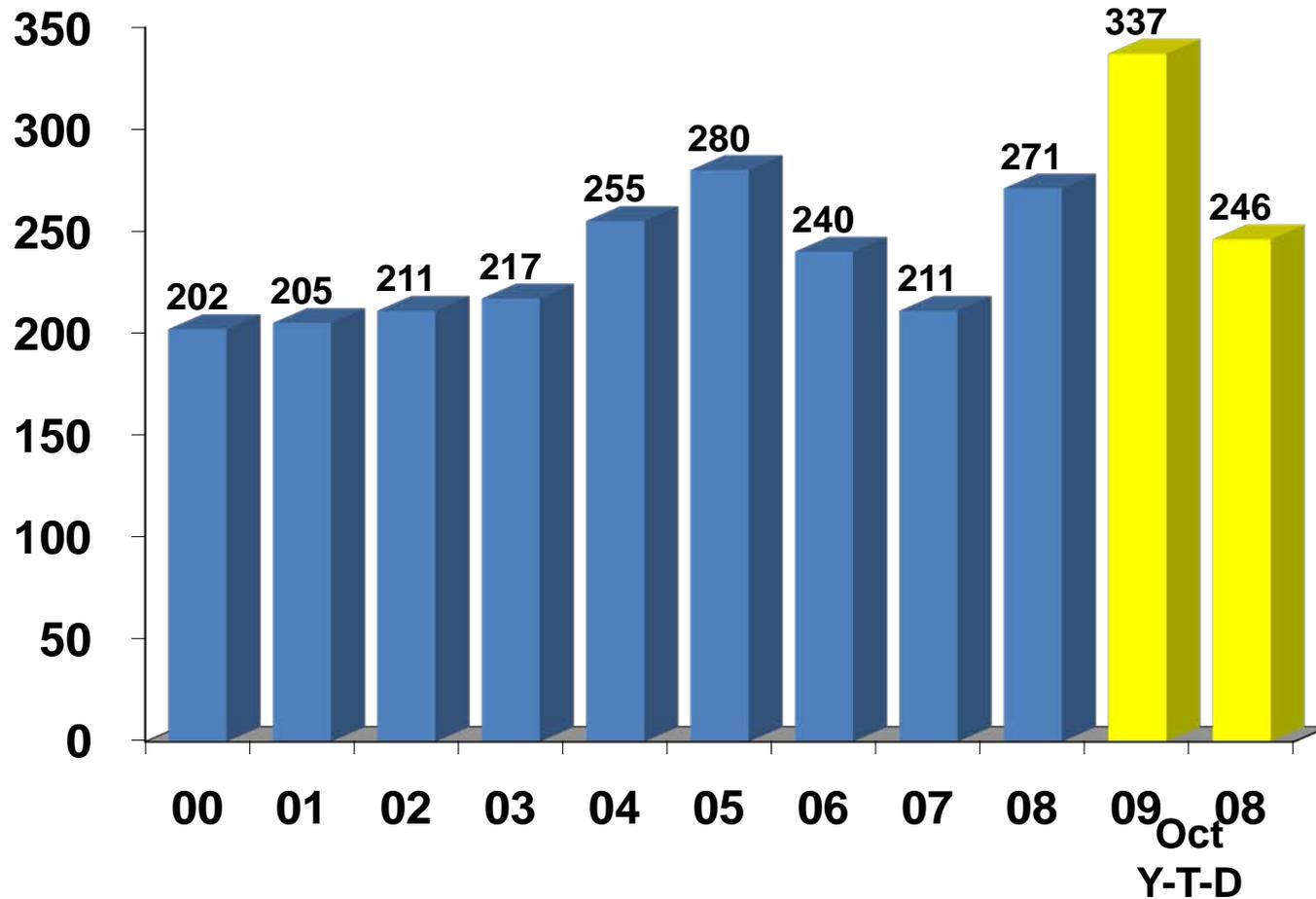
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09

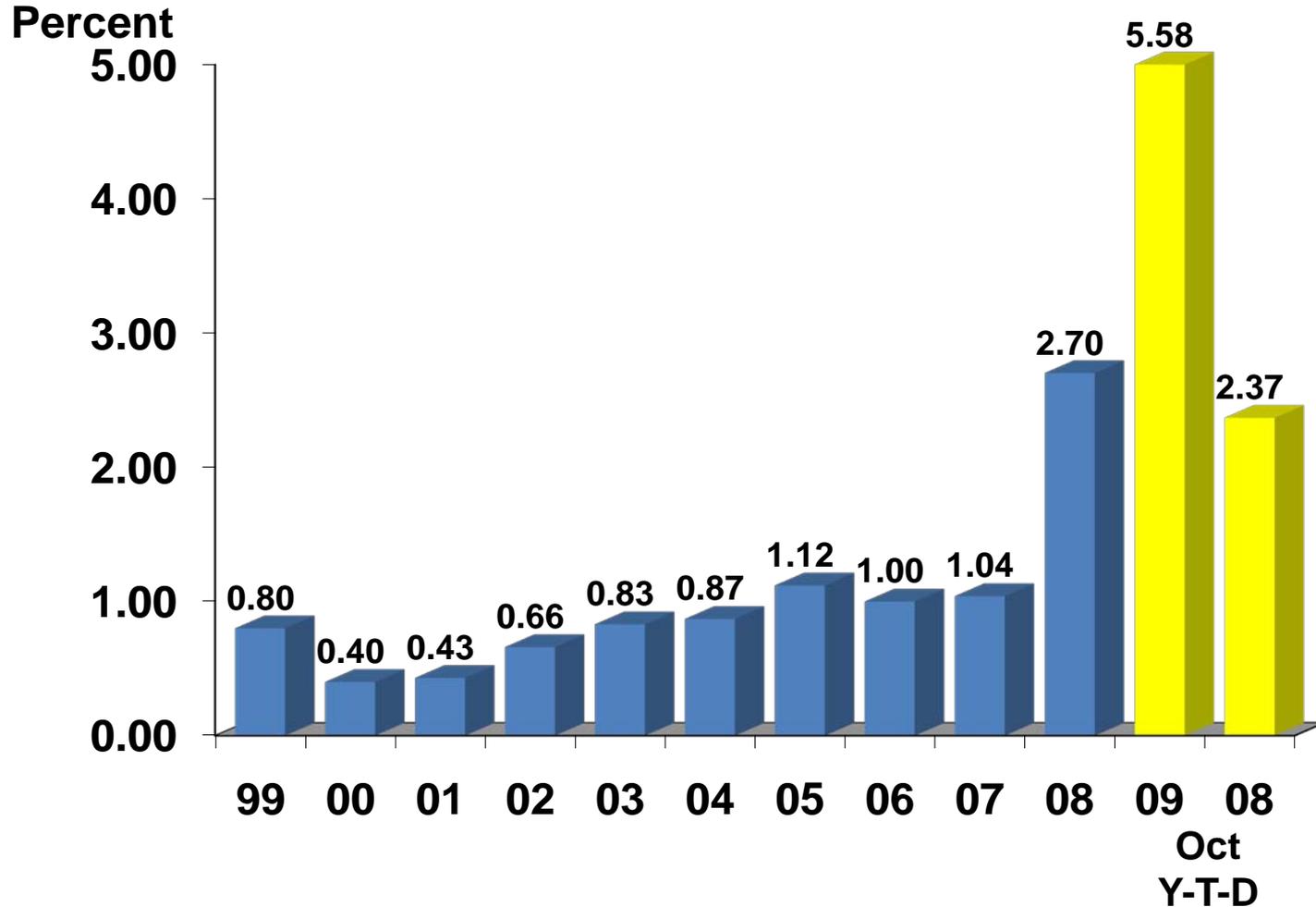
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Number of Problem Credit Unions CAMEL Code 4/5 FY 00 – FY 09

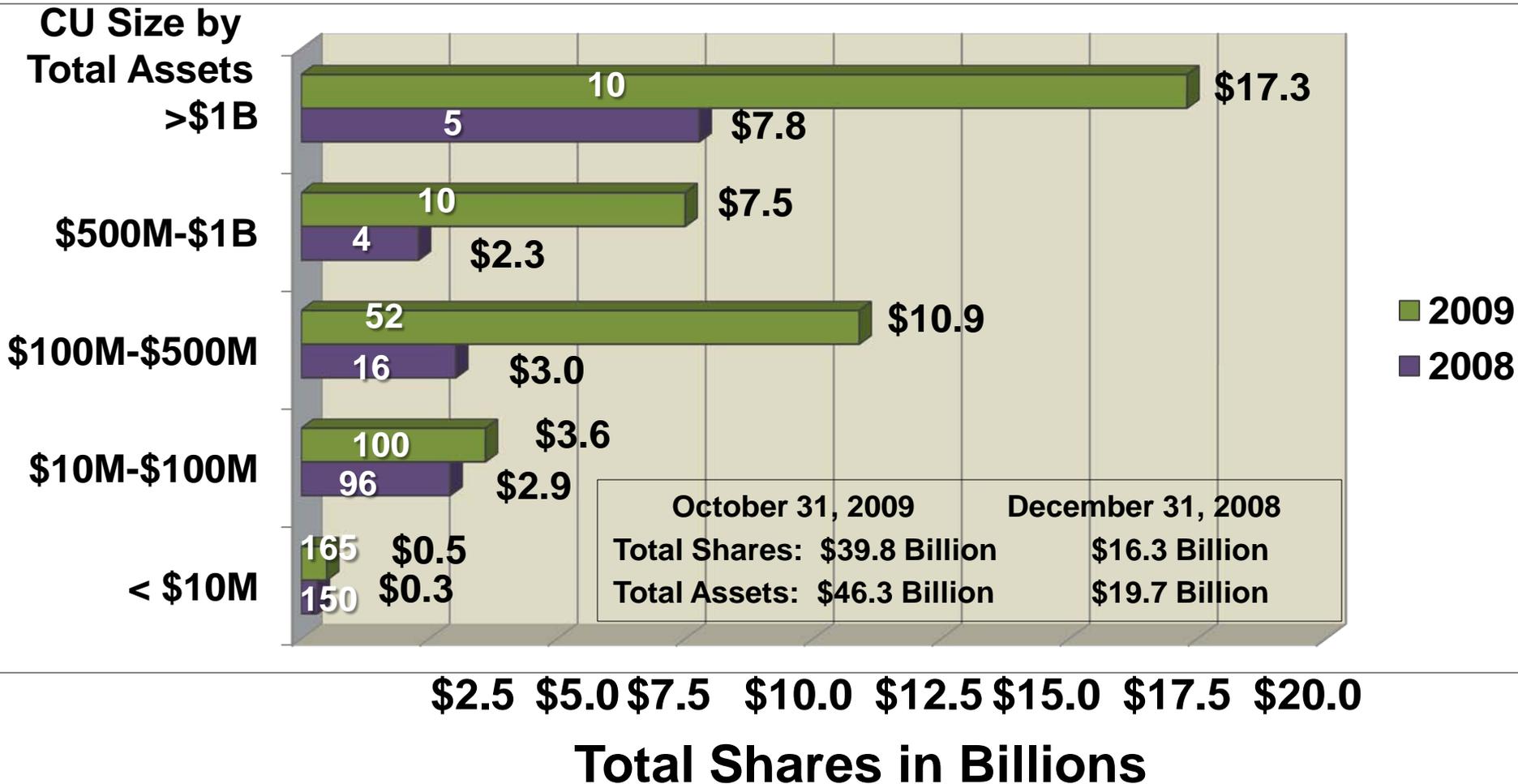


Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 00 – FY 09



CAMEL Code 4&5 Comparison

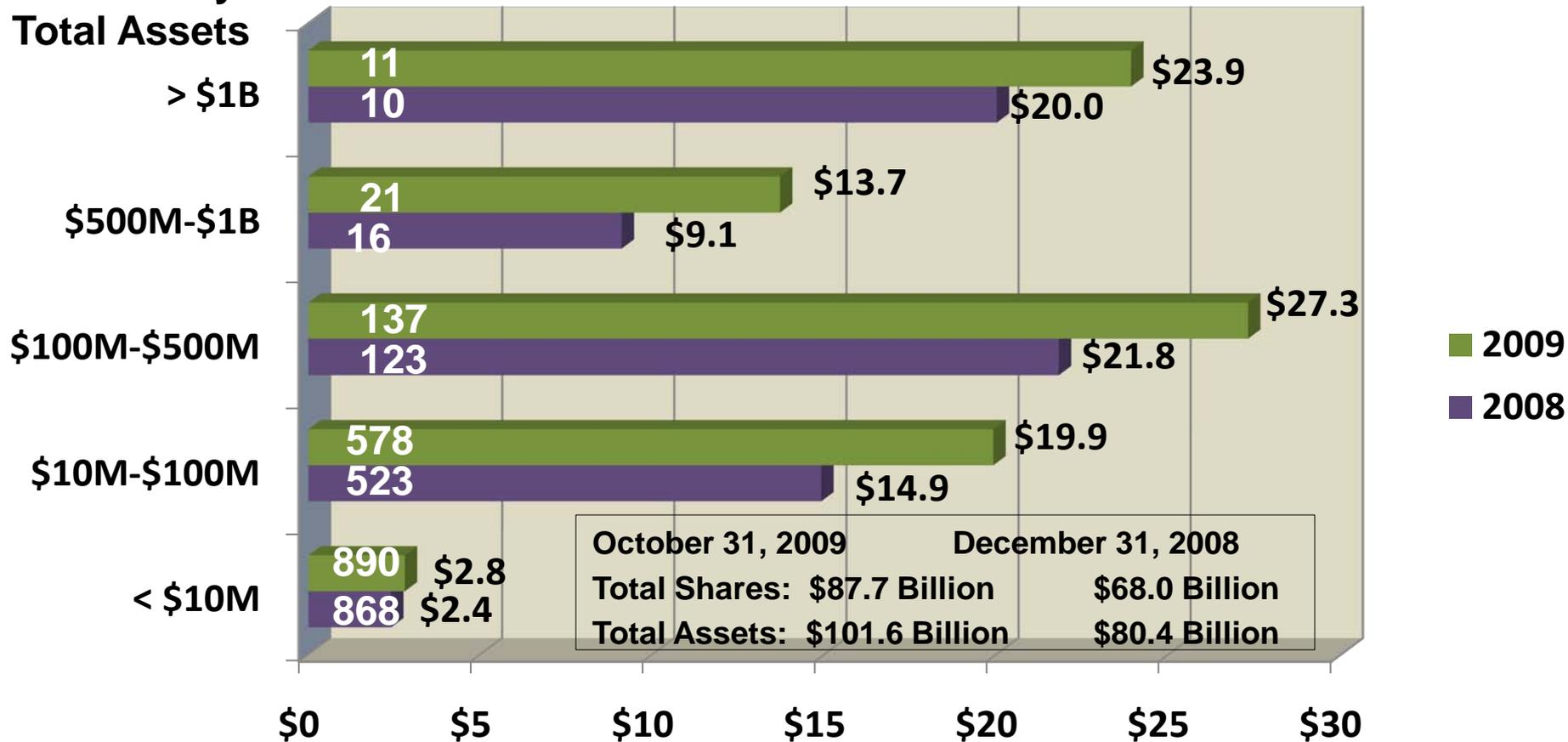
October 31, 2009 to December 31, 2008



CAMEL Code 3 Comparison

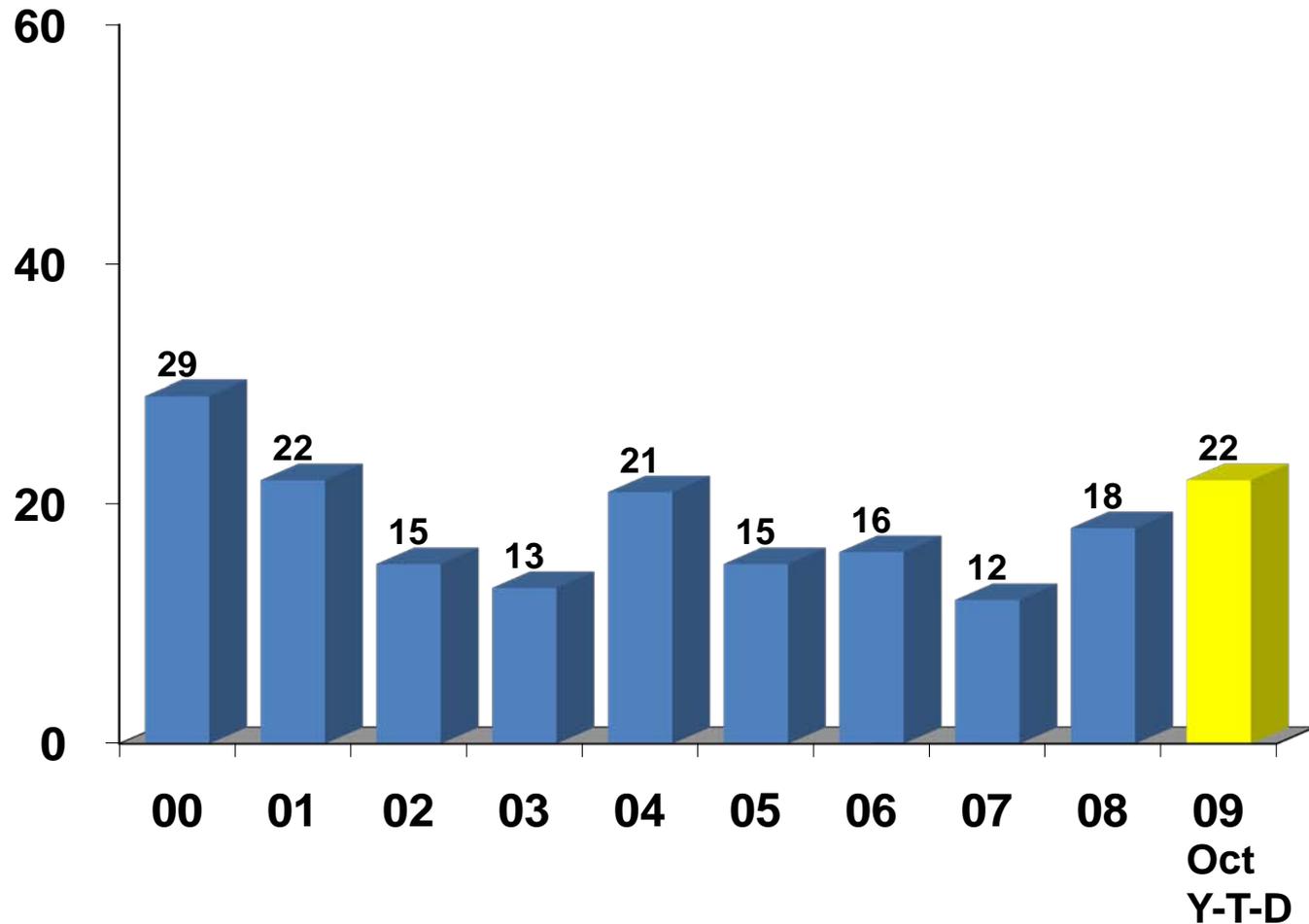
October 31, 2009 to December 31, 2008

CU Size by
Total Assets



Total Shares in Billions

Number of Credit Union Failures FY 00 – FY 09



TEMPORARY CORPORATE CREDIT UNION STABLIZATION FUND BALANCE SHEET OCTOBER 31, 2009

	October 2009	September 2009
ASSETS:		
Cash and cash equivalents	\$ 31,038,439	\$ 30,346,849
Notes Receivable - Capital Note	1,000,000,000	1,000,000,000
Premium Assessment Receivable	337,800,000	337,800,000
TOTAL ASSETS	\$ 1,368,838,439	\$ 1,368,146,849
 LIABILITIES:		
Notes Payable - US Treasury	\$ 1,000,000,000	\$ 1,000,000,000
Provision for Corporate CU Losses	5,331,300,000	5,331,300,000
Interest Payable - US Treasury	1,753,422	1,328,764
Deferred Reveune - TCCULGP Fees	31,032,926	30,342,414
Other Payables	-	-
TOTAL LIABILITIES	\$ 6,364,086,348	\$ 6,362,971,178
 EQUITY:		
Retained Earnings	\$ (4,995,247,912)	\$ (4,994,824,329)
TOTAL LIABILITIES & EQUITY	\$ 1,368,838,436	\$ 1,368,146,849

TEMPORARY CORPORATE CREDIT UNION STABLIZATION FUND STATEMENT OF OPERATIONS OCTOBER 31, 2009

	October 2009	September 2009	CY to Date 2009
REVENUES:			
Premium	\$ -	\$337,800,000.00	\$ 337,800,000
Interest	1,075	1,711	5,510
TOTAL INCOME	<u>\$ 1,075</u>	<u>\$ 337,801,711</u>	<u>\$ 337,805,510</u>
EXPENSES:			
Corporate CU Expense	\$ -	\$354,430,000.00	\$ 5,331,300,000
Interest Expense	424,658	410,956	\$ 1,753,422
TOTAL EXPENSE	<u>\$ 424,658</u>	<u>\$ 354,840,956</u>	<u>\$ 5,333,053,422</u>
NET LOSS	<u>\$ (423,583)</u>	<u>\$ (17,039,245)</u>	<u>\$ (4,995,247,912)</u>



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NCUSIF Statements

Insurance Loss Expense to Provision for Credit Union Losses (Reserves) FY 99 - FY 09

Millions

