

Rendell L. Jones, CFO
Office of the Chief Financial Officer



NCUSIF
Third Quarter Statistics
September 30, 2015

NCUSIF Revenue and Expense

September 30, 2015

PRELIMINARY & UNAUDITED (in Millions)	Quarter Ended September 30, 2015		Year-to-Date September 30, 2015	
	(Actual)	(Estimated)	(Actual)	(Estimated)
Gross Income:				
Investment Income	\$54.7	\$53.5	\$162.2	\$160.5
Other Income	2.1	1.0	4.1	3.0
Total Income	\$56.8	\$54.5	\$166.3	\$163.5
Less Expenses:				
Operating Expenses	\$49.0	\$49.9	\$142.7	\$149.7
Provision for Insurance Losses:				
Reserve Expense (Reduction)	(12.4)	25.0	0.4	75.0
AME Loss Expense (Reduction)	(4.5)	0.0	(17.7)	0.0
Total Expenses	32.1	74.9	125.4	224.7
Net Income (Loss)	\$24.7	(\$20.4)	\$40.9	(\$61.2)

As of October 9, 2015

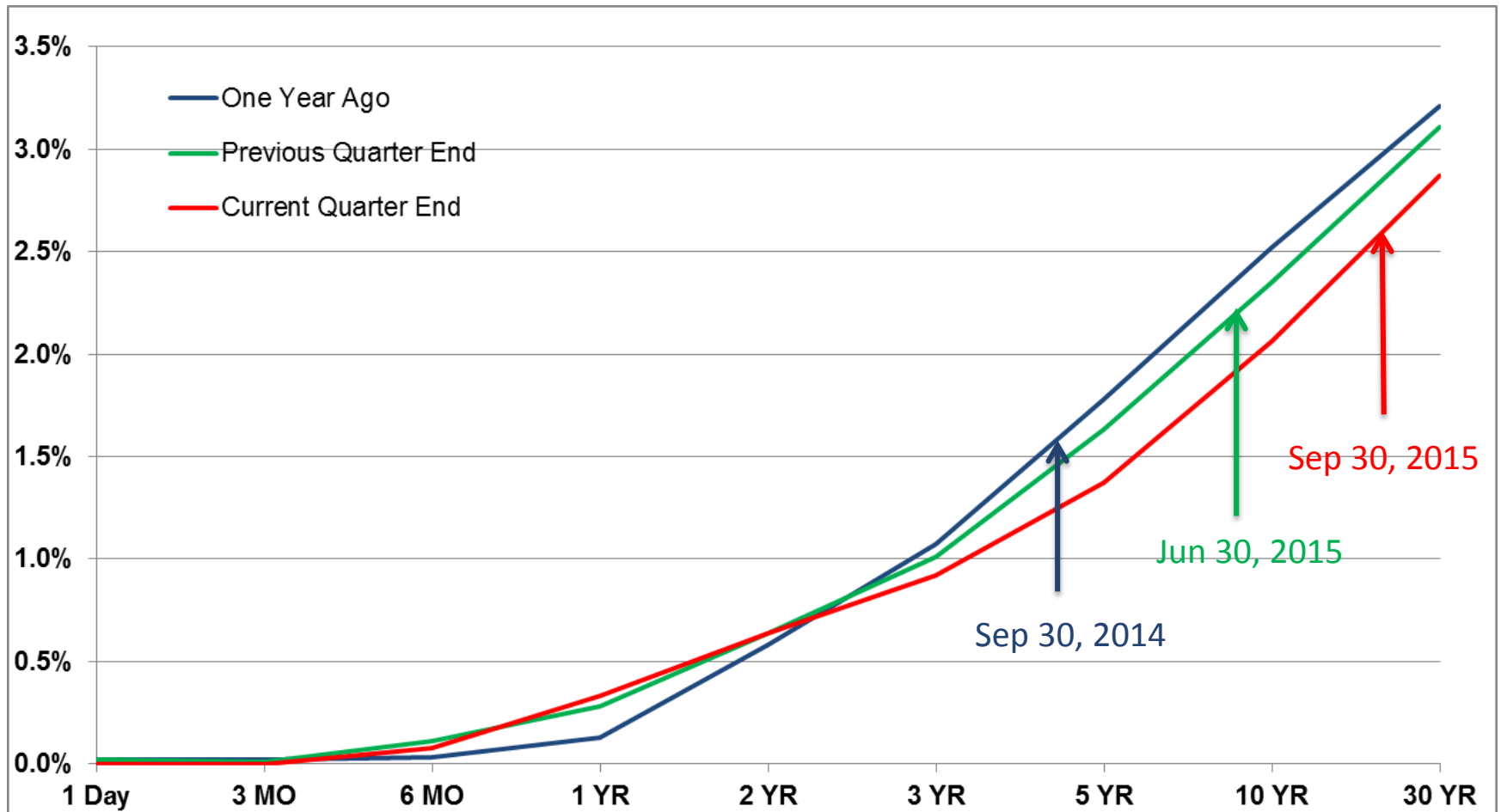
NCUSIF Changes to the Reserves

September 30, 2015

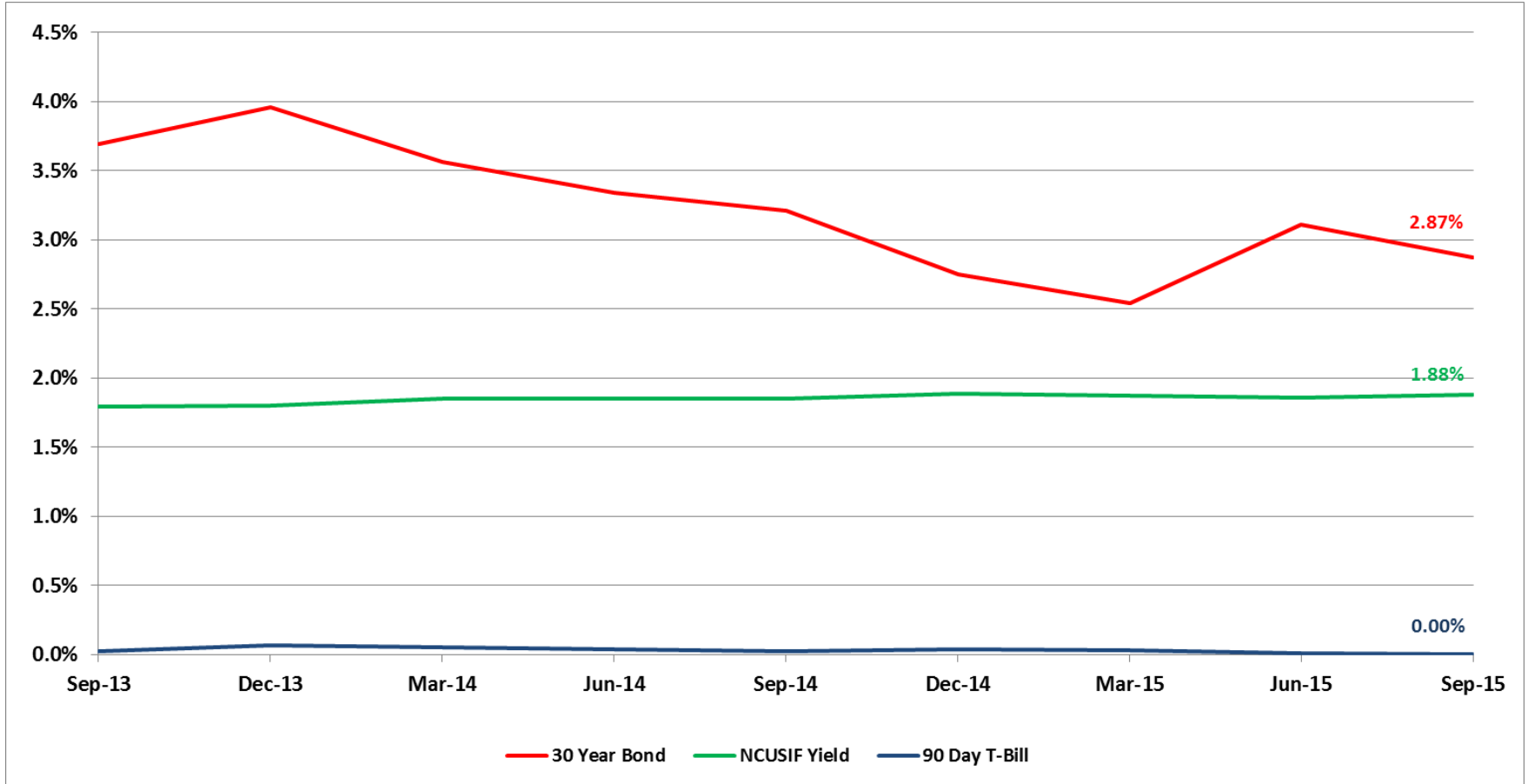
PRELIMINARY & UNAUDITED (In Millions)	Quarter Ended September 30, 2015	Year-To-Date September 30, 2015
Beginning Reserve Balance:	\$187.3	\$178.3
Reserve Expense (Reduction)	(12.4)	0.4
Charges for Assisted Mergers	(0.7)	(0.7)
Charges for Liquidations	(4.7)	(8.5)
Ending Reserve Balance	\$169.5	\$169.5

As of October 9, 2015

Treasury Yield Curve September 30, 2015



Yield Comparisons September 30, 2015



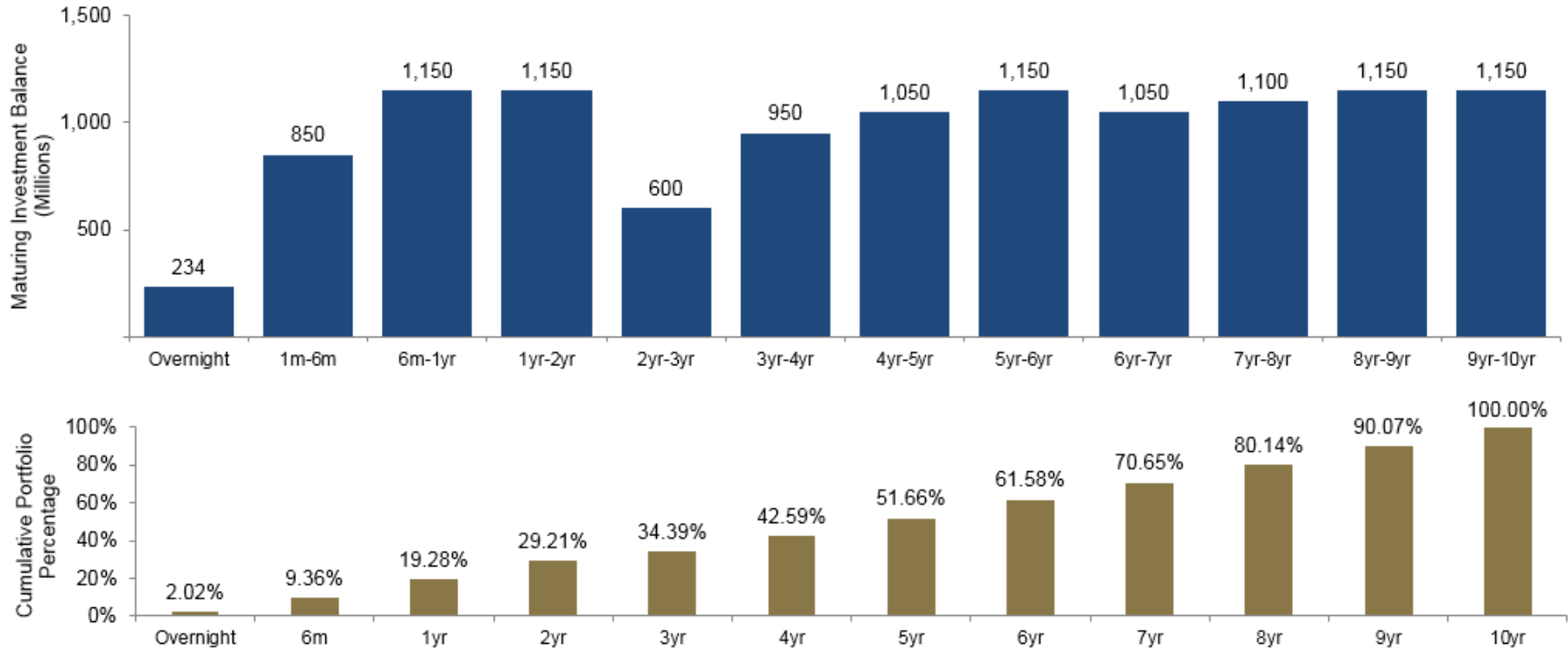
NCUSIF Portfolio

September 30, 2015

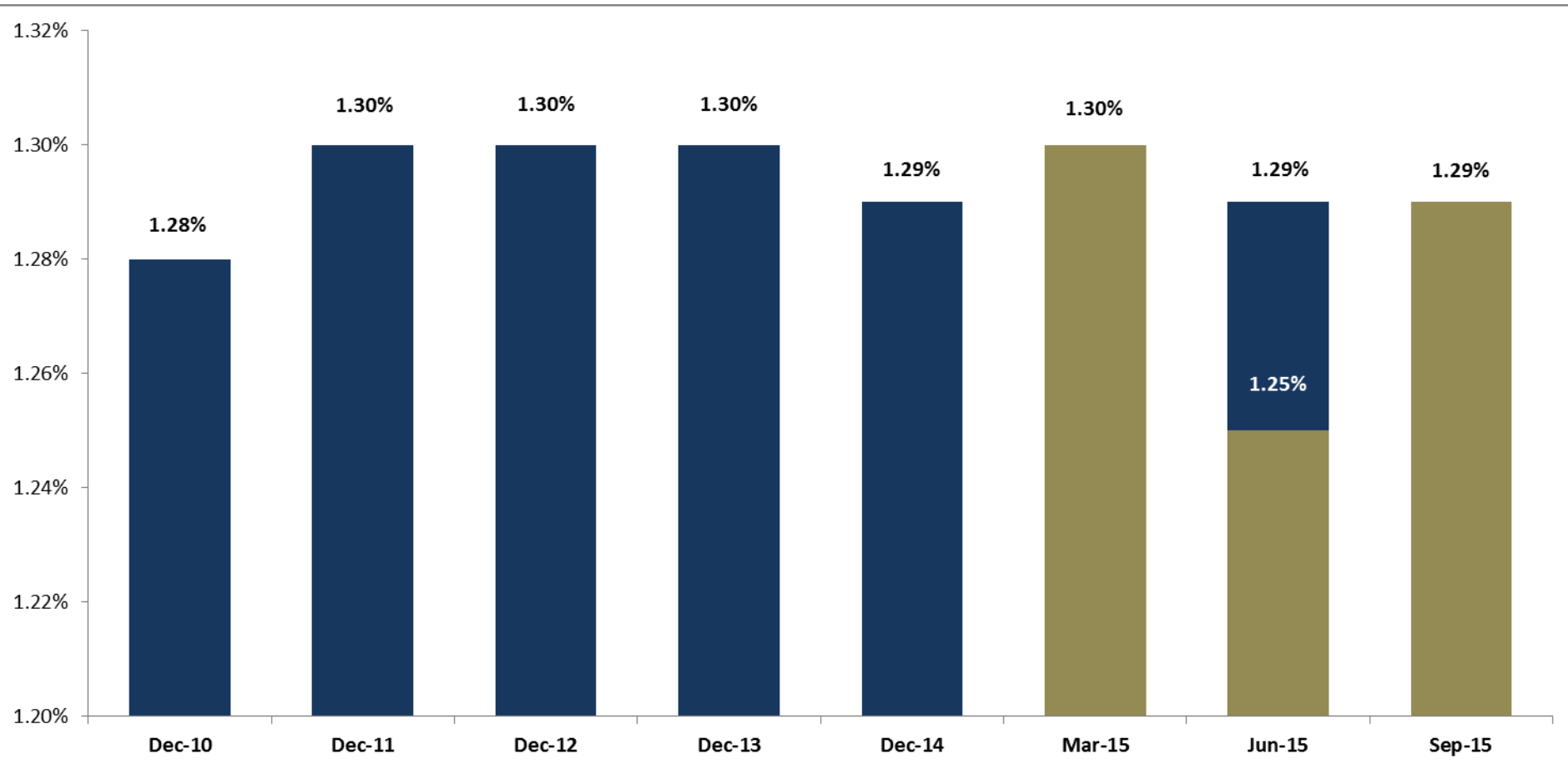
Investment Balance at Par: \$11.6 Billion

Weighted Average Life:
Weighted Average Yield:

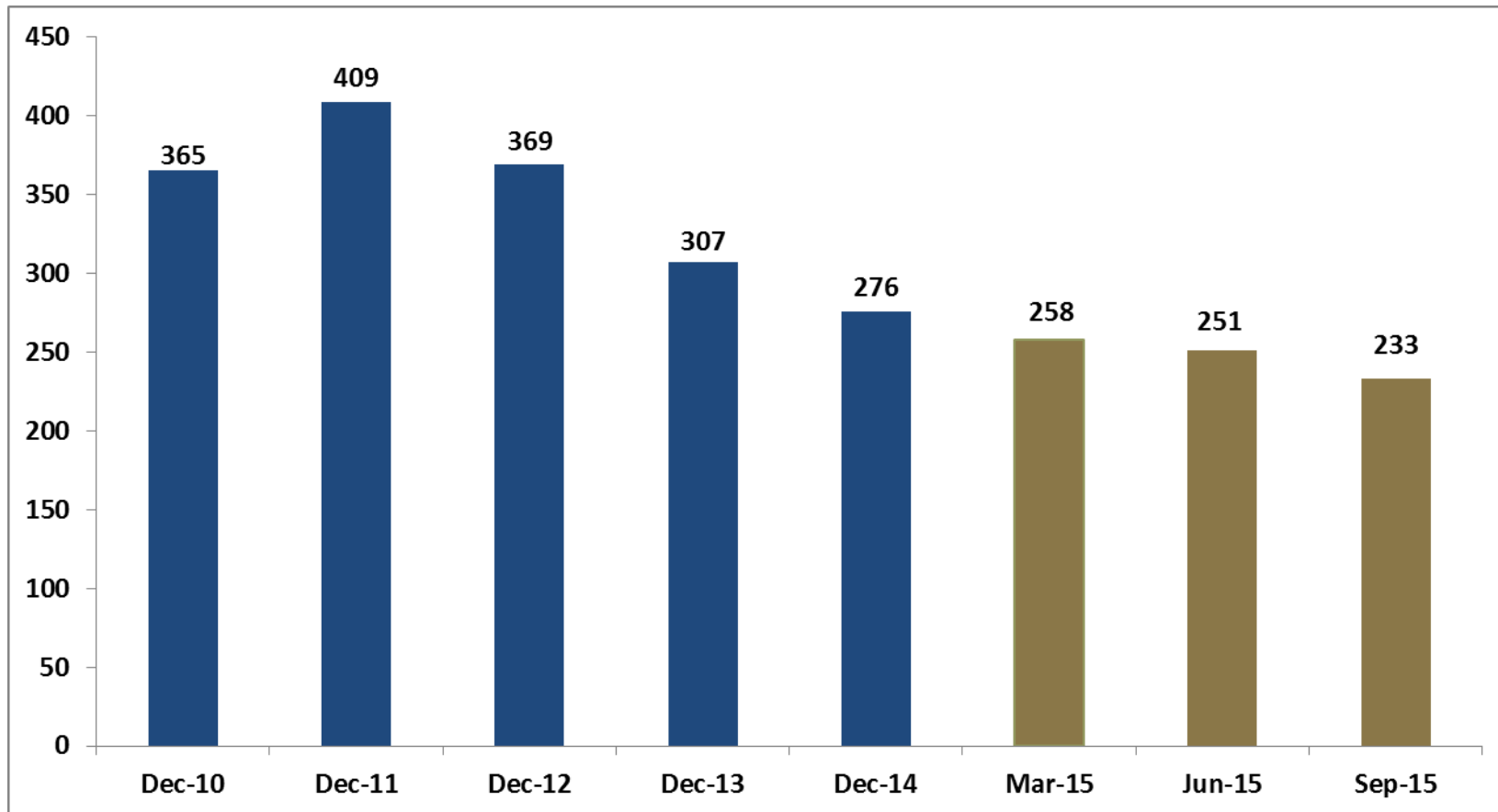
4.71 years
1.88%



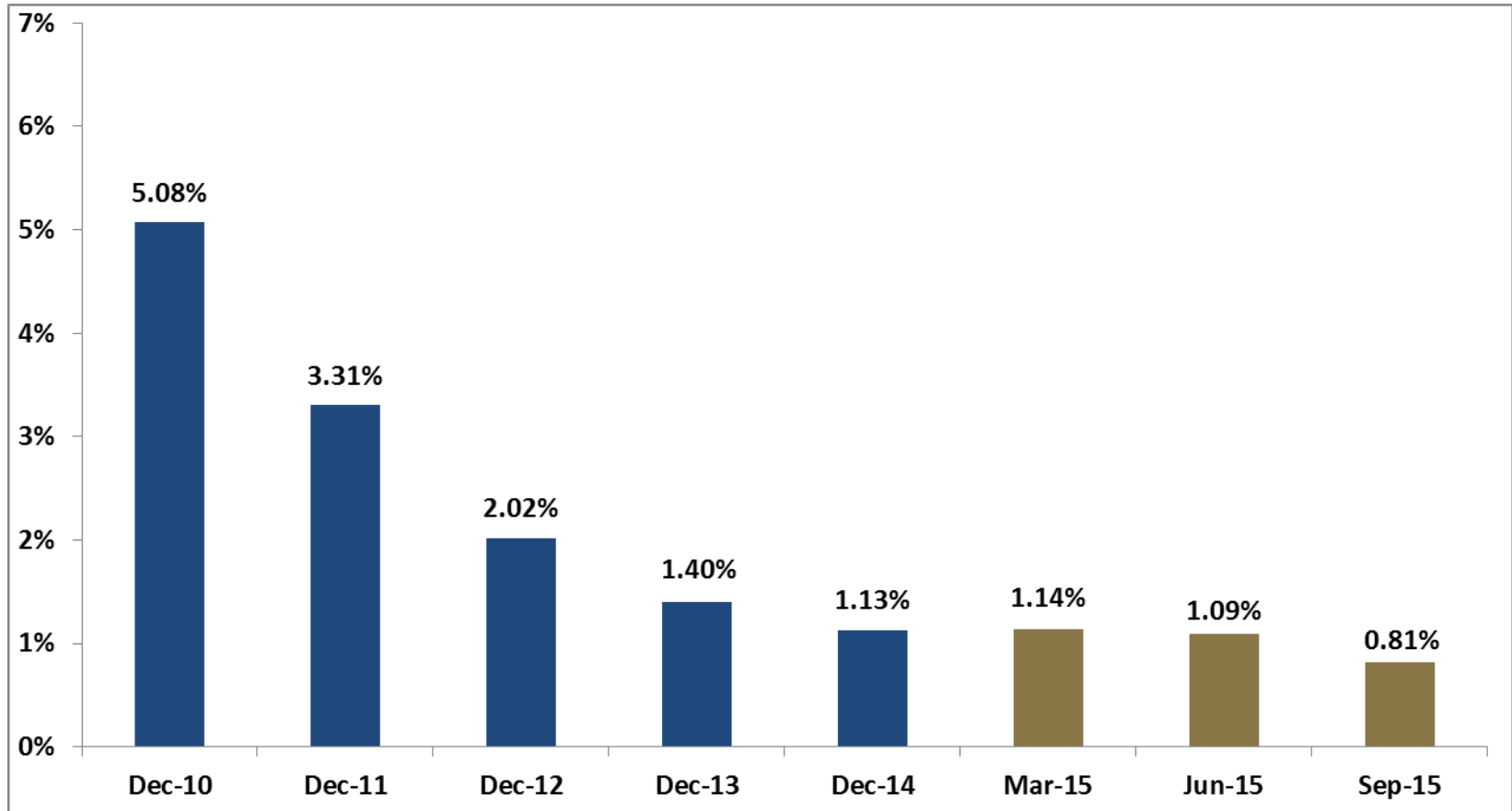
NCUSIF Equity Ratio FY 10 - FY 15



Number of Problem Credit Unions CAMEL Code 4/5 FY 10 - FY 15



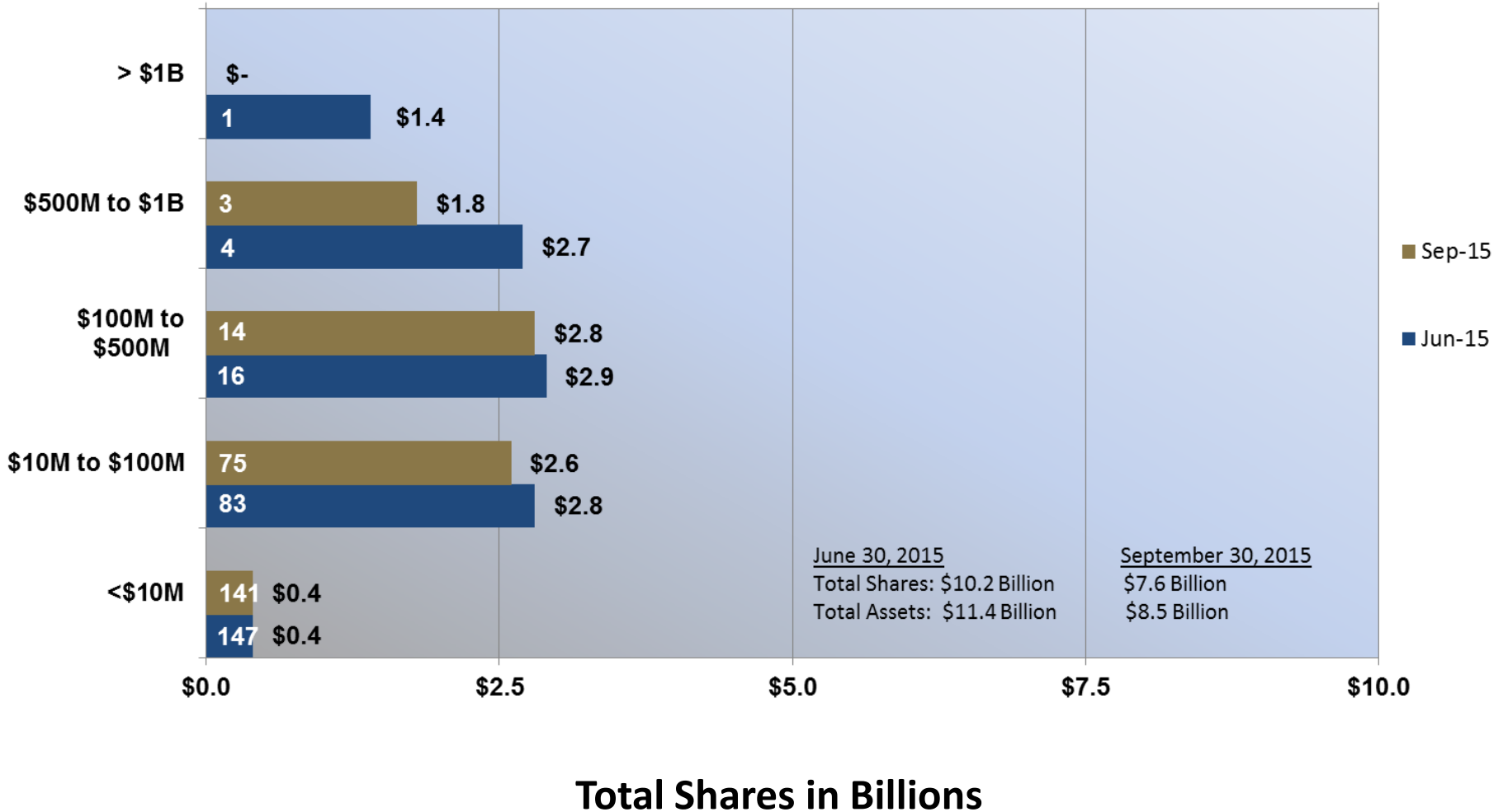
Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 10 - FY 15



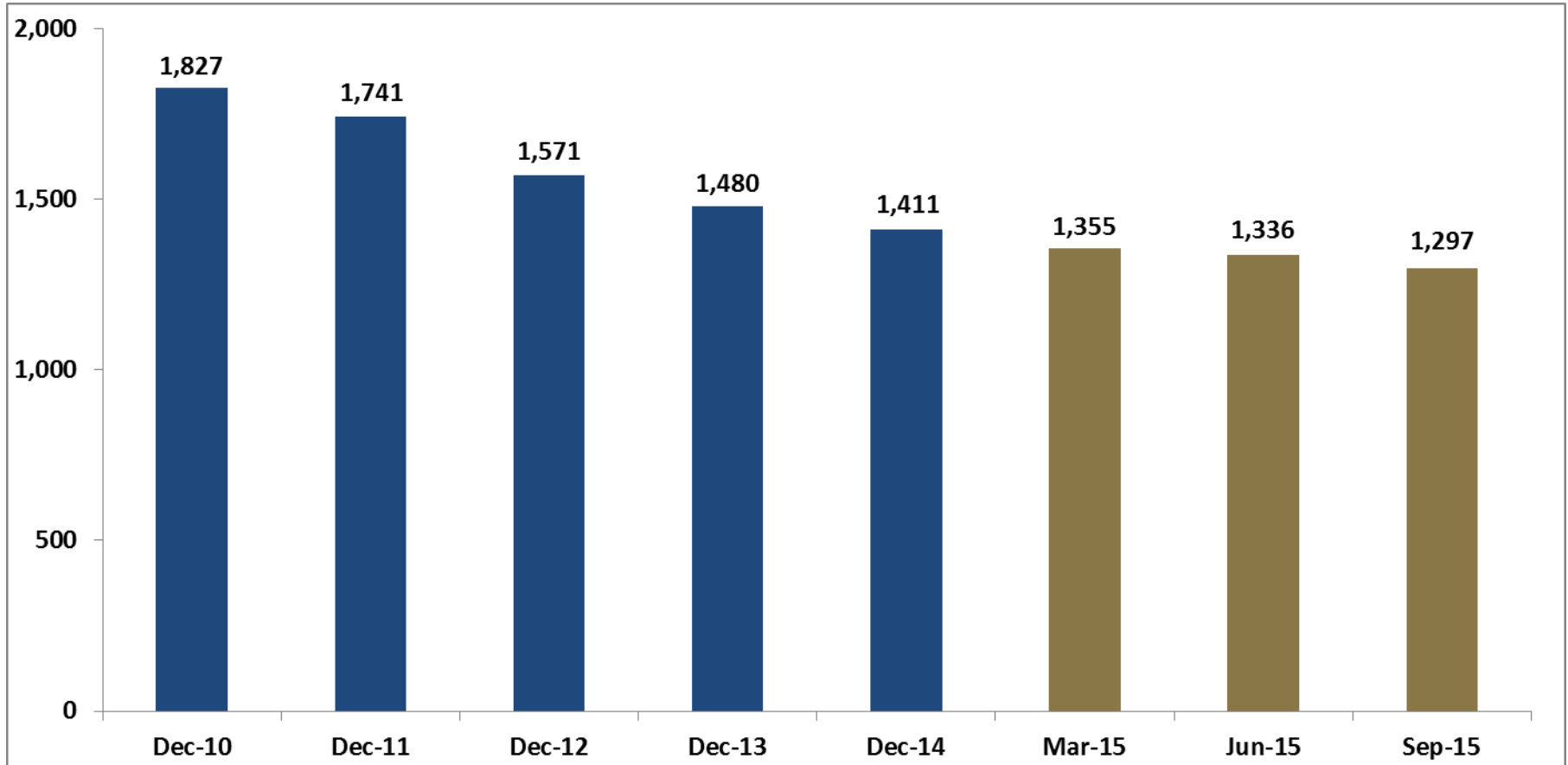
CAMEL Code 4/5 Comparison

March 15, 2015 to June 30, 2015

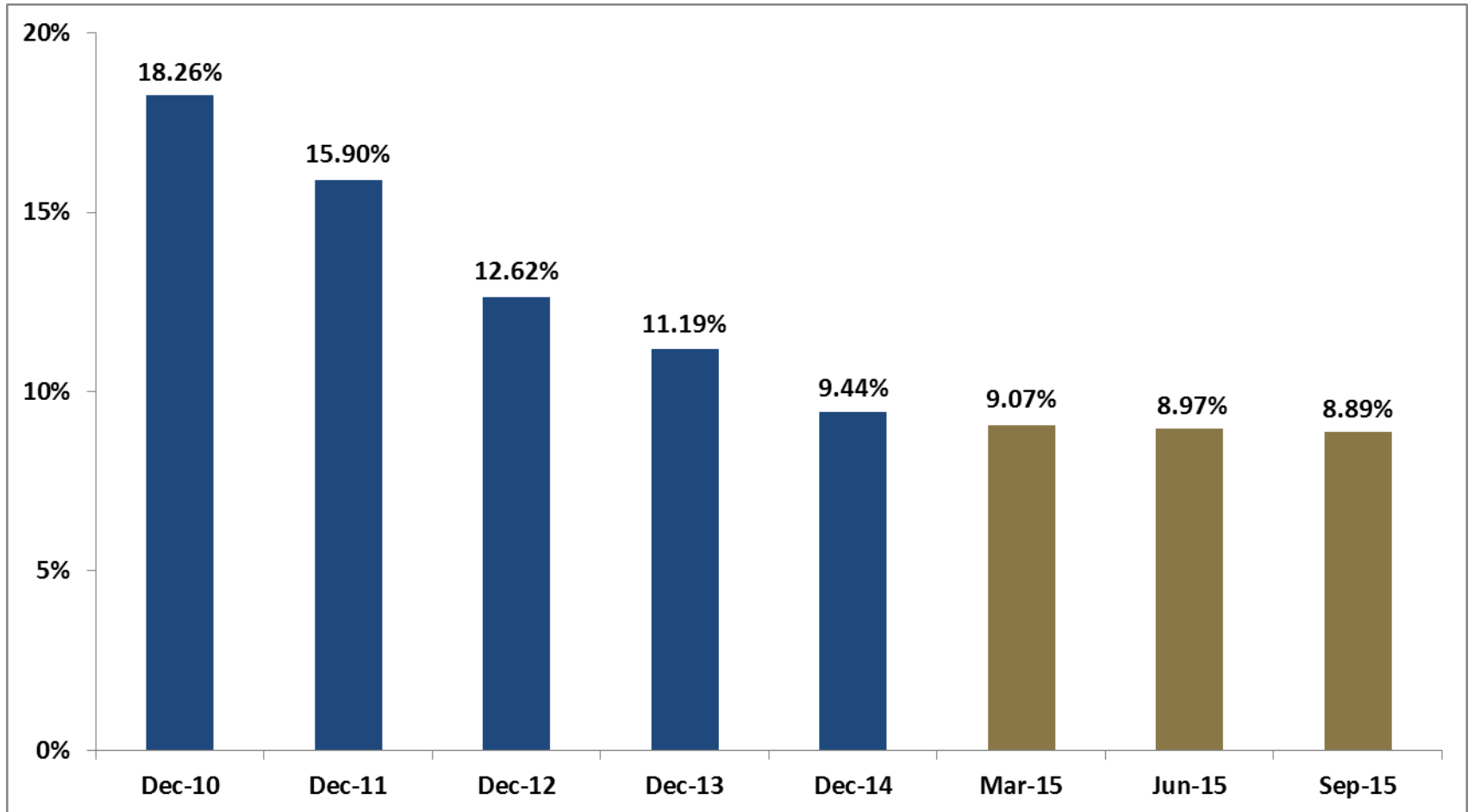
Credit Union Size
By Total Assets



Number of CAMEL Code 3 FY 10 - FY 15



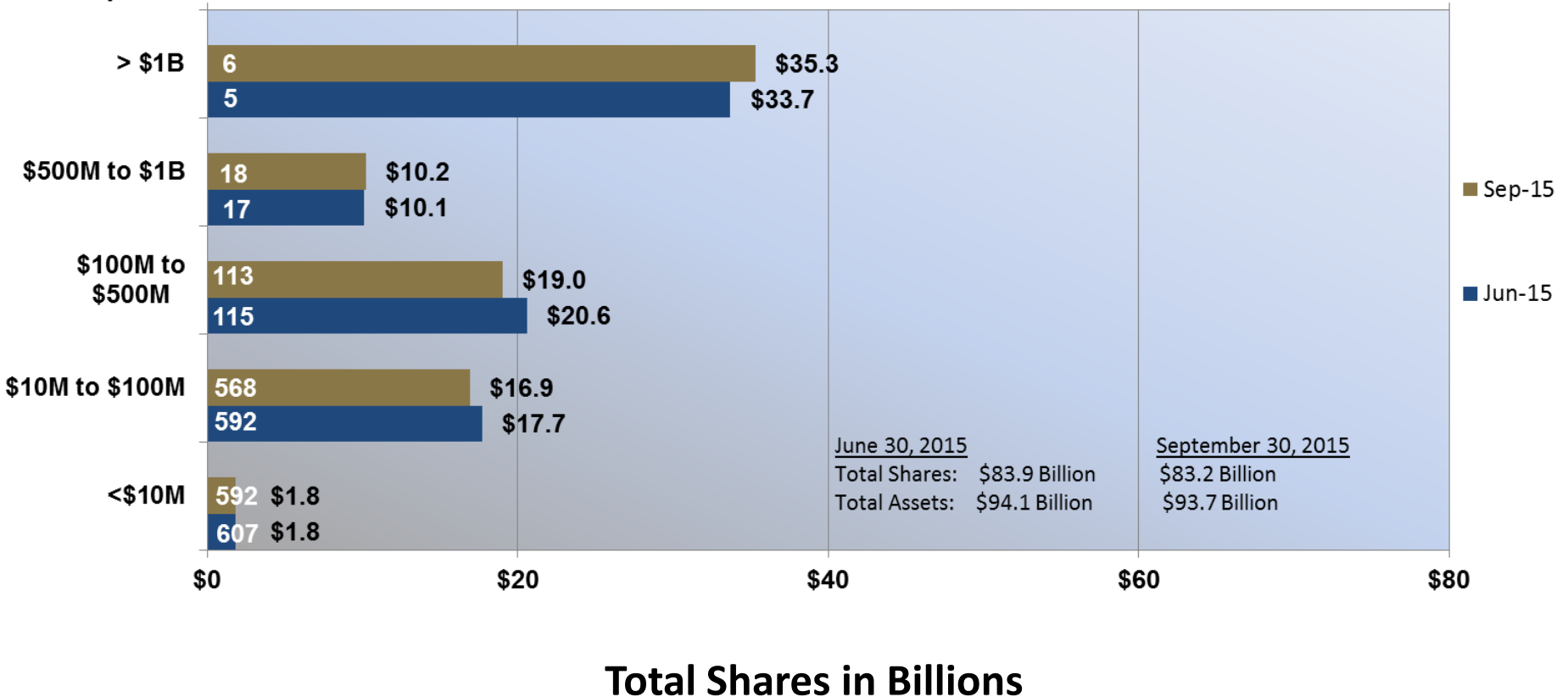
Percent of CAMEL Code 3 Shares to Total Insured Shares FY 10 - FY 15



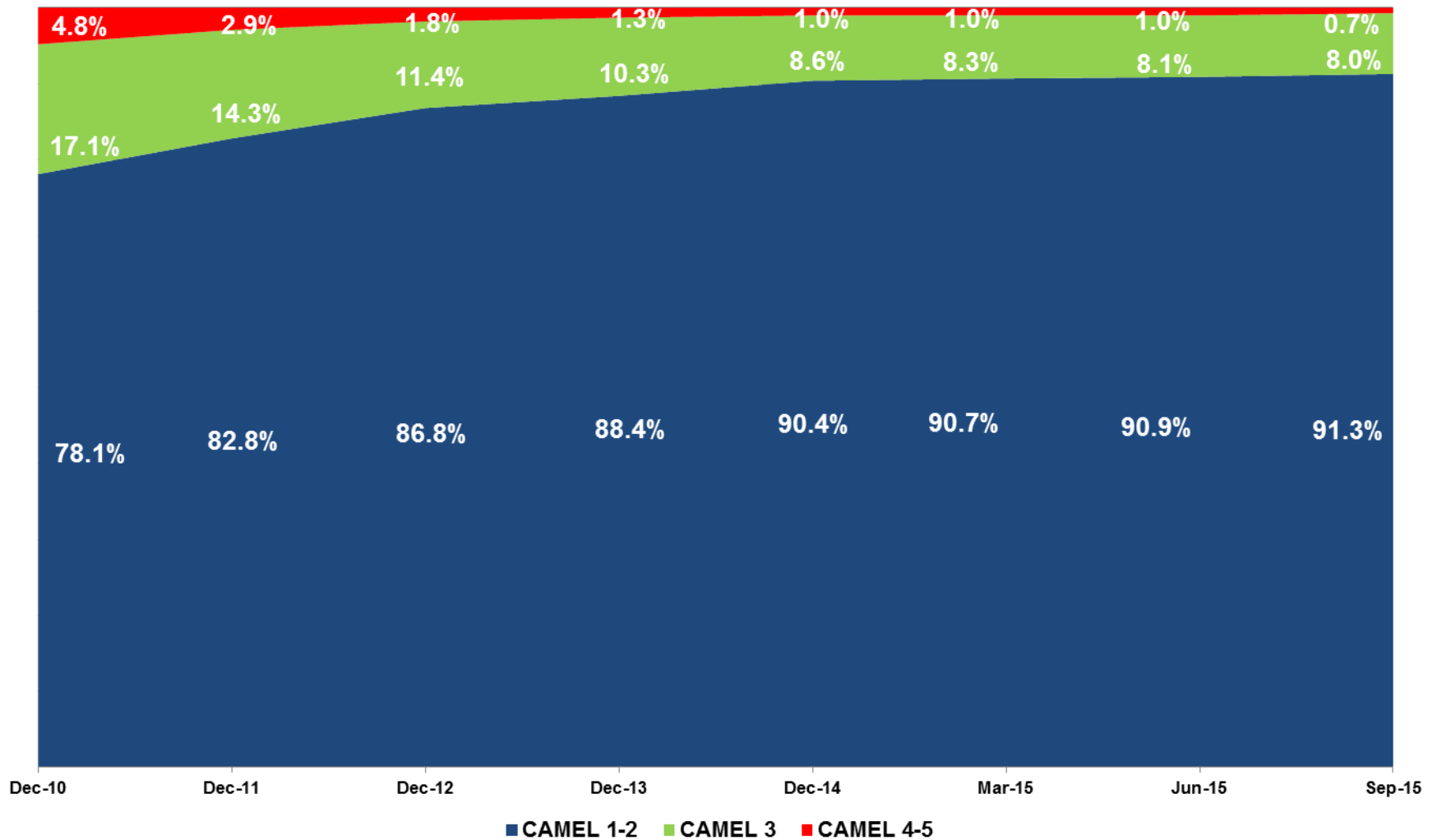
CAMEL Code 3 Comparison

March 31, 2015 to June 30, 2015

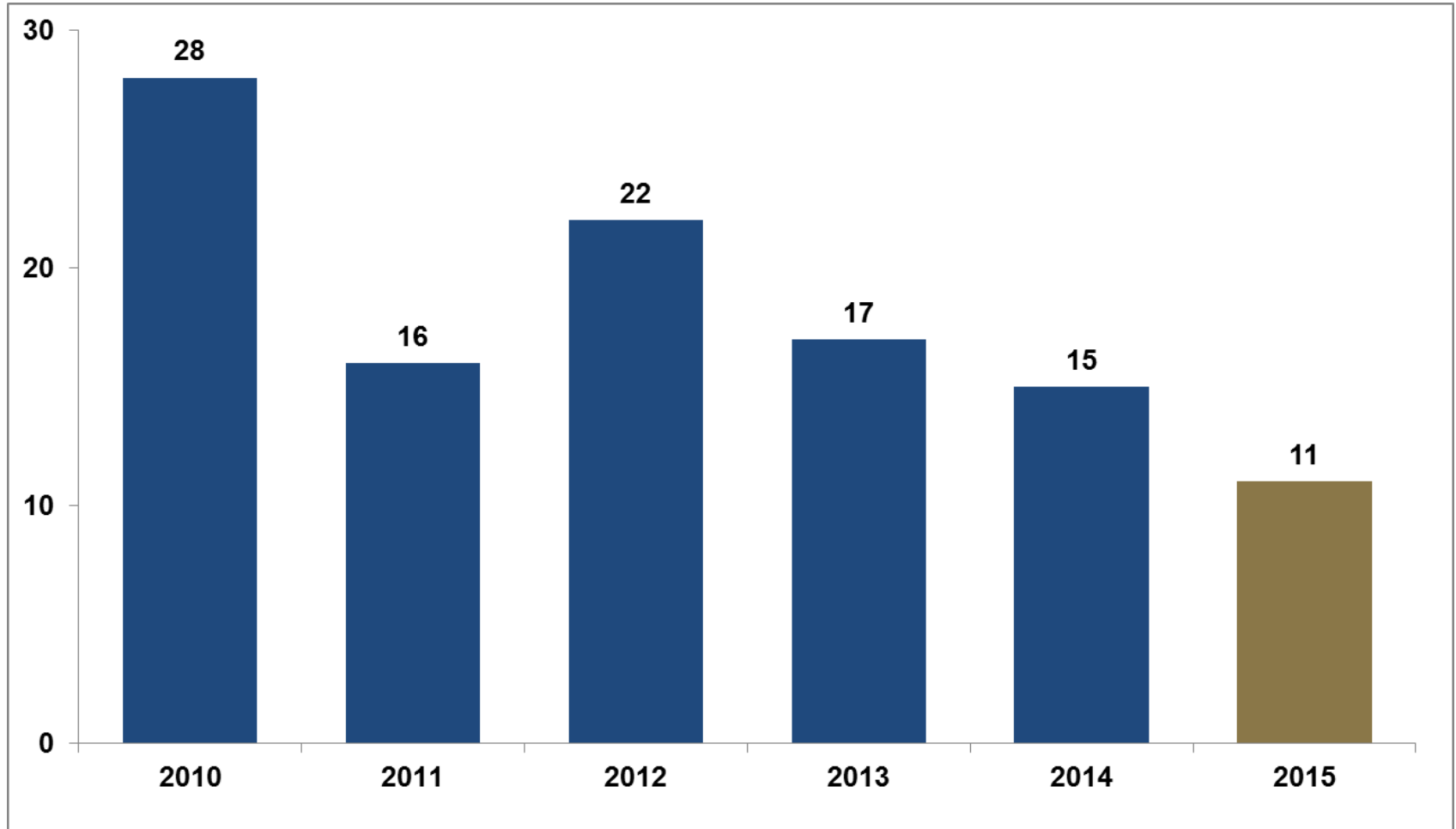
Credit Union Size
By Total Assets



Distribution of Assets in CAMEL Codes FY 10 - FY 15



Number of Credit Union Failures FY 10 - FY 15



Office Contact Page

Feel free to contact our office with questions or comments.

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