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NCUA

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

NCUSIF and TCCUSF Statistics

DECEMBER 31, 2010

(Preliminary/Unaudited)

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

AGENDA

I. NCUSIF

II. TCCUSF

NCUSIF

REVENUE AND EXPENSE

December 31, 2010

(Preliminary & Unaudited)

(In Millions)

	December		YTD	YTD
	Actual	Budgeted	Actual	Budget
Gross Income:				
Premium Income	0.0	0.0	929.5	0.0
Investment Income	19.4	18.0	216.9	216.0
Other Income	0.0	4.5	41.6	54.8
Less Expenses:				
Operating Expense	10.0	15.0	155.3	176.3
Insurance Loss Expense	54.8	62.5	749.1	750.0
Net Income (Loss)	(45.4)	(55.0)	283.6	(655.5)

NCUSIF

Insurance Loss Expense And Changes to the Reserves

December 31, 2010

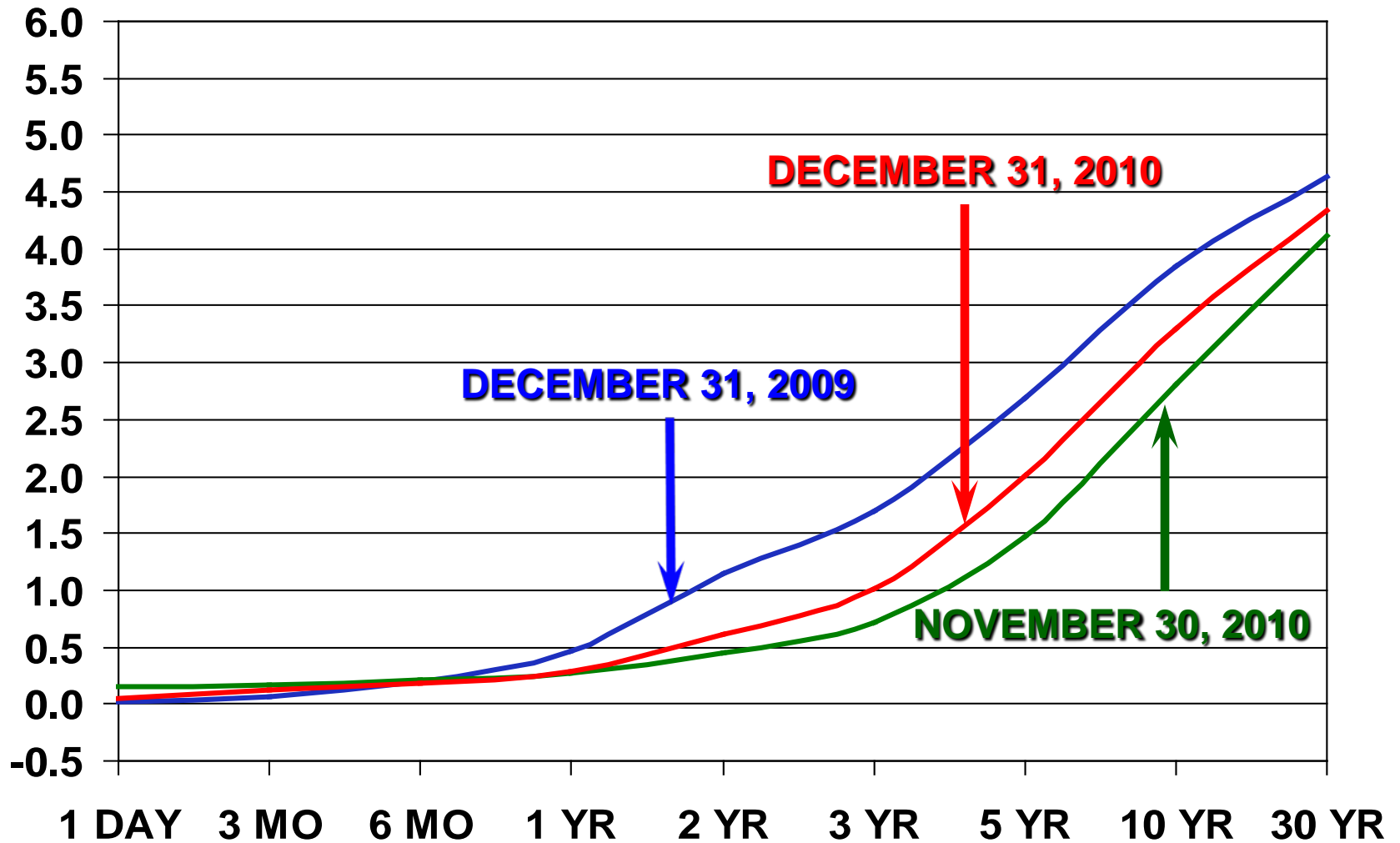
(Preliminary & Unaudited)

(In Millions)

	December	Year-to-Date
Beginning Reserve Balance	1,212.5	758.7
Insurance Loss Expense - Natural Person CU	54.8	749.1
Recoveries - Natural Person CU	2.3	71.2
Less Charges - Natural Person CU	7.8	317.2
Ending Reserve Balance	1,261.8	1,261.8

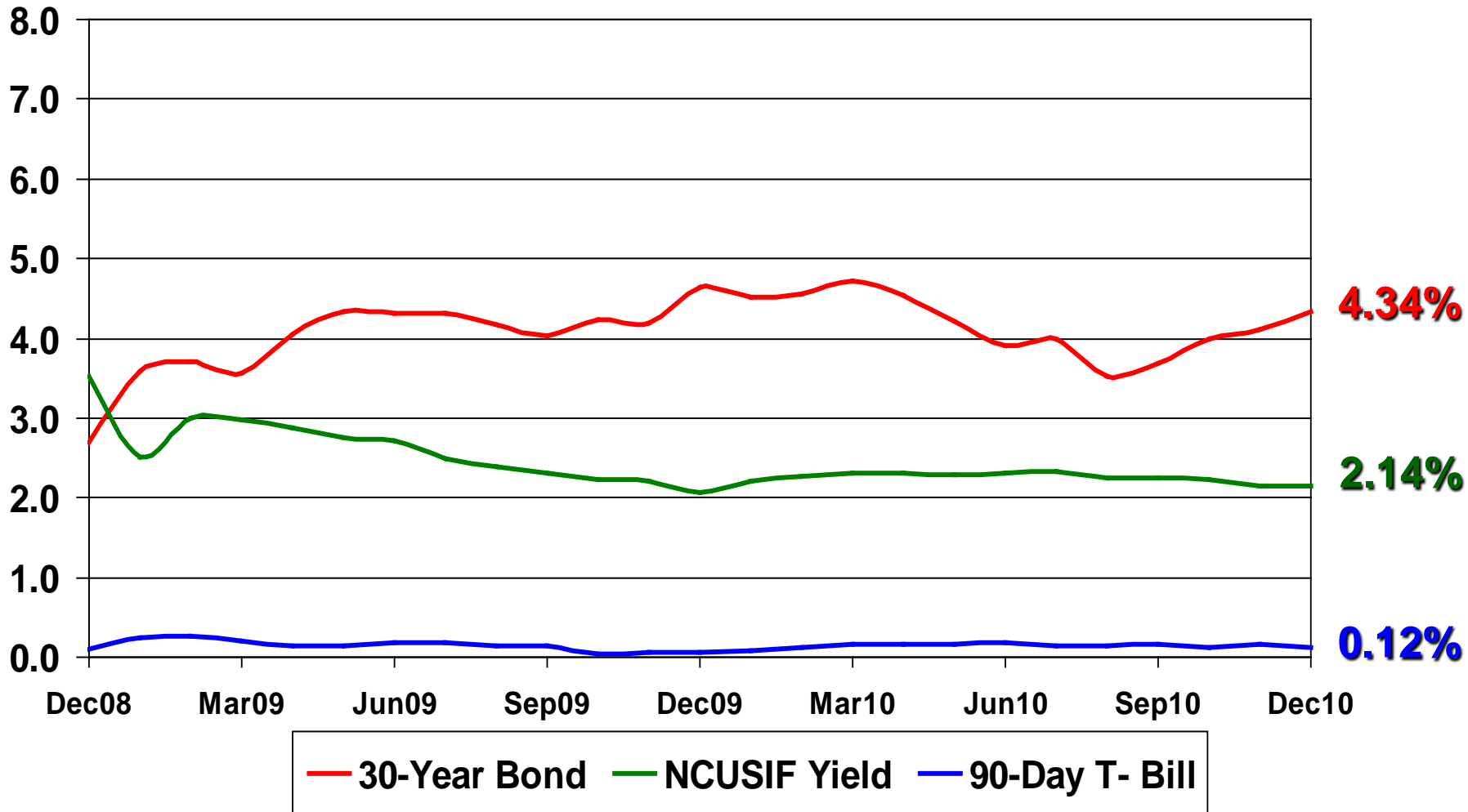
TREASURY YIELD CURVE

Percent



YIELD COMPARISONS DECEMBER 31, 2010

Percent



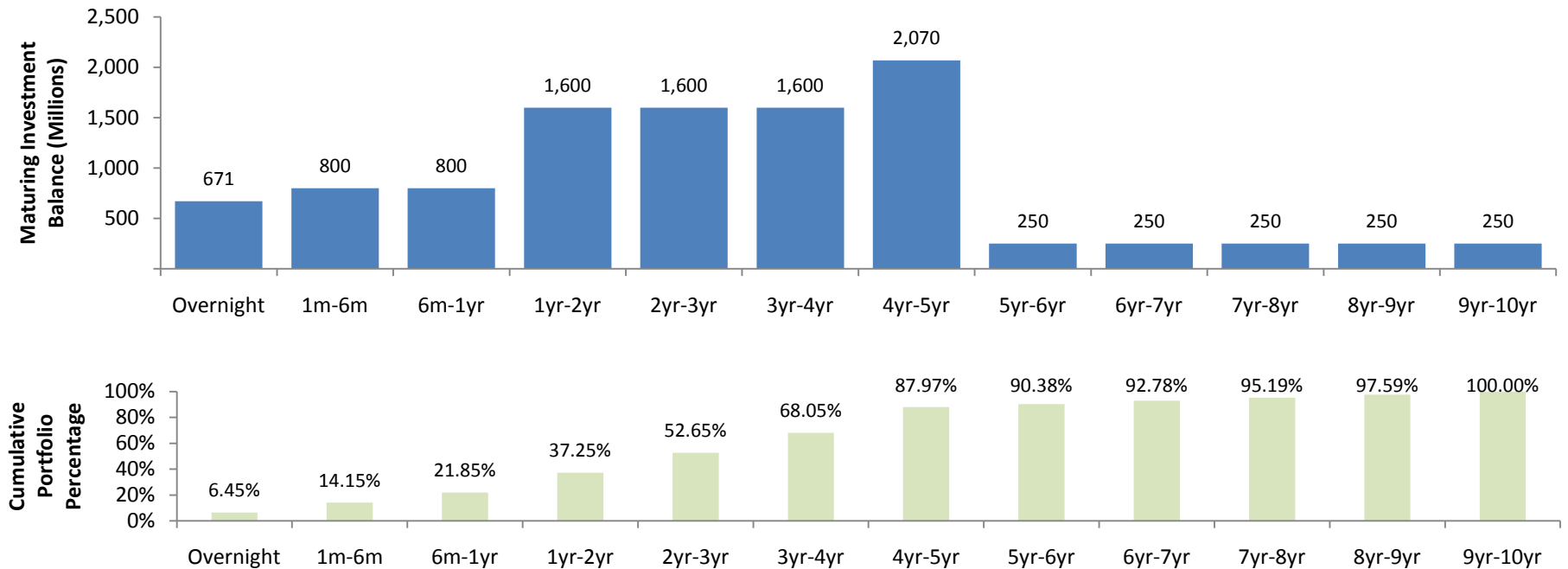
12/31/2010 SIF Portfolio

Investment Balance: \$10.391 Billion

Weighted Average Life: 3.06 years

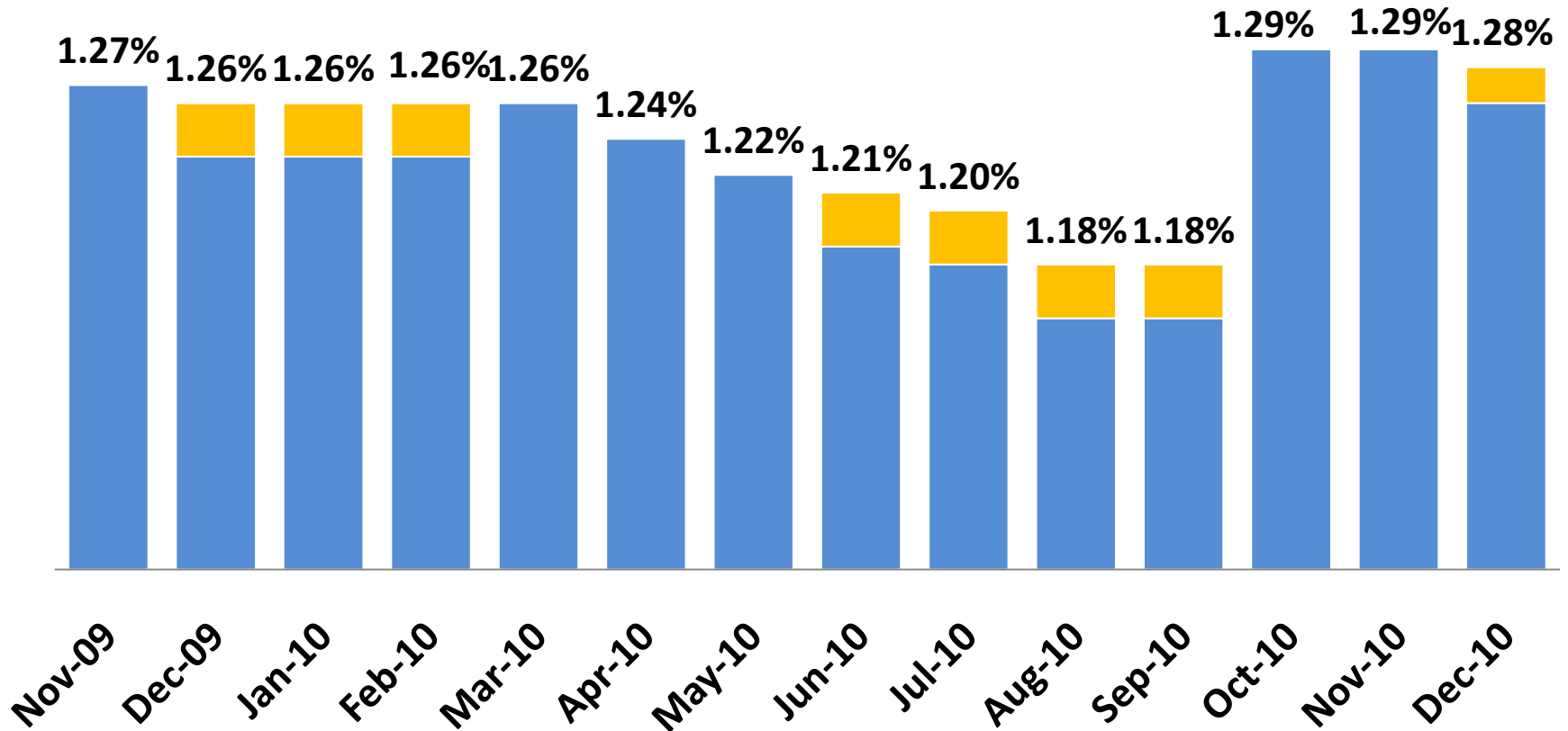
Weighted Average Yield: 2.14%

Maturity Schedule:



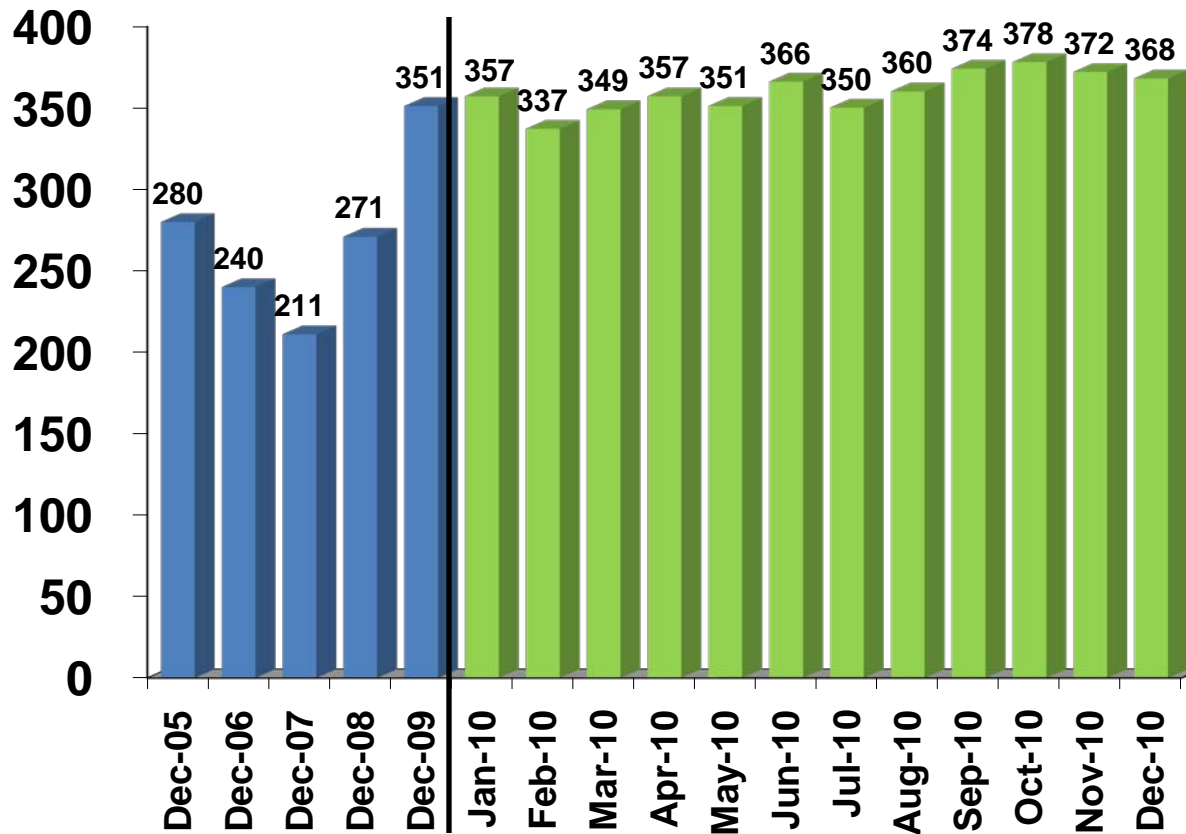
Source: 12/31/2010 TAXLOT Report

NCUSIF Equity Ratio

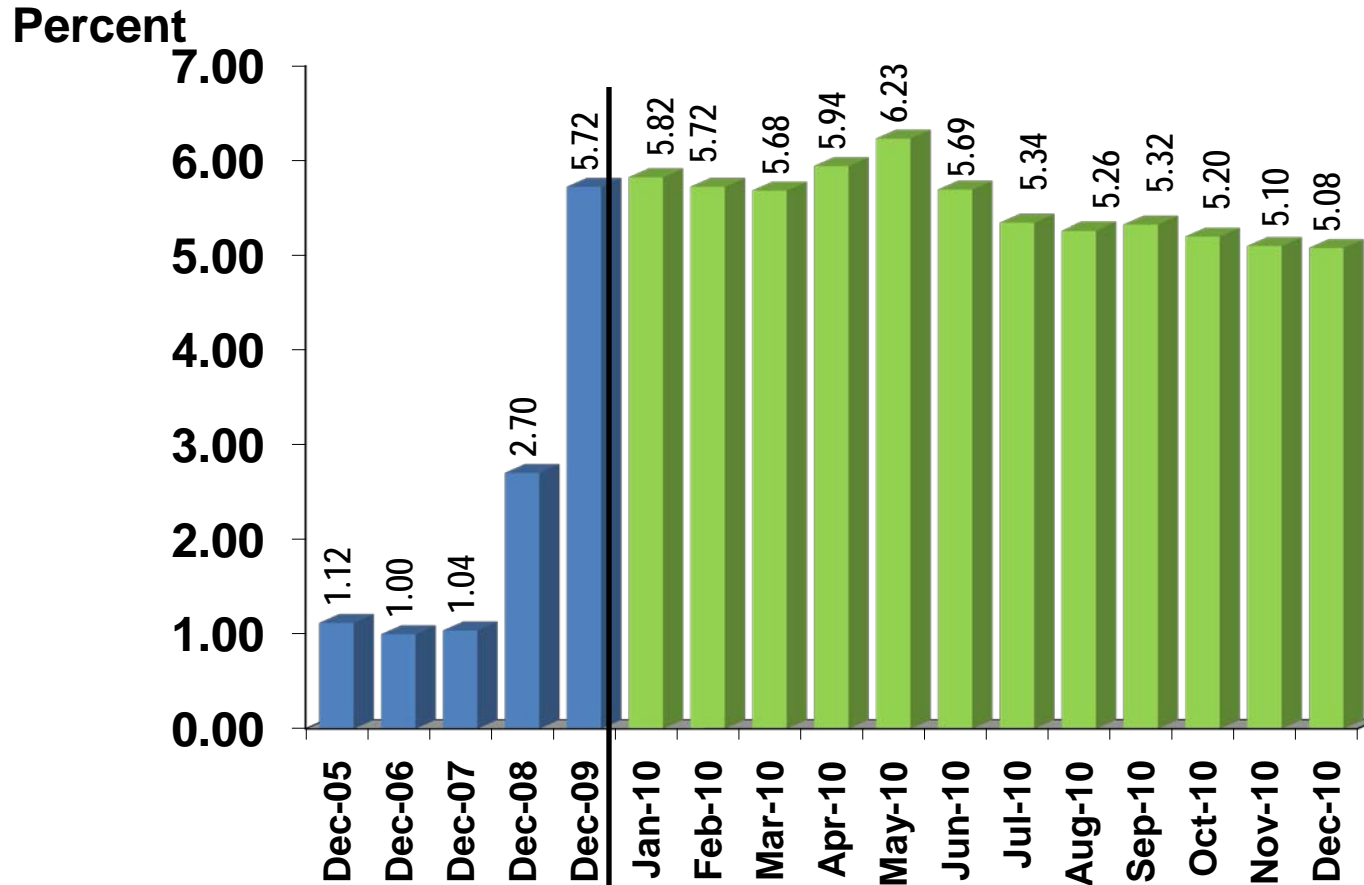


Capitalization deposit to be collected based on bi-annual insured share adjustment

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

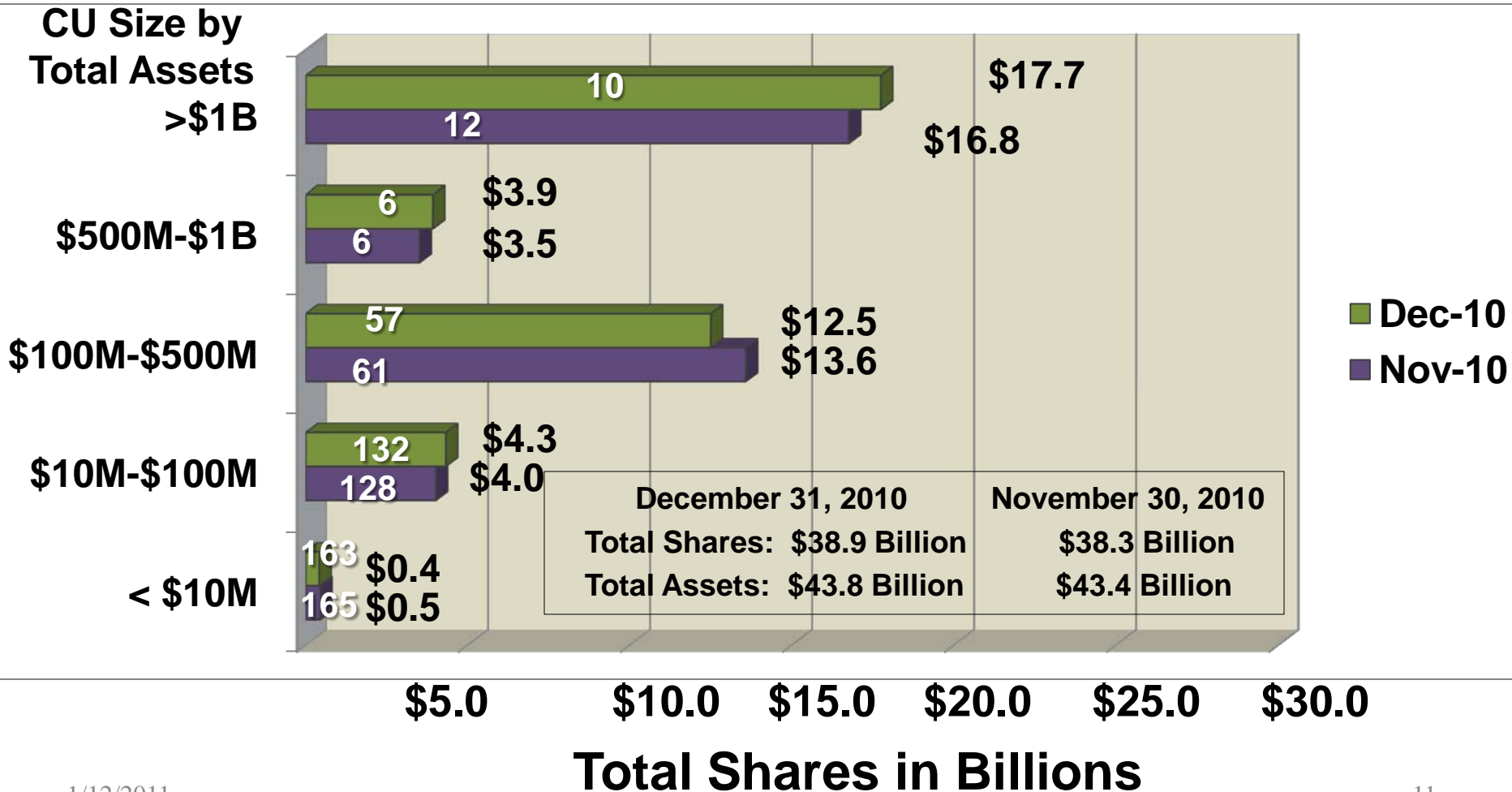


Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 05 – FY 10

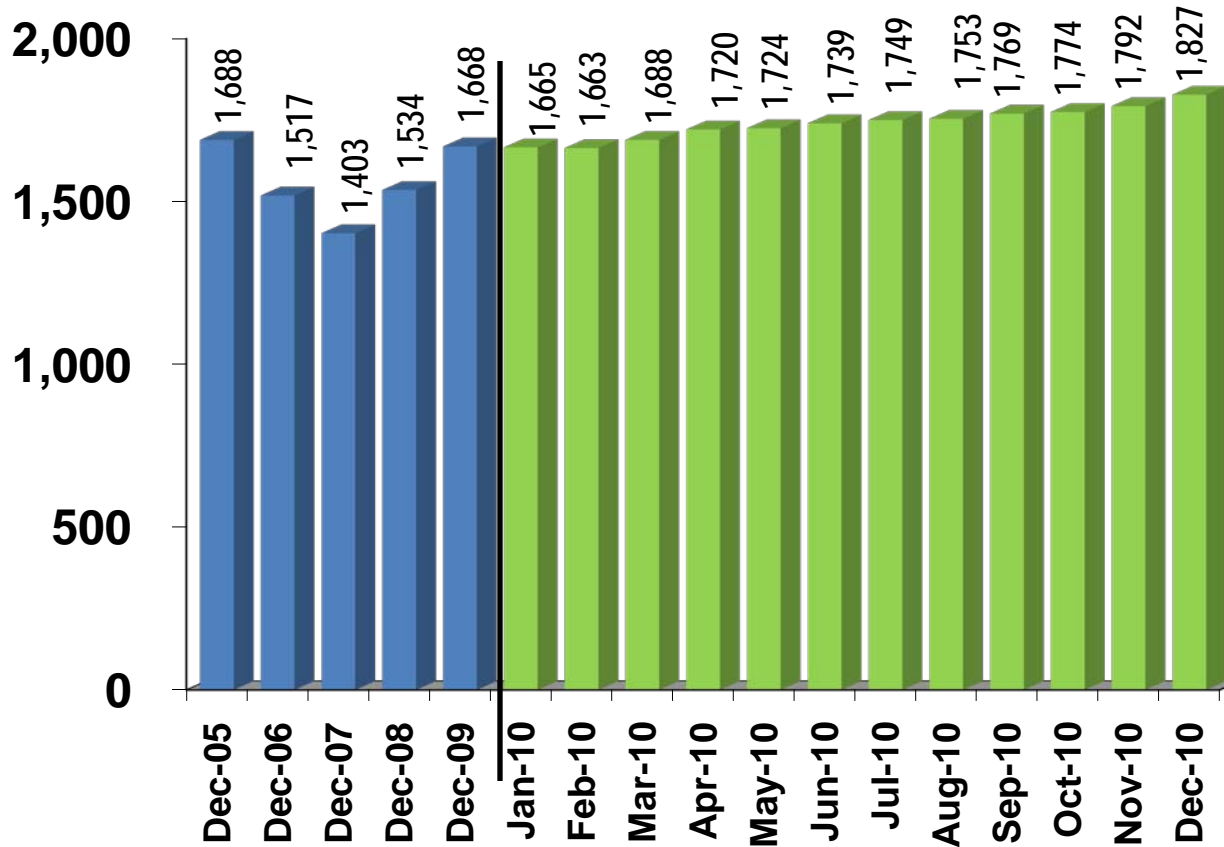


CAMEL Code 4&5 Comparison

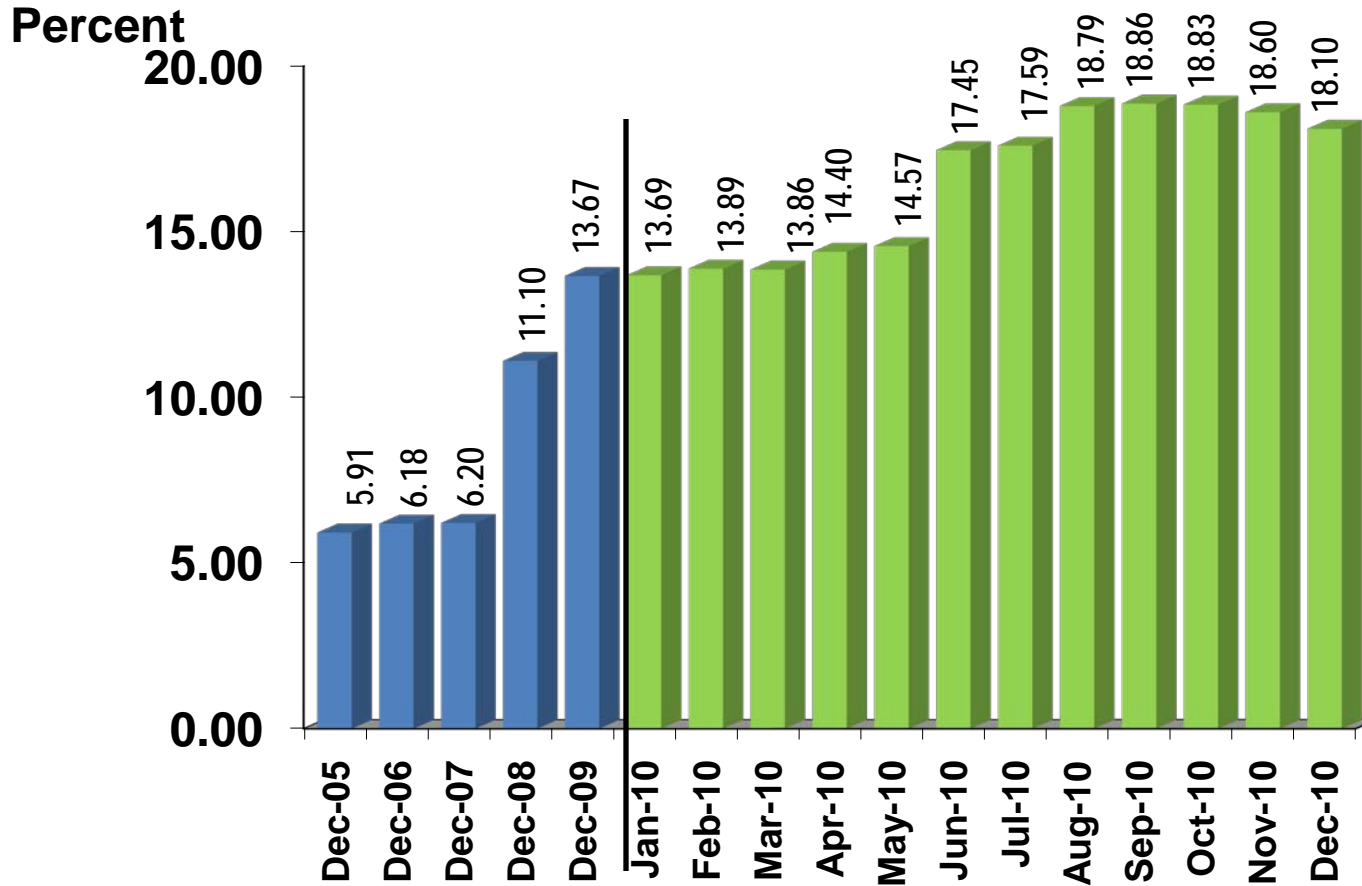
November 30, 2010 to December 31, 2010



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

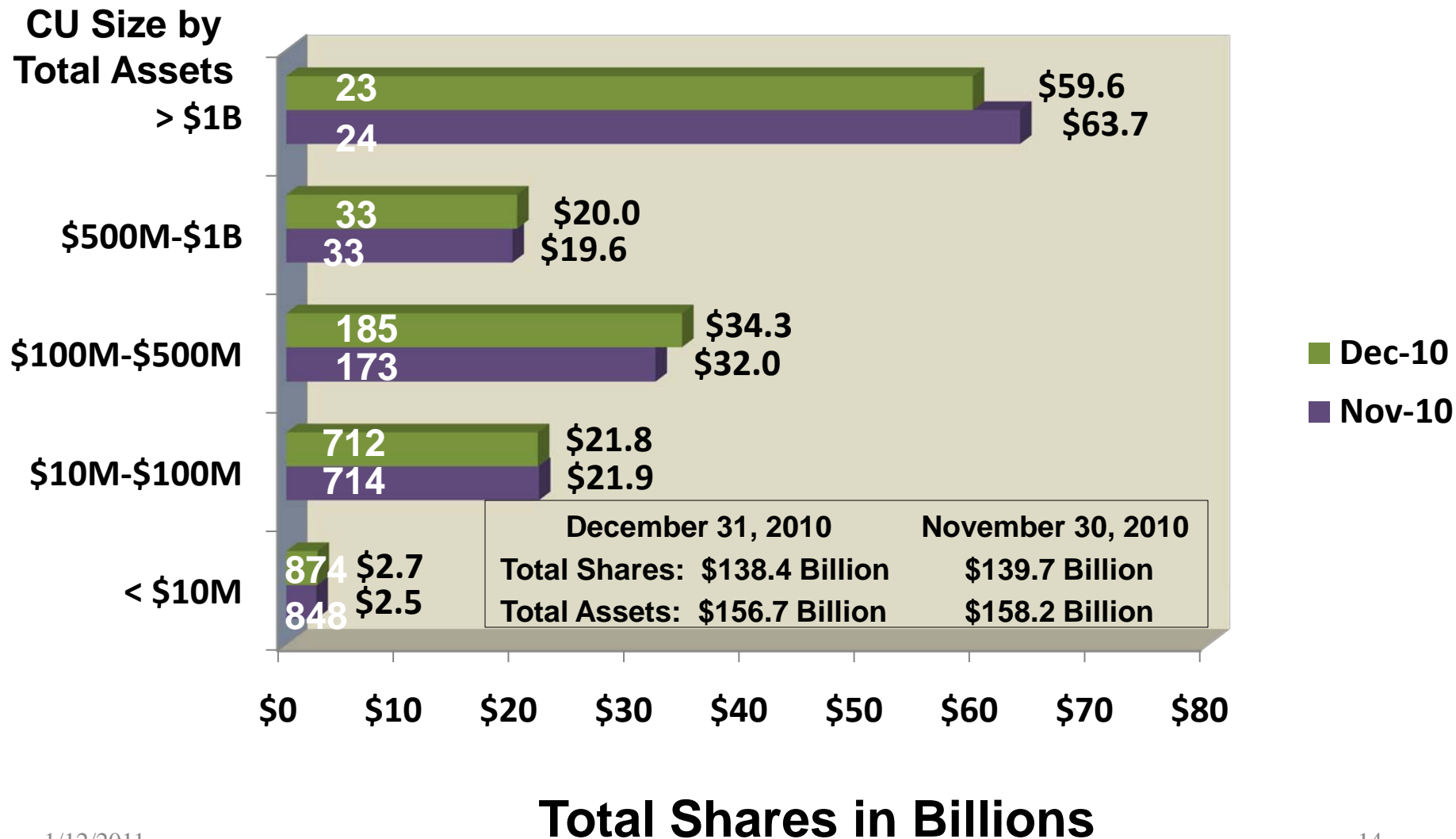


Percent of CAMEL Code 3 Shares to Total Insured Shares FY 05 – FY 10

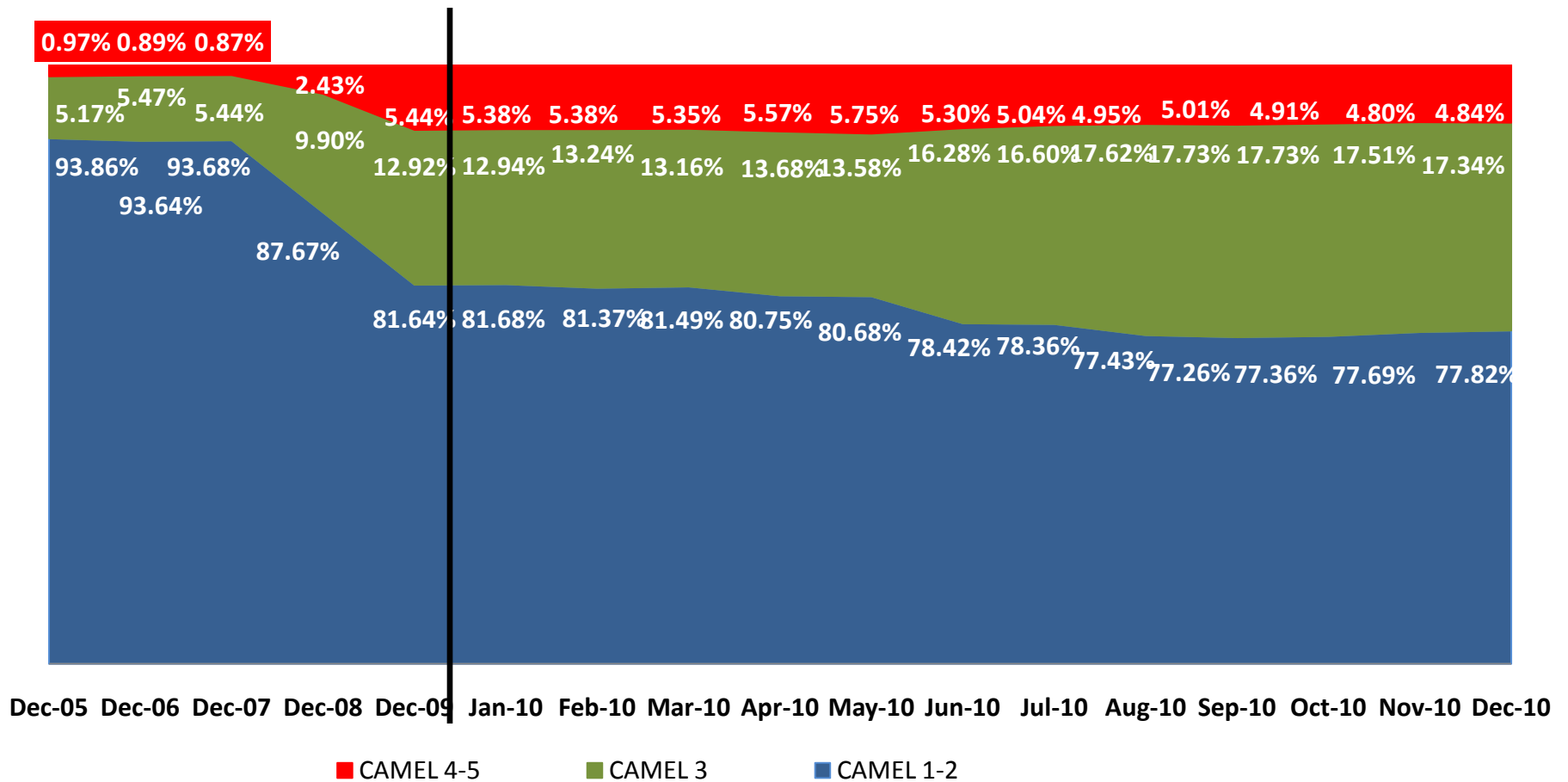


CAMEL Code 3 Comparison

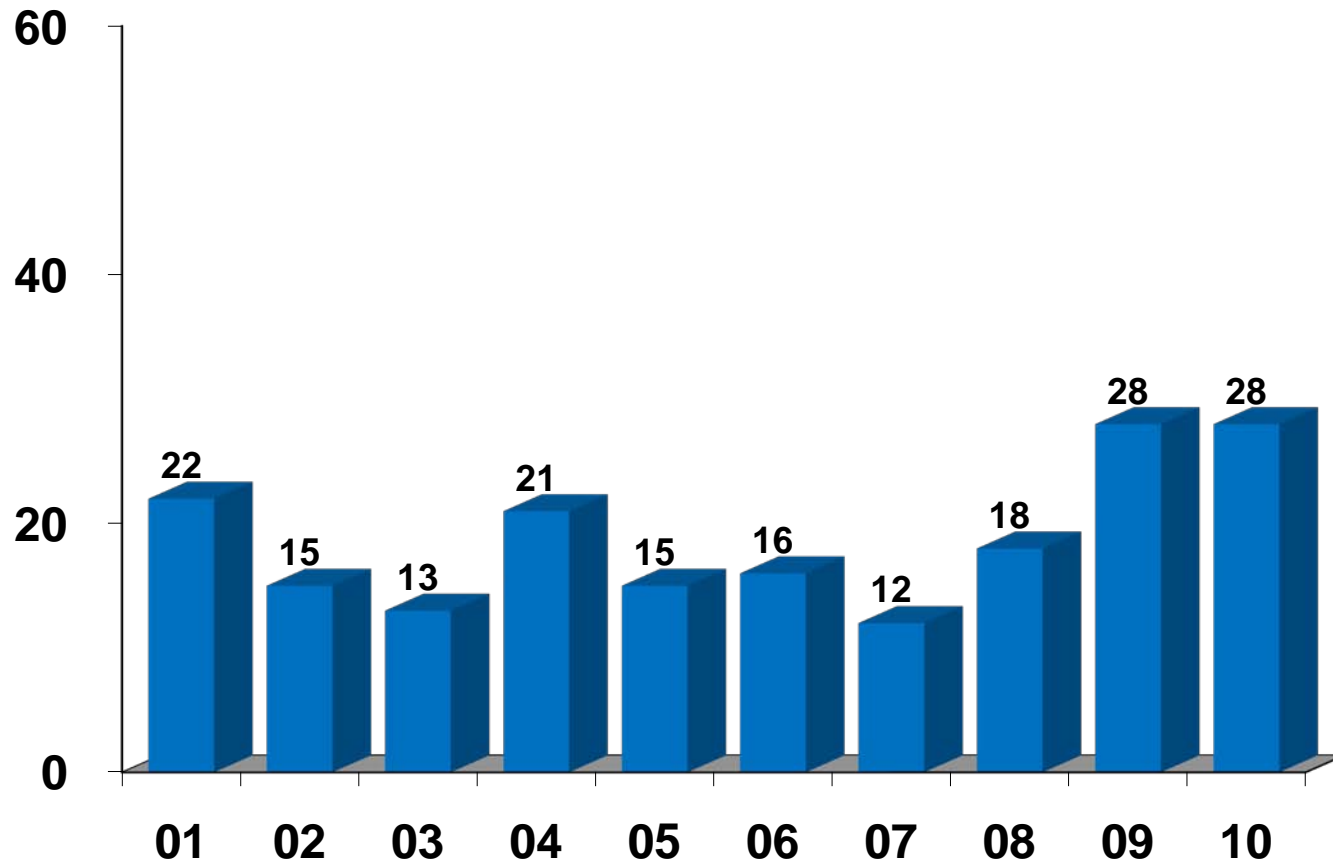
November 30, 2010 to December 31, 2010



Distribution of Assets in CAMEL Codes



Number of Credit Union Failures FY 01 – FY 10



TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND

PRELIMINARY & UNAUDITED BALANCE SHEET December 31, 2010

ASSETS	December 2010	November 2010
INTRAGOVERNMENTAL		
Fund Balance with Treasury	500,080	-
Investments in U.S. Treasury Securities, Net	\$ 372,210,913	\$ 284,399,513
Amount Due from NCUSIF	<u>163,555</u>	<u>84</u>
Total Intragovernmental Assets	<u>372,874,547.24</u>	<u>284,399,597.28</u>
PUBLIC		
Notes Receivable	-	4,000,000,000.00
Interest Receivable	-	1,982,877
Accounts Receivable Due from AME	-	84,780,008
Accounts Receivable Due from TCCULGP	623,520	-
Premium Assessment Receivable	<u>21,935</u>	<u>250,762</u>
Total Public Assets	<u>645,455</u>	<u>4,087,013,648</u>
TOTAL ASSETS	<u><u>\$ 373,520,002</u></u>	<u><u>\$ 4,371,413,245</u></u>
LIABILITIES		
INTRAGOVERNMENTAL		
Accounts Payable	\$ 17,268	\$ 290,000
Check Clearing Accounts	-	2,390
Debt - Borrowings from U.S. Treasury	-	4,000,000,000
Accrued Interest Payable to U.S. Treasury	<u>-</u>	<u>1,982,877</u>
Total Intragovernmental Liabilities	<u>17,268</u>	<u>4,002,275,267</u>
PUBLIC		
Reserve for TCCUSGP	6,365,500,000	6,365,500,000
Total Public Liabilities	<u>6,365,500,000</u>	<u>6,365,500,000</u>
TOTAL LIABILITIES	<u><u>6,365,517,268</u></u>	<u><u>10,367,775,267</u></u>
NET POSITION		
Cumulative Result of Operations	(5,991,997,266)	(5,996,362,022)
Total Net Position	<u>(5,991,997,266)</u>	<u>(5,996,362,022)</u>
TOTAL LIABILITIES AND NET POSITION	<u><u>\$ 373,520,002</u></u>	<u><u>\$ 4,371,413,245</u></u>

TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND

STATEMENT OF NET COST

December 31, 2010

(Preliminary & Unaudited)

	December 2010	November 2010	CY to Date 2010
GROSS COSTS			
Interest Expense on Borrowings	\$ 863,014	\$ 1,232,877	\$ 5,871,932
Operating Expense	914,873	686,735	3,253,879
Prepayment Fee	-	-	2,439,181
Total Gross Costs	<u>1,777,887</u>	<u>1,919,612</u>	<u>11,564,992</u>
LESS EARNED REVENUES			
Special Premium Assessment	-	-	999,582,667
Fee Revenue - TCCULGP	971,116	-	7,689,972
Interest Revenue - on Loan	863,014	1,232,877	3,672,534
Interest Revenue - Investments	23,261	34,476	292,863
Guaranty Fee Revenue - NGNs	4,344,488	261,775	4,606,263
Total Earned Revenues	<u>6,201,879</u>	<u>1,529,127</u>	<u>1,015,844,299</u>
TOTAL NET COST OF OPERATIONS	<u>\$ (4,423,992)</u>	<u>\$ 390,484</u>	<u>\$ (1,004,279,307)</u>



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