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**NCUA**

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

# **NCUSIF and TCCUSF Statistics**

**November 30, 2011  
(Preliminary/Unaudited)**

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

# AGENDA

**I. NCUSIF**

**II. TCCUSF**

# NCUSIF

## Revenue and Expense

### November 30, 2011

(Preliminary & Unaudited)

(In Millions)

	November 2011		YTD	YTD
	Actual	Budgeted	Actual	Budgeted
<b>Gross Income:</b>				
Investment Income	\$ 18.1	\$ 19.1	\$ 207.4	\$ 210.1
Other Income	0.1	-	\$ 0.4	0.3
<b>Less Expenses:</b>				
Operating Expense	10.9	11.3	\$ 119.9	126.8
Insurance Loss Expense	-	54.2	\$ (287.0)	595.9
<b>Net Income (Loss)</b>	<b>\$ 7.3</b>	<b>\$ (46.4)</b>	<b>\$ 374.9</b>	<b>\$ (512.3)</b>

# NCUSIF

## Insurance Loss Expense And Changes to the Reserves

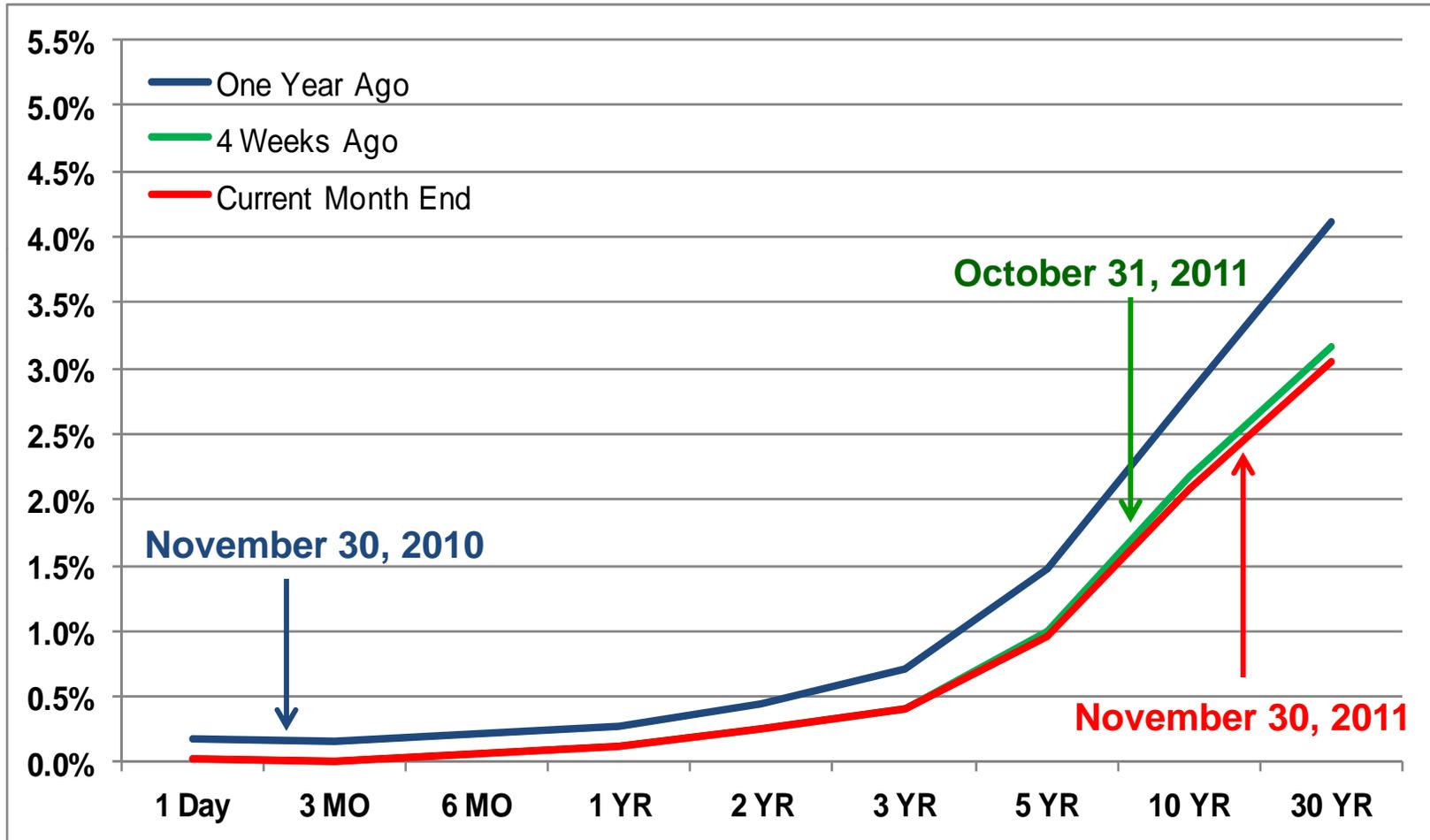
### November 30, 2011

(Preliminary & Unaudited)

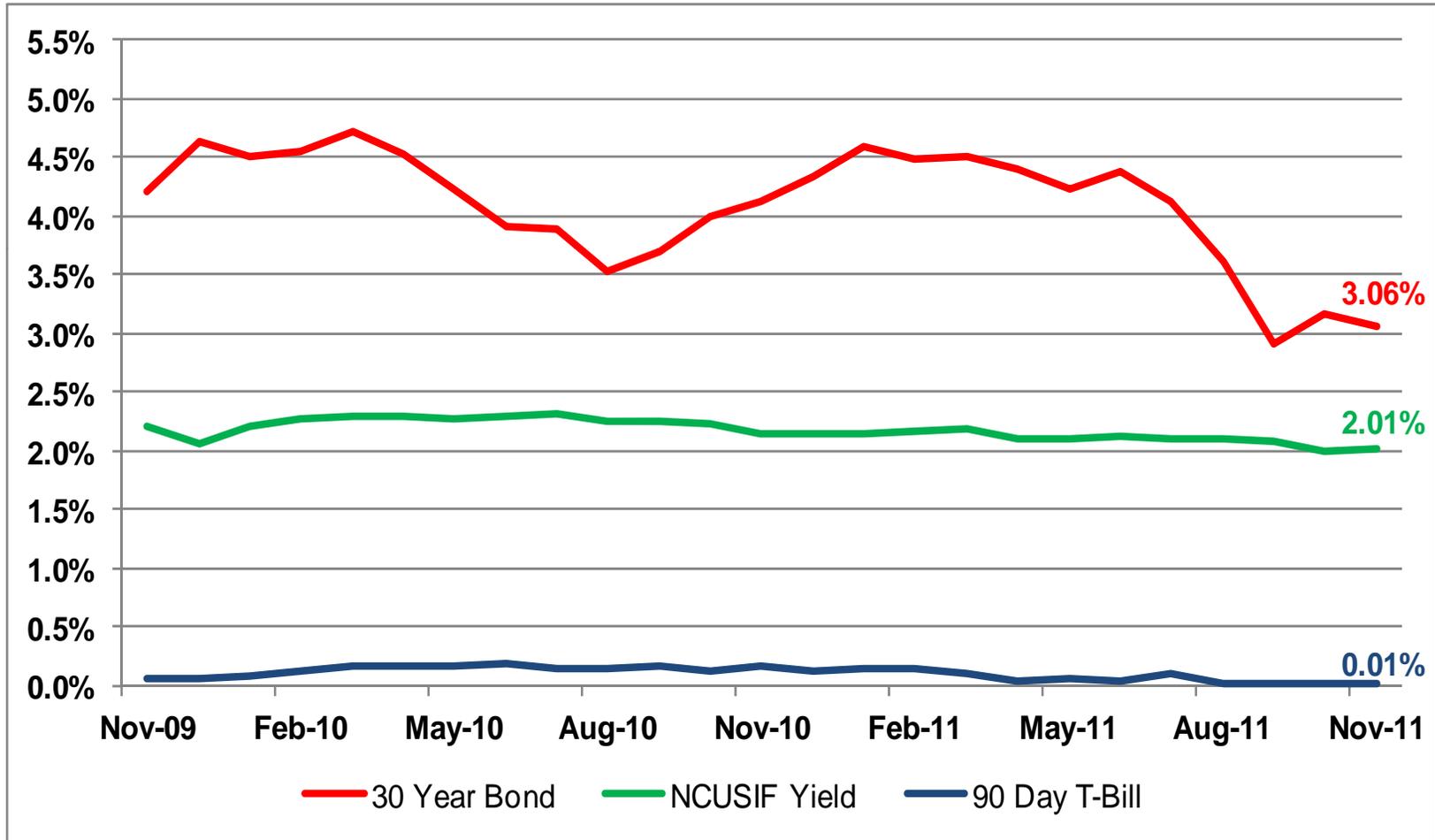
(In Millions)

	November 2011	YTD
Beginning Reserve Balance	\$ 871.6	\$ 1,225.2
Insurance Loss Expense	-	(287.0)
Less Charges for Assisted Mergers	-	1.2
Less Transfer to AMAC	-	65.4
Ending Reserve Balance	\$ 871.6	\$ 871.6

# Treasury Yield Curve November 30, 2011



# Yield Comparisons November 30, 2011



# SIF Portfolio

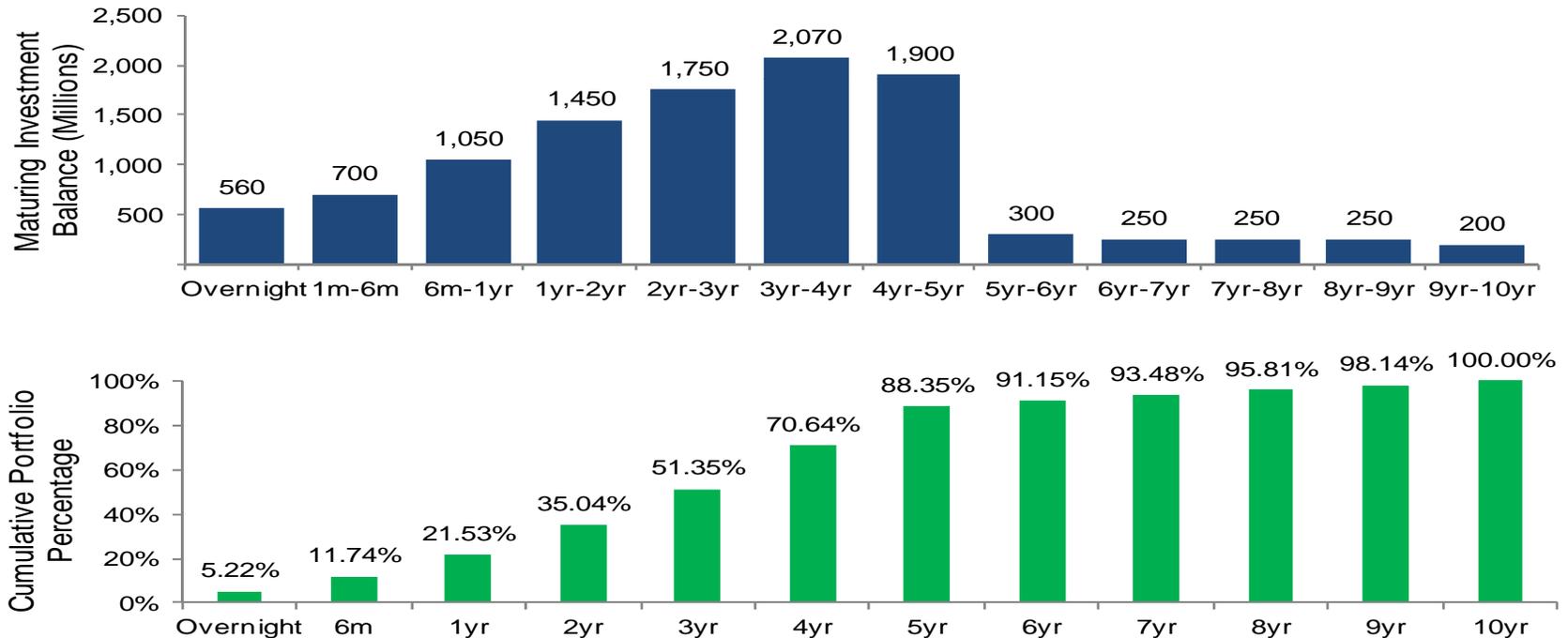
## November 30, 2011

Investment Balance: \$10.7 Billion

Weighted Average Life: 3.10 years

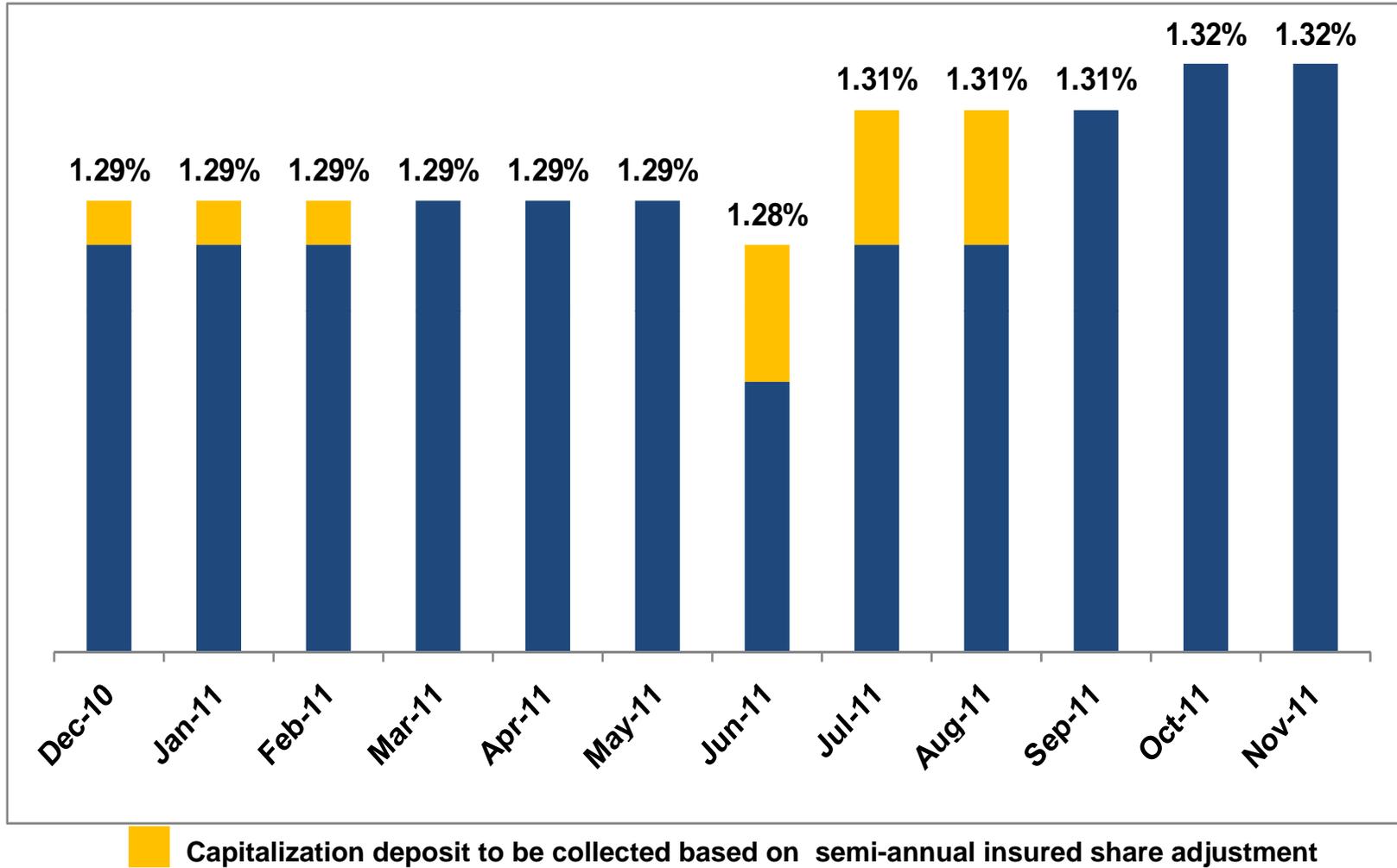
Weighted Average Yield: 2.01%

### Maturity Schedule:

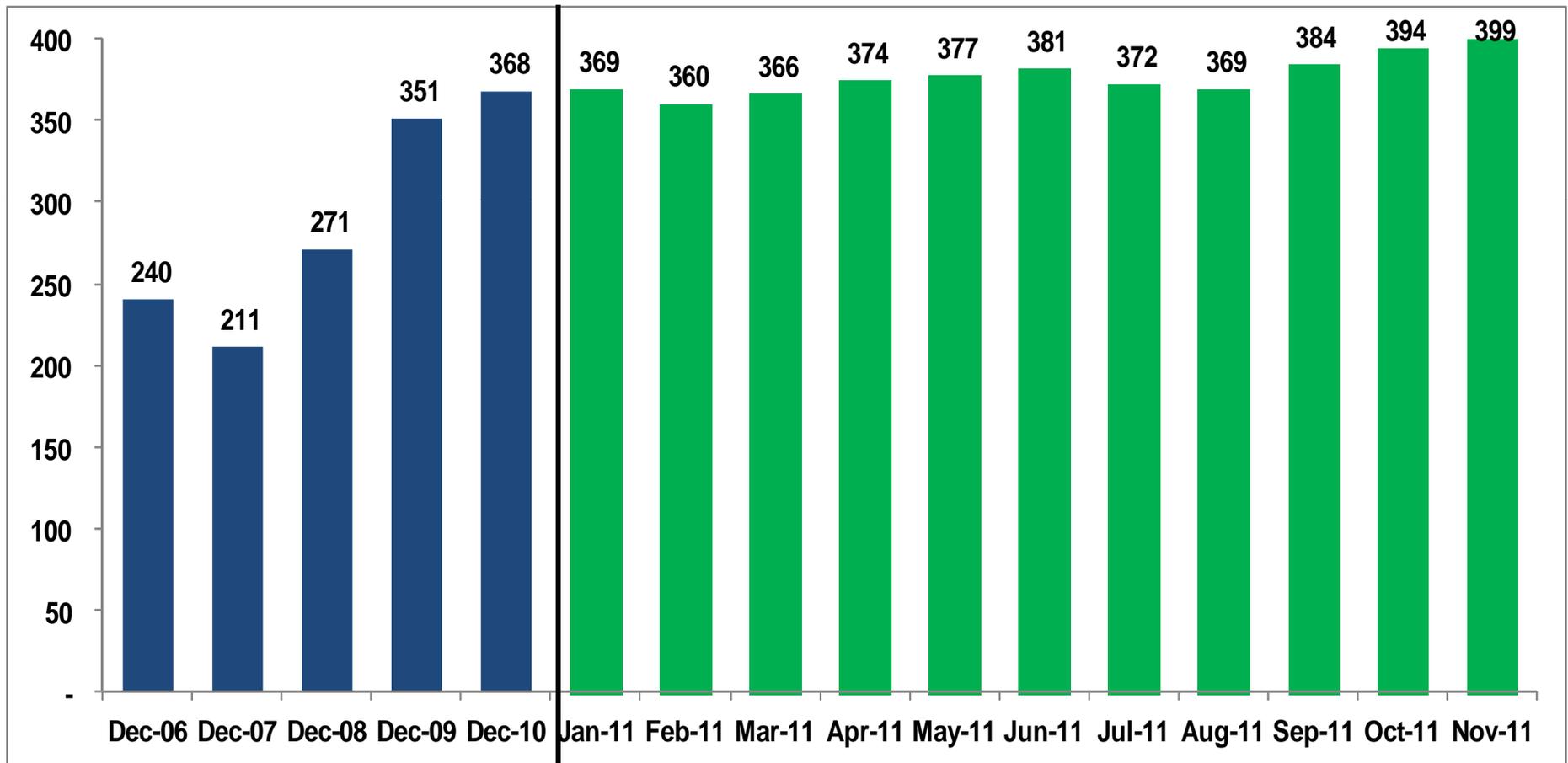


Source: 11/30/2011 TAXLOT Report

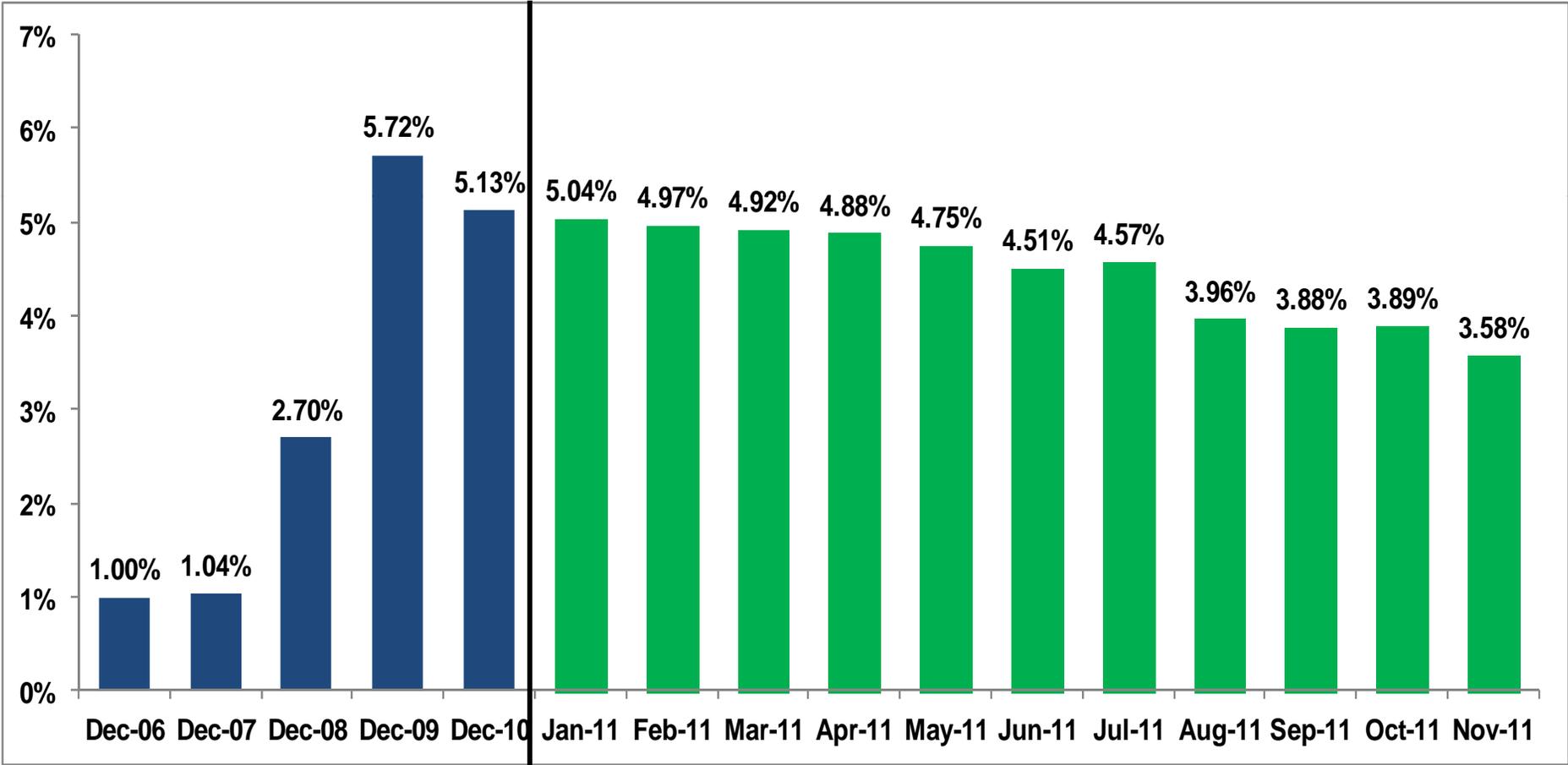
# NCUSIF Equity Ratio



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



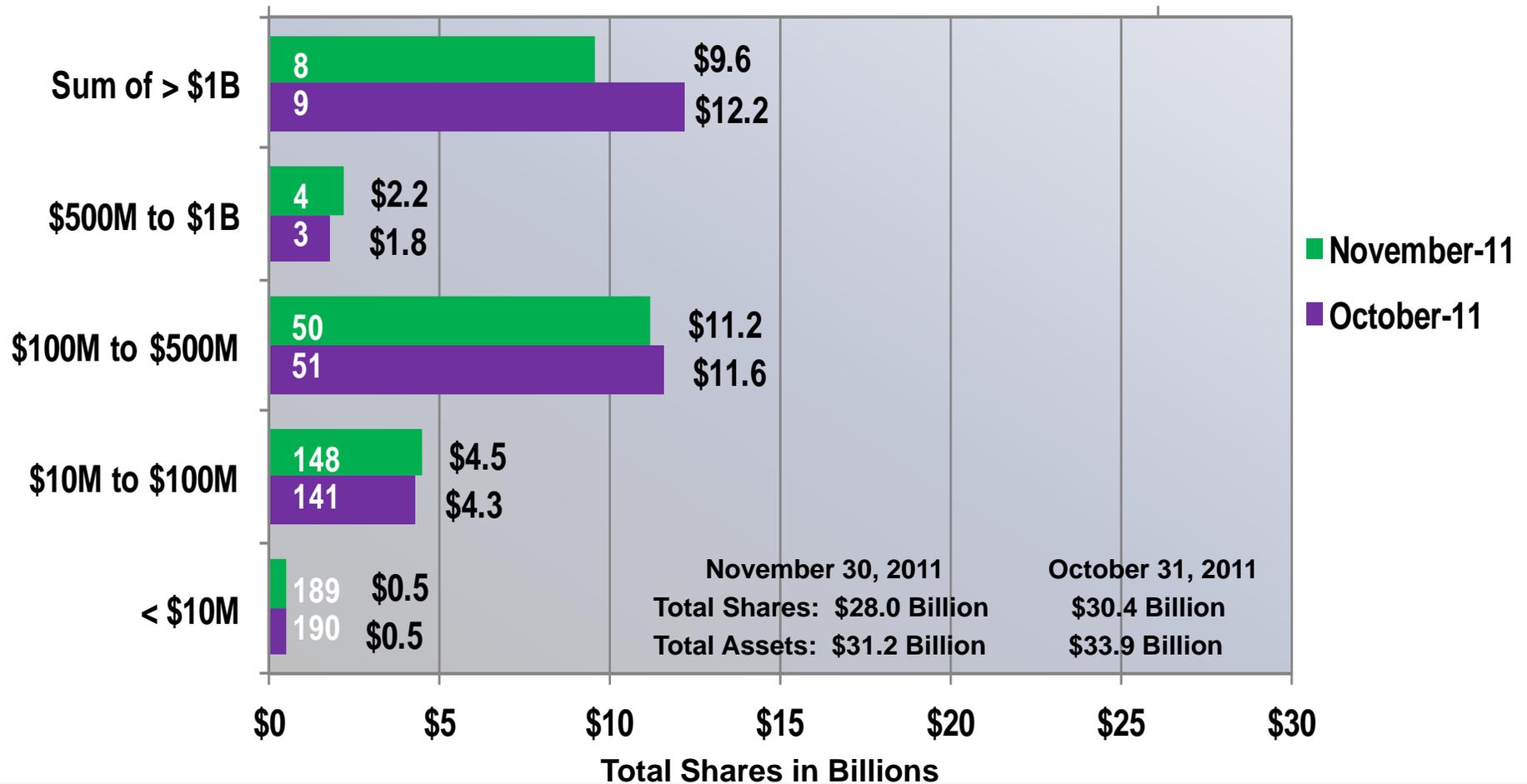
# Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 06 – FY 11



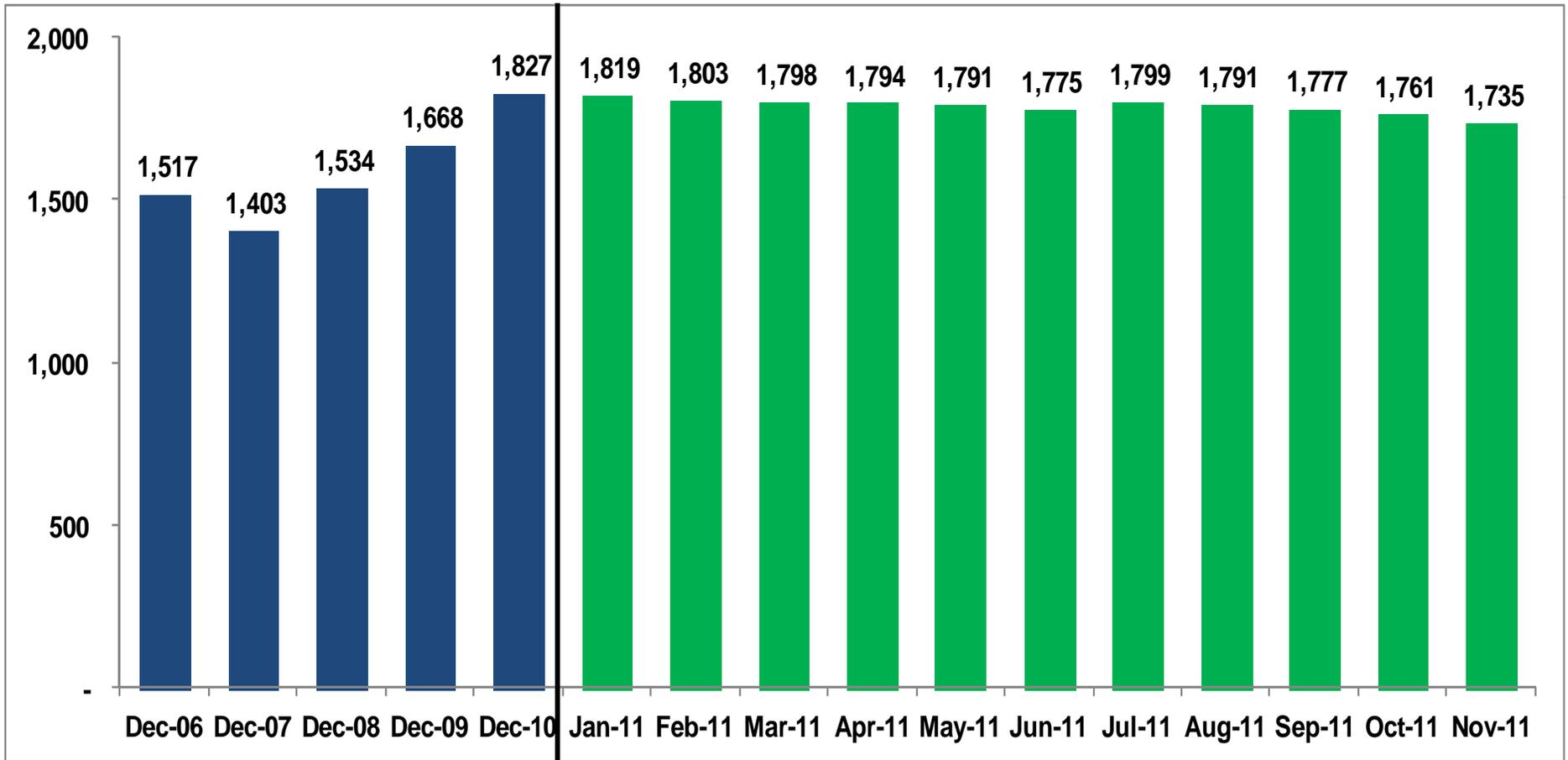
# CAMEL Code 4/5 Comparison

## October 31, 2011 to November 30, 2011

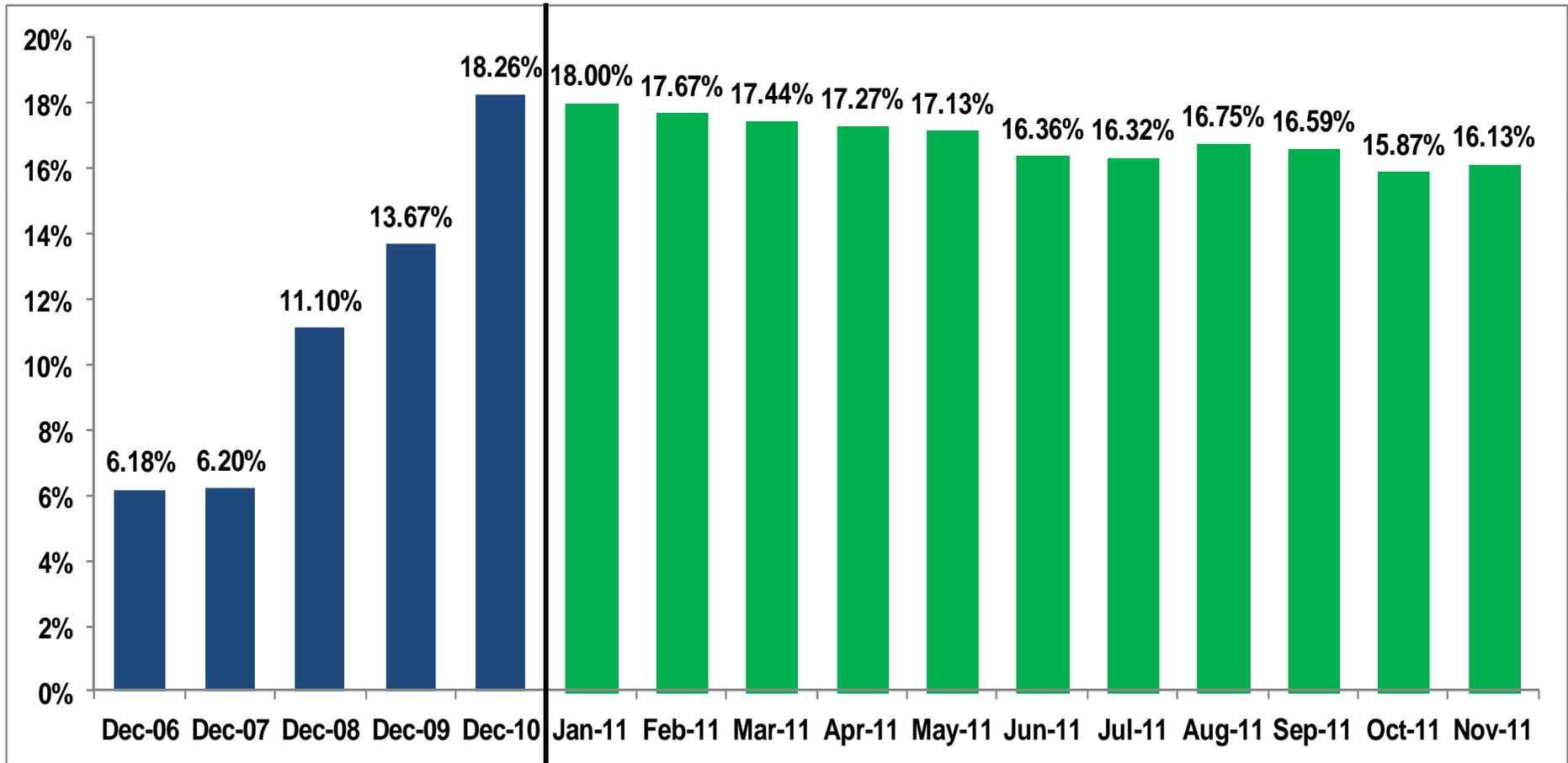
### Credit Union Size By Total Assets



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



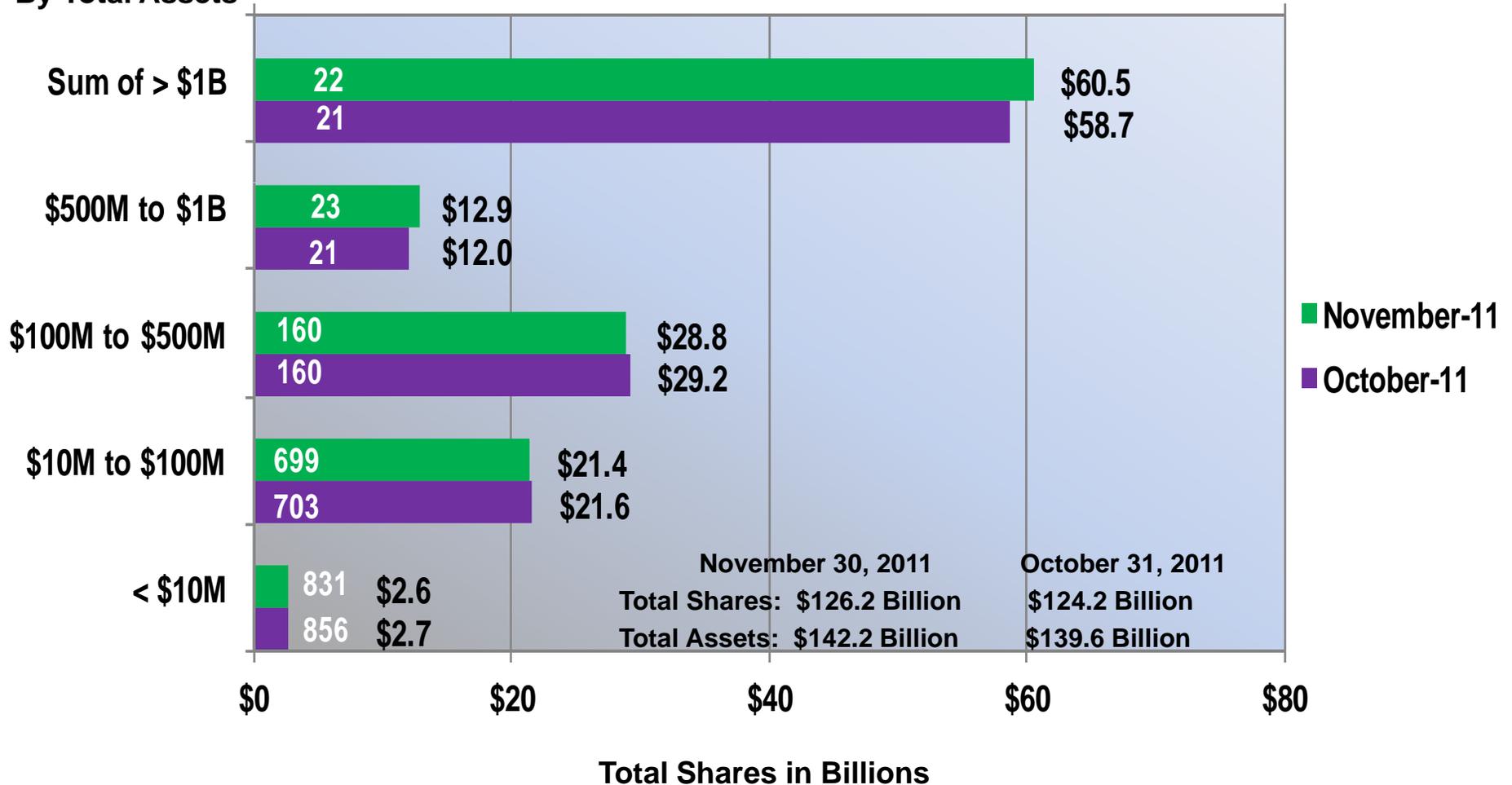
# Percent of CAMEL Code 3 Shares to Total Insured Shares FY 06 – FY 11



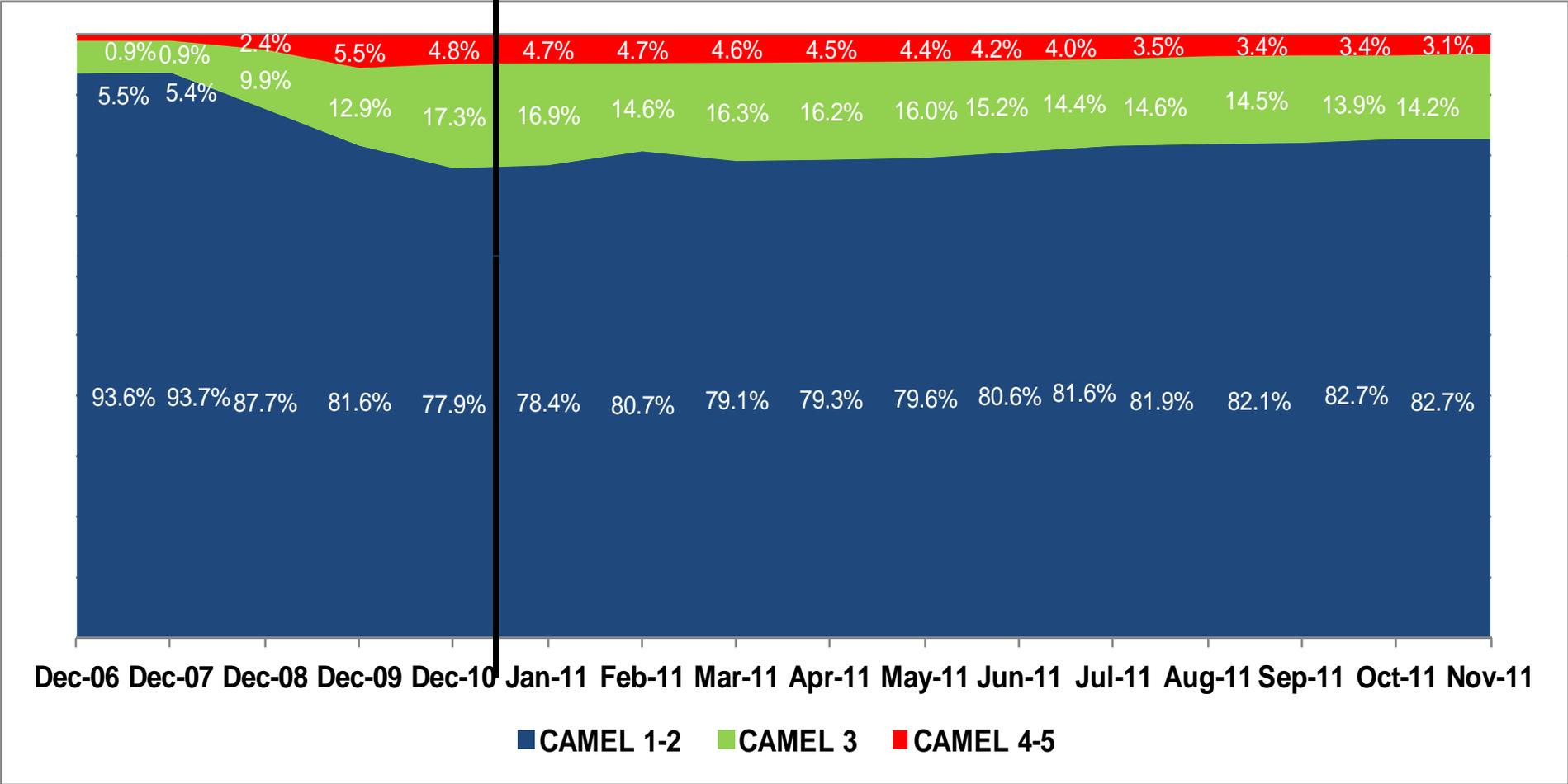
# CAMEL Code 3 Comparison

## October 31, 2011 to November 30, 2011

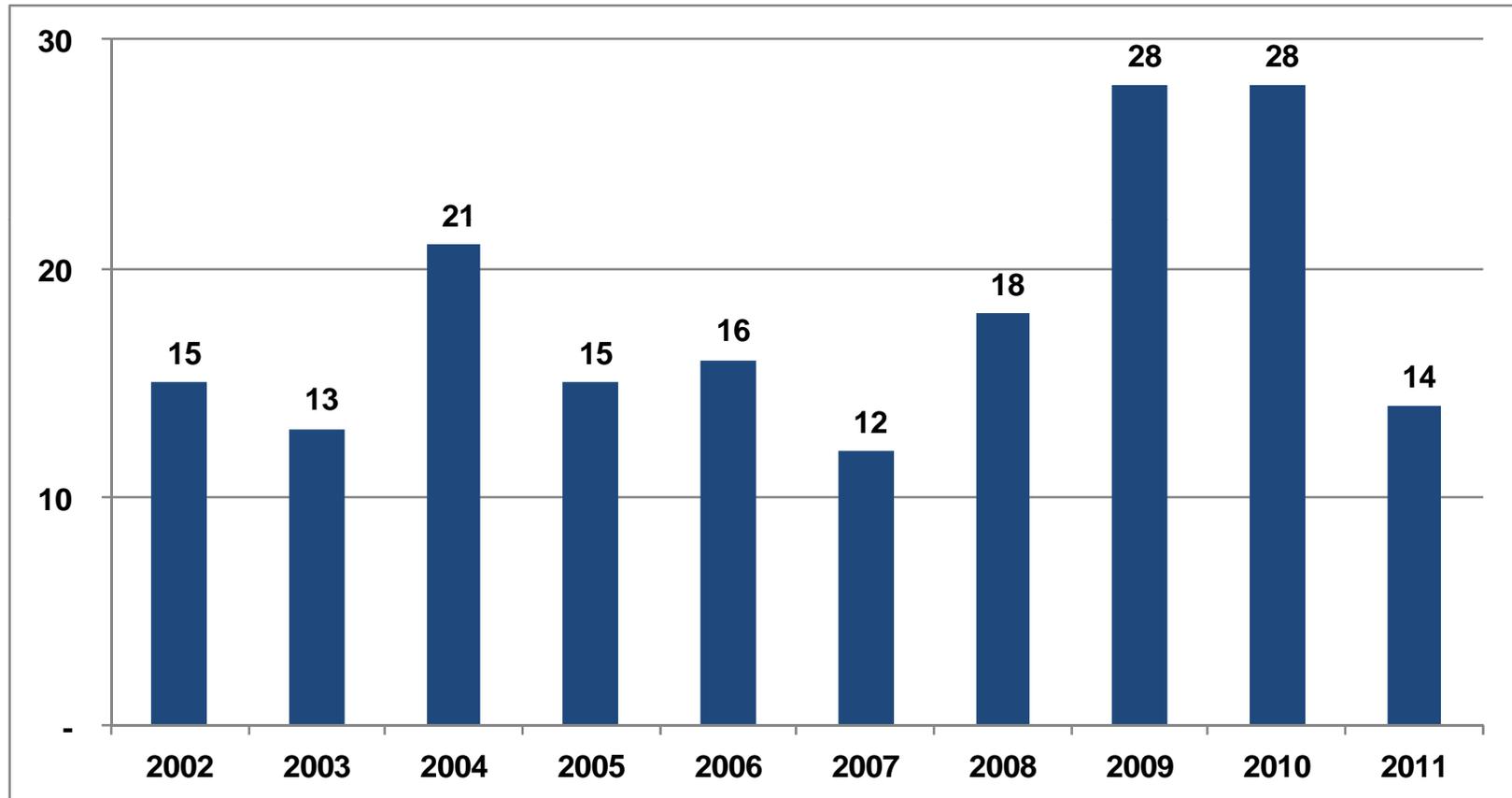
### Credit Union Size By Total Assets



# Distribution of Assets in CAMEL Codes



# Number of Credit Union Failures FY 02 – FY 11



**TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND**  
**PRELIMINARY & UNAUDITED BALANCE SHEETS**  
As of November 30, 2011

<b>ASSETS</b>	<b>November 2011</b>	<b>October 2011</b>
<b>INTRAGOVERNMENTAL</b>		
Fund Balance with Treasury	\$ 1,048,159	\$ 545,498
Accounts Receivable - Due from SIF	33,830	44,887
Investments in U.S. Treasury Securities, Net	349,749,000	226,746,000
Total Intragovernmental Assets	350,830,989	227,336,385
<b>PUBLIC</b>		
Accounts Receivable - Special Premium Assessment	1,613,603	9,445,608
Accounts Receivable - Due from AMEs	5,548,830,757	5,658,254,924
Total Public Assets	5,550,444,360	5,667,700,532
<b>TOTAL ASSETS</b>	<b>\$ 5,901,275,349</b>	<b>\$ 5,895,036,917</b>
 <b>LIABILITIES</b>		
<b>INTRAGOVERNMENTAL</b>		
Debt - Borrowings from U.S. Treasury	\$ 3,500,000,000	\$ 3,500,000,000
Other - Accrued Interest Payable to U.S. Treasury	1,988,115	1,514,754
Total Intragovernmental Liabilities	3,501,988,115	3,501,514,754
<b>PUBLIC</b>		
Reserve for TCCUSGP	6,365,500,000	6,365,500,000
Accounts Payable	5,047	149,356
Total Public Liabilities	6,365,505,047	6,365,649,356
<b>TOTAL LIABILITIES</b>	<b>9,867,493,162</b>	<b>9,867,164,110</b>
 <b>NET POSITION</b>		
Cumulative Results of Operations	(3,966,217,813)	(3,972,127,193)
Total Net Position	(3,966,217,813)	(3,972,127,193)
<b>TOTAL LIABILITIES AND NET POSITION</b>	<b>\$ 5,901,275,349</b>	<b>\$ 5,895,036,917</b>

## TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND

### PRELIMINARY & UNAUDITED STATEMENTS OF NET COST For the Period Ending November 30, 2011

	For the Period of November 2011	For the Period of October 2011	2011 YTD
<b>GROSS COSTS</b>			
Interest Expense on Borrowings	\$ 473,361	\$ 489,139	\$ 1,988,115
Operating Expense	411,807	110,568	6,434,698
Total Gross Costs	885,168	599,707	8,422,813
<b>LESS EARNED REVENUES</b>			
Special Premium Assessment	17,420	19,348	1,956,368,682
Interest Revenue - Investments	3,477	13,790	203,545
Guaranty Fee Revenue - TCCULGP	550,000	-	5,972,649
Guaranty Fee Revenue - NGNs	6,223,653	2,656,670	69,753,580
Total Earned Revenues	6,794,550	2,689,808	2,032,298,456
<b>TOTAL NET COST OF OPERATIONS</b>	<b>\$ (5,909,382)</b>	<b>\$ (2,090,101)</b>	<b>\$ (2,023,875,643)</b>



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