

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



**NCUSIF**  
**Third Quarter Statistics**  
**September 30, 2015**

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# 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)
<b>Gross Income:</b>				
Investment Income	\$54.7	\$53.5	\$162.2	\$160.5
Other Income	2.1	1.0	4.1	3.0
Total Income	<b>\$56.8</b>	<b>\$54.5</b>	<b>\$166.3</b>	<b>\$163.5</b>
<b>Less Expenses:</b>				
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	<b>32.1</b>	<b>74.9</b>	<b>125.4</b>	<b>224.7</b>
<b>Net Income (Loss)</b>	<b>\$24.7</b>	<b>(\$20.4)</b>	<b>\$40.9</b>	<b>(\$61.2)</b>

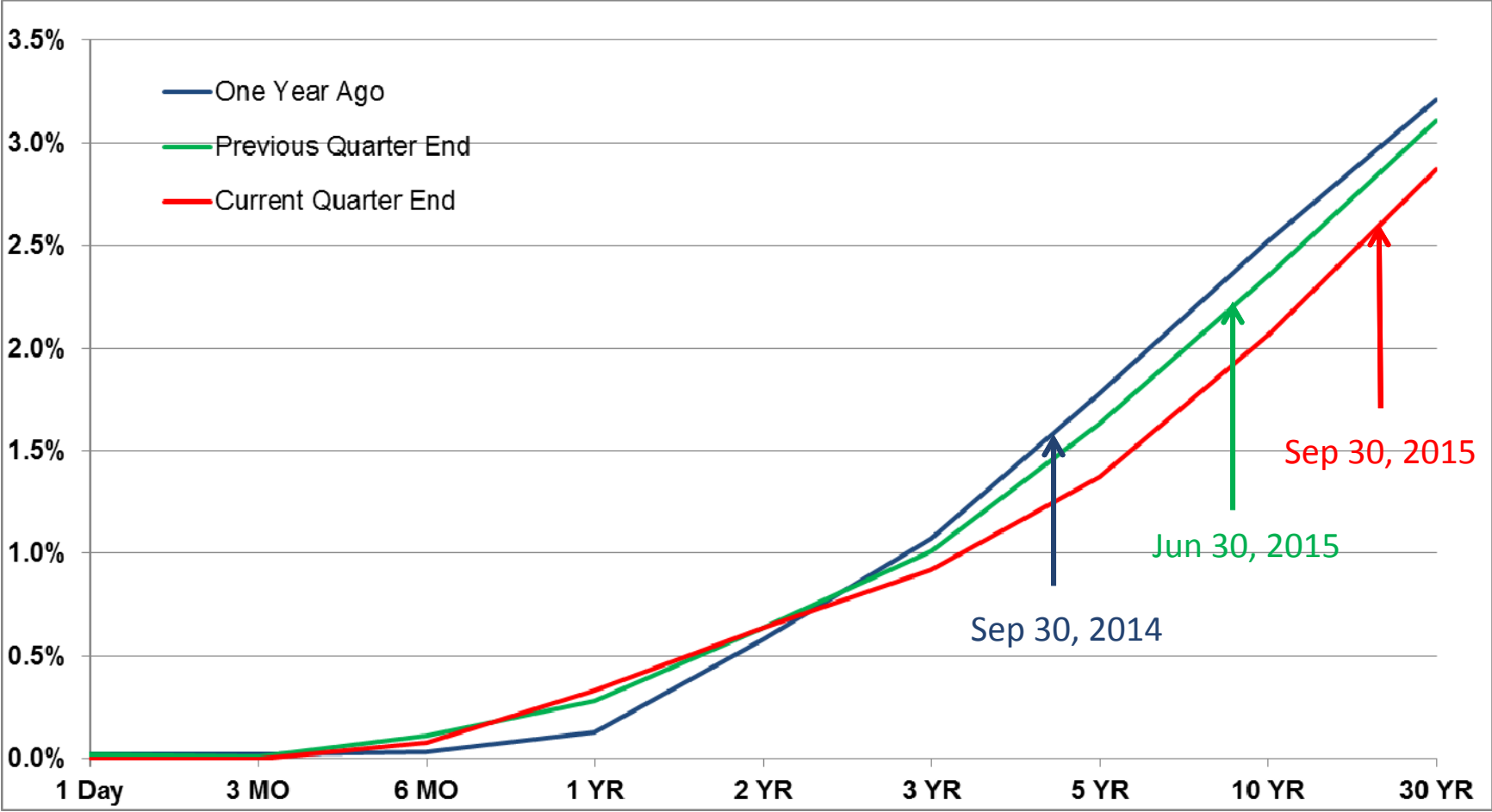
As of October 9, 2015

# NCUSIF Changes to the Reserves September 30, 2015

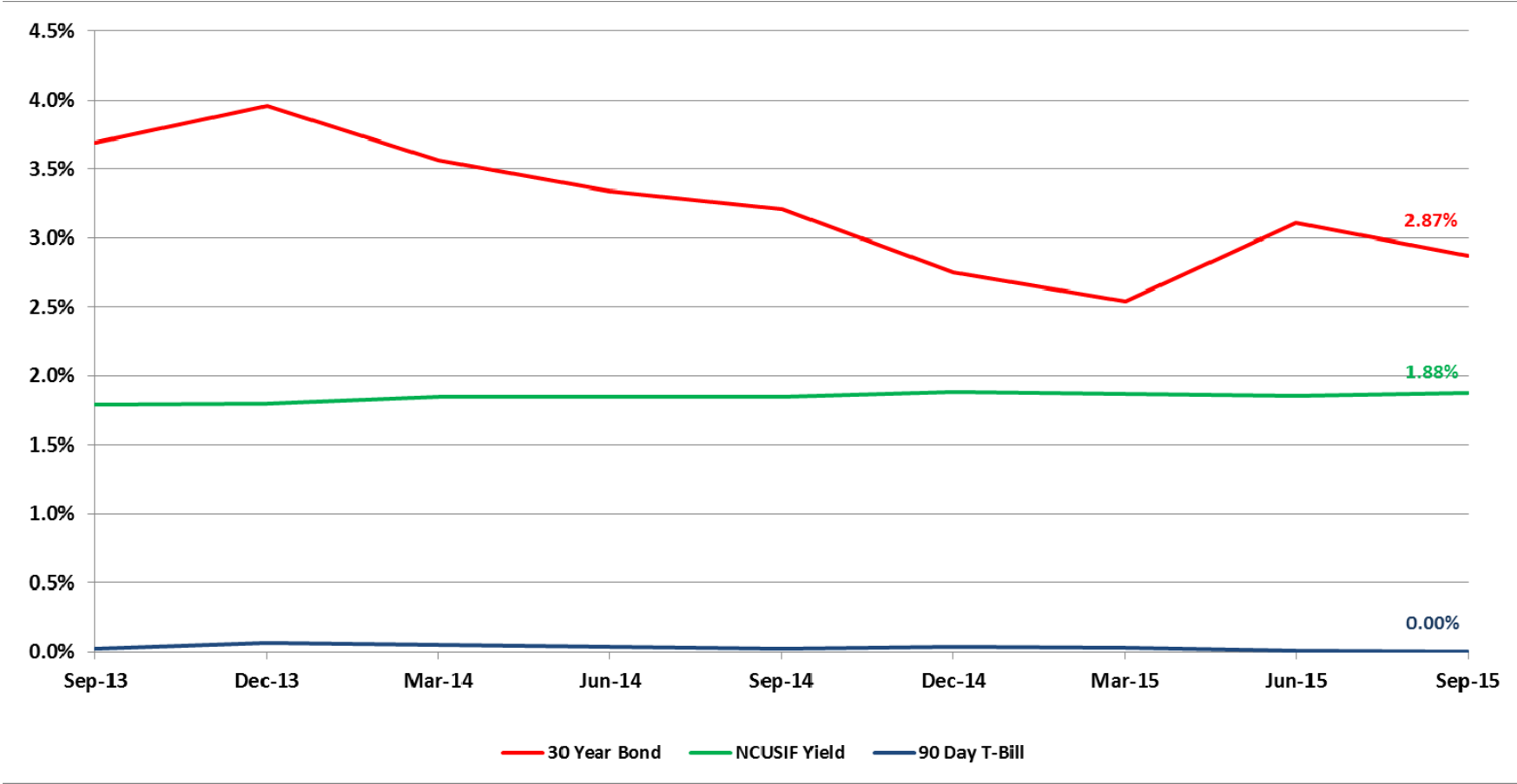
PRELIMINARY & UNAUDITED (In Millions)	Quarter Ended September 30, 2015	Year-To-Date September 30, 2015
<b>Beginning Reserve Balance:</b>	<b>\$187.3</b>	<b>\$178.3</b>
Reserve Expense (Reduction)	(12.4)	0.4
Charges for Assisted Mergers	(0.7)	(0.7)
Charges for Liquidations	(4.7)	(8.5)
<b>Ending Reserve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

As of October 9, 2015

# Treasury Yield Curve September 30, 2015



# Yield Comparisons September 30, 2015



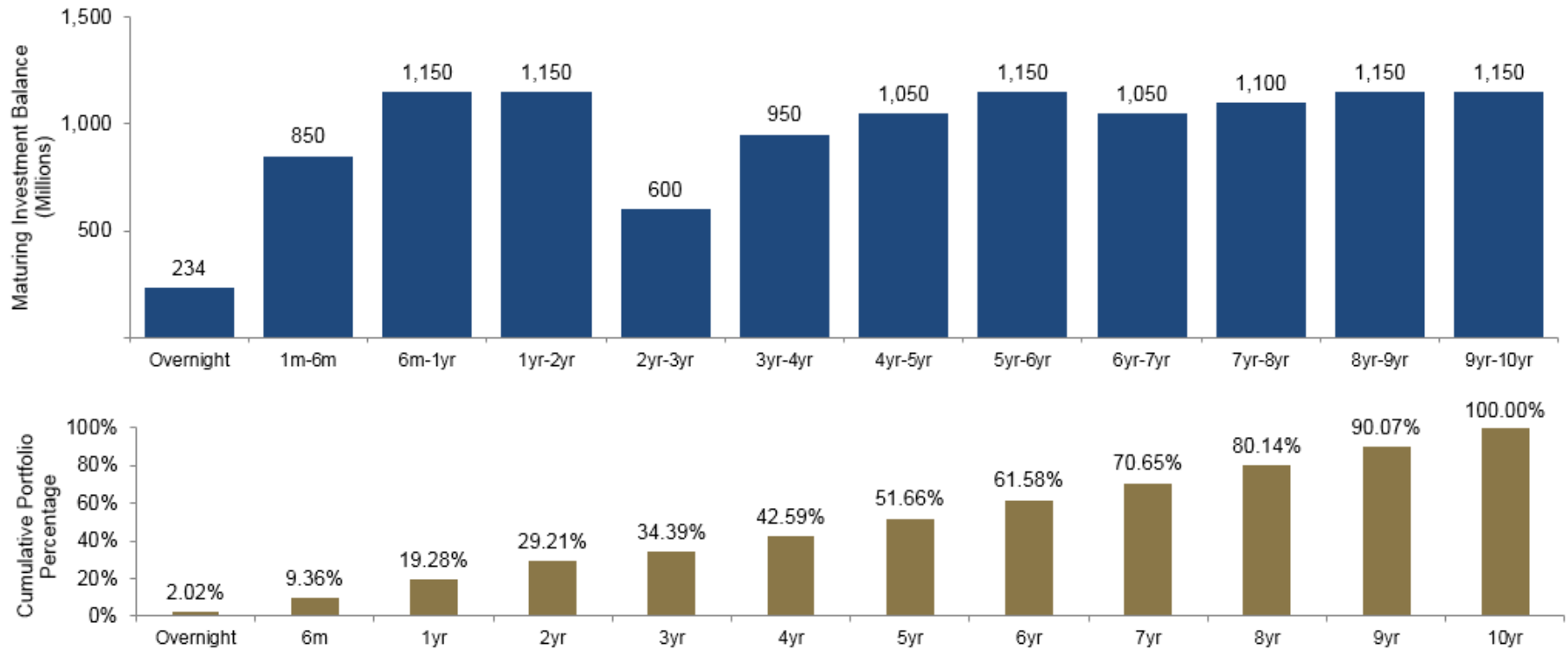
# NCUSIF Portfolio

## September 30, 2015

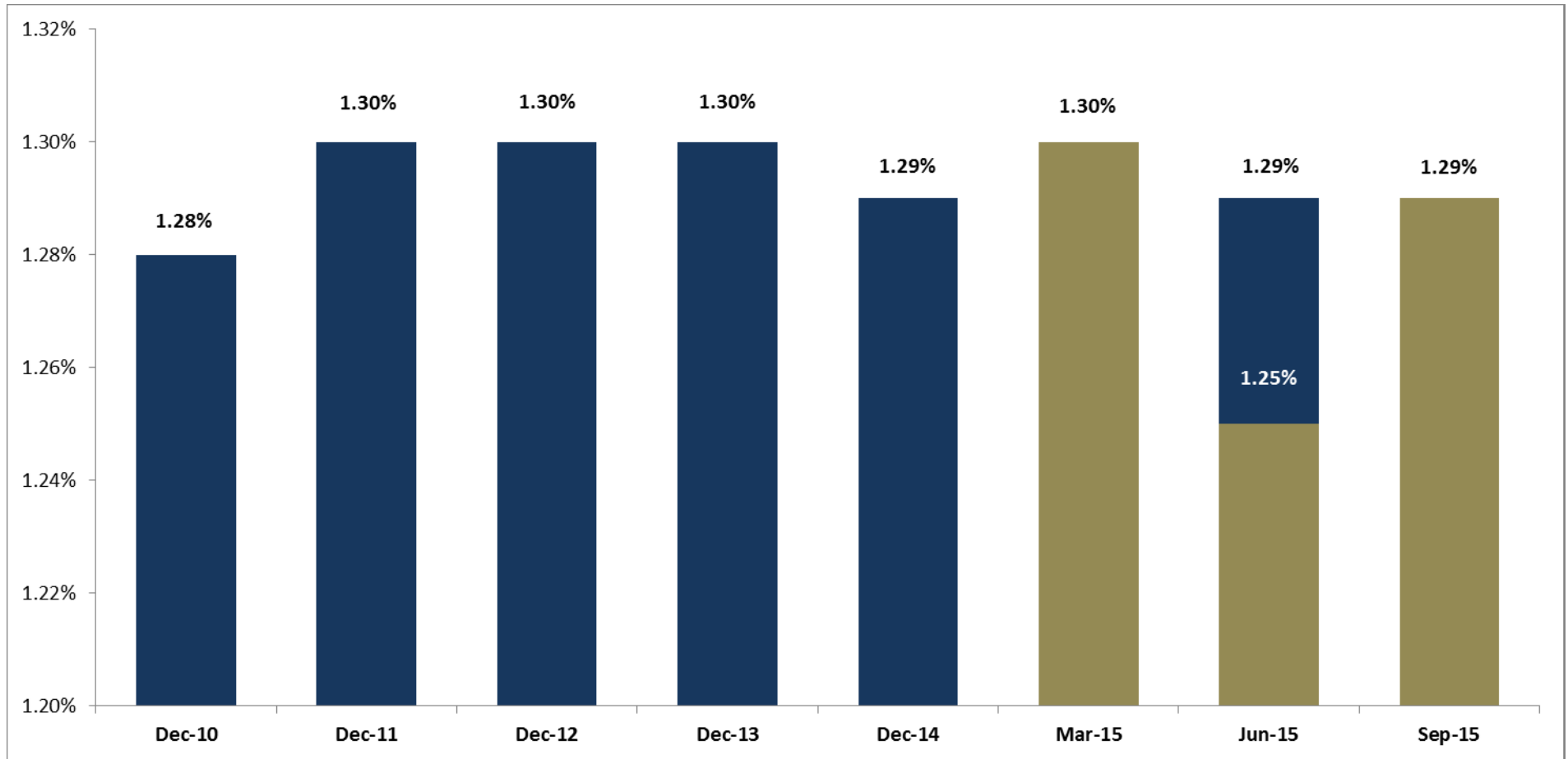
Investment Balance at Par: \$11.6 Billion

Weighted Average Life:  
Weighted Average Yield:

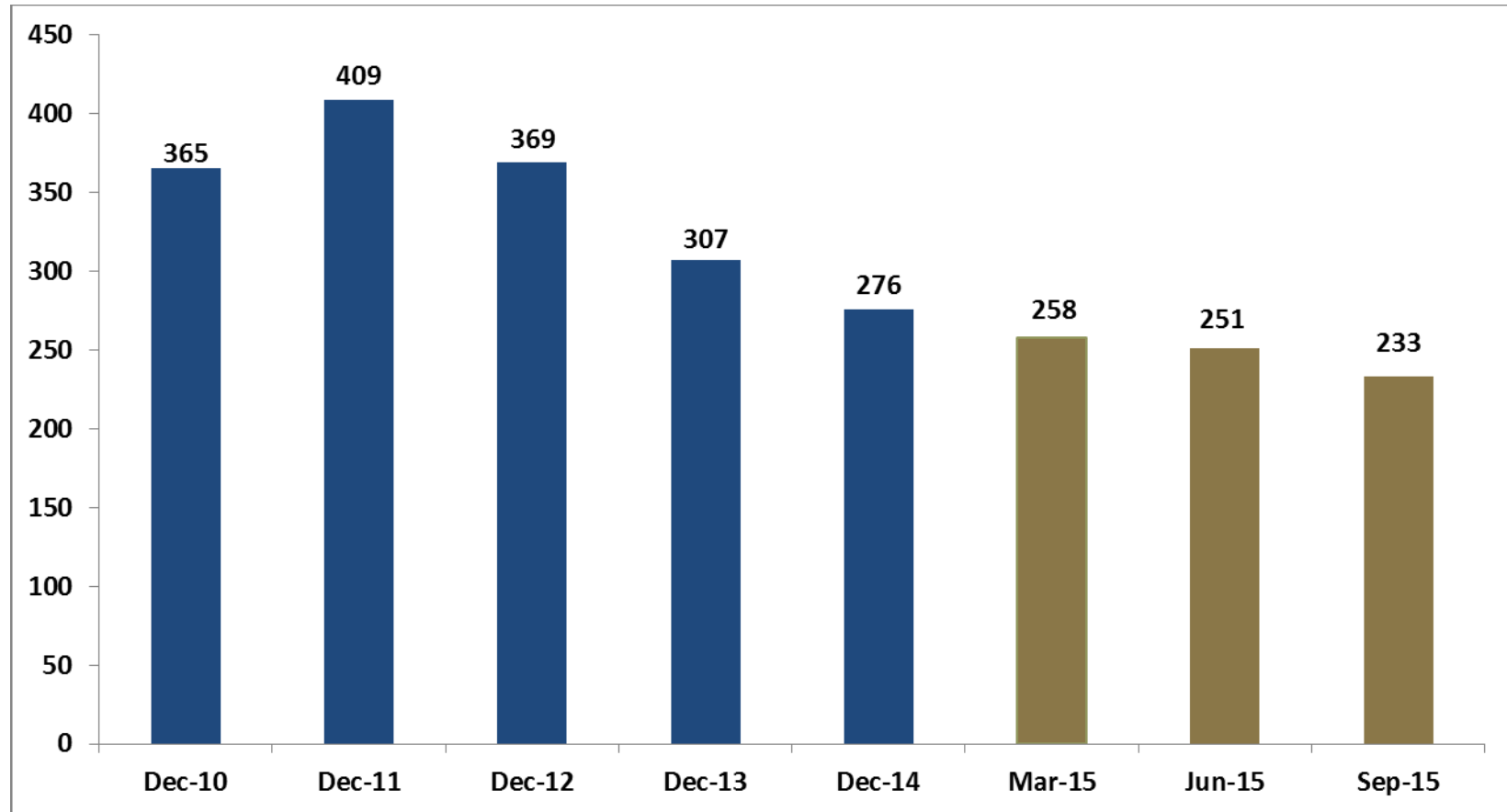
4.71 years  
1.88%



# NCUSIF Equity Ratio FY 10 - FY 15

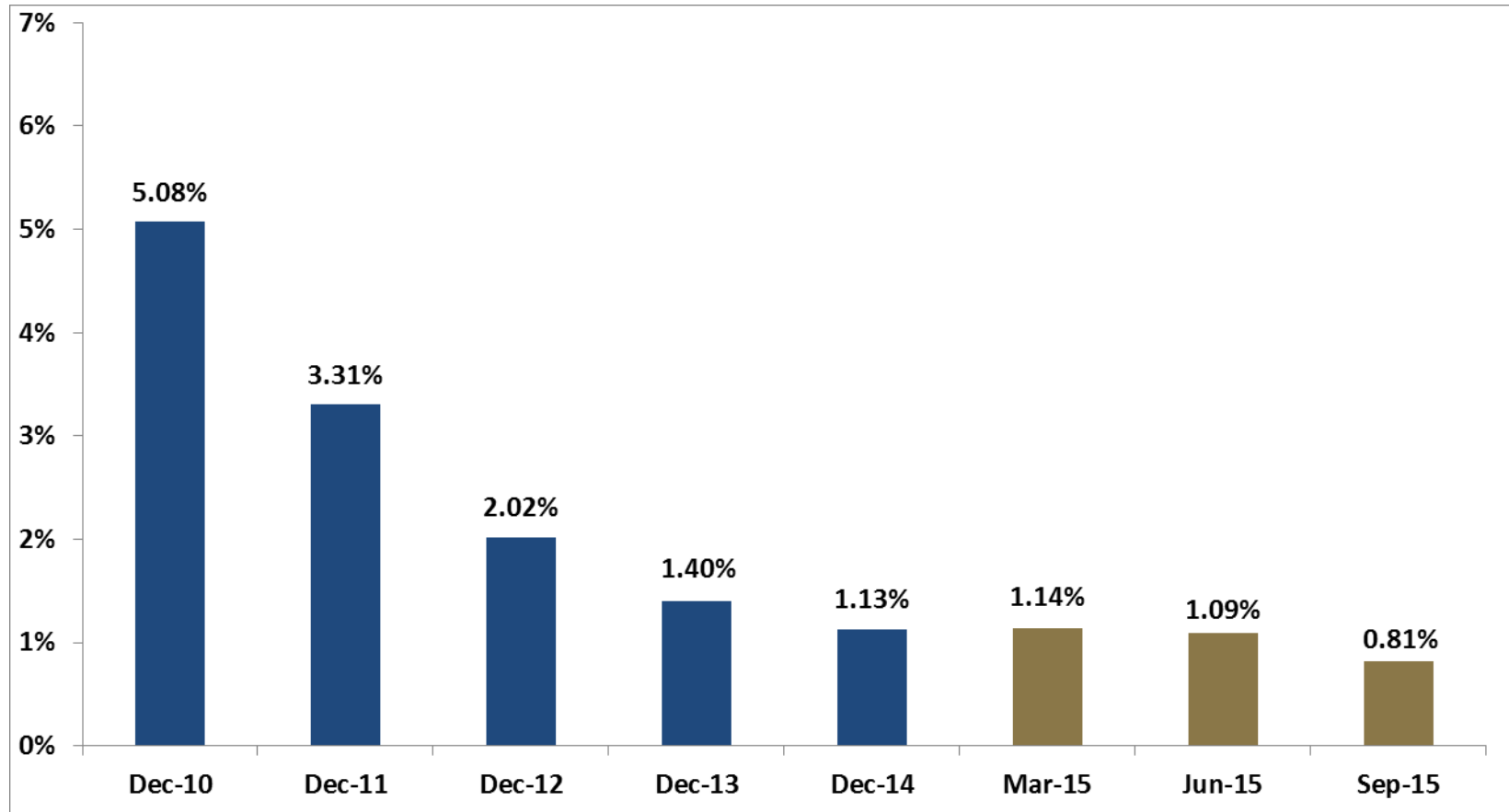


# Number of Problem Credit Unions CAMEL Code 4/5 FY 10 - FY 15





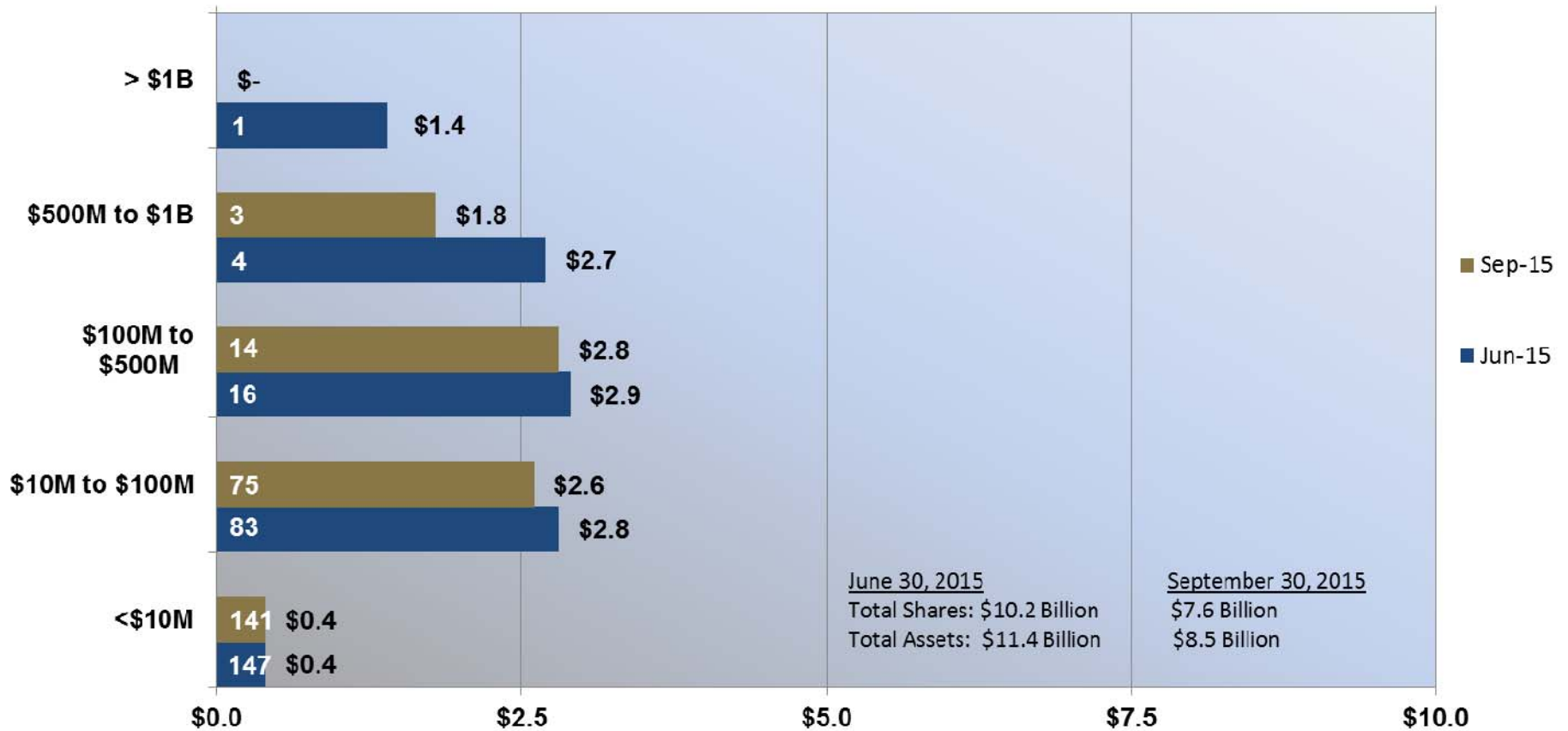
# Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 10 - FY 15



# CAMEL Code 4/5 Comparison

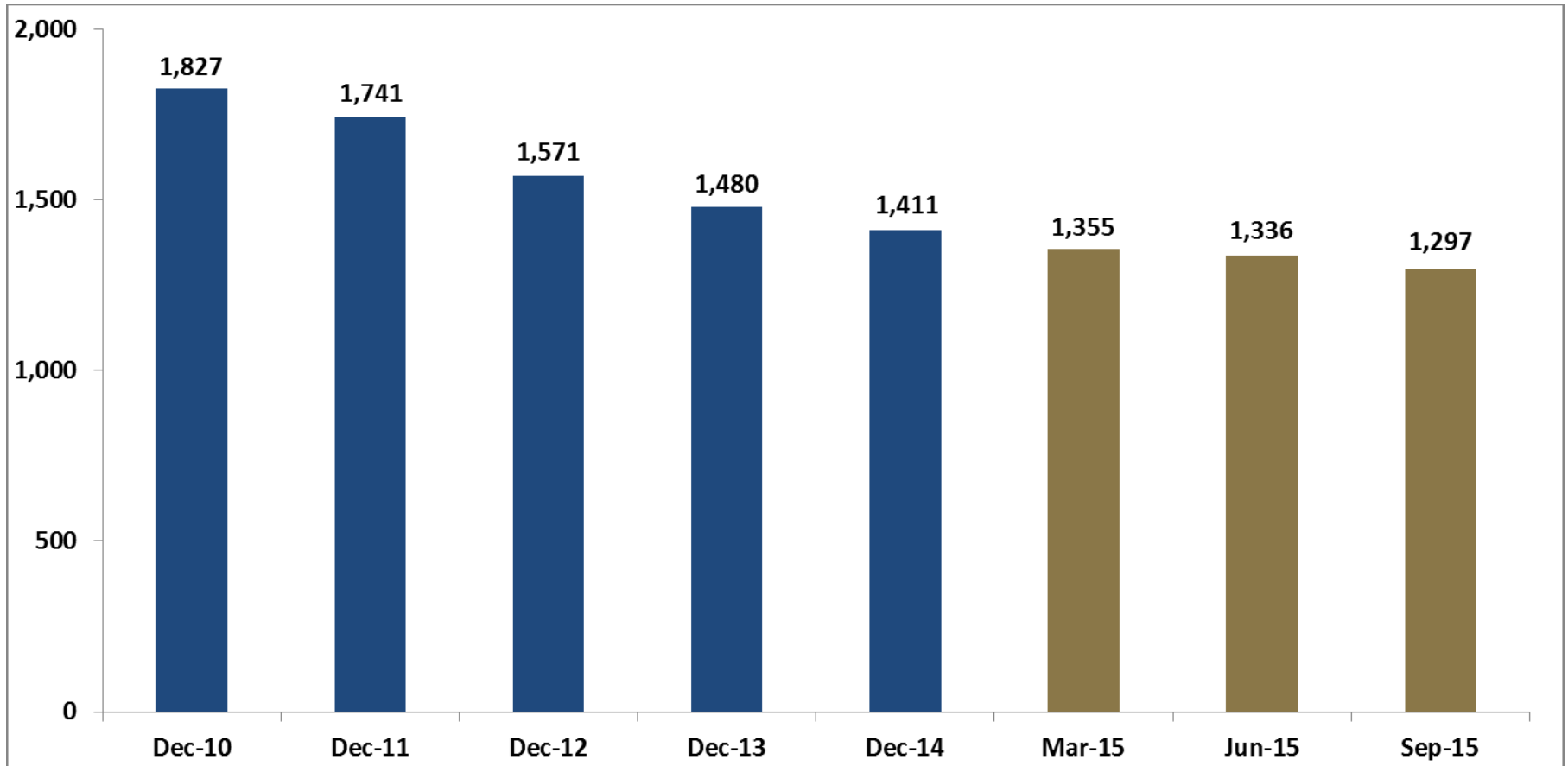
## March 15, 2015 to June 30, 2015

Credit Union Size  
By Total Assets

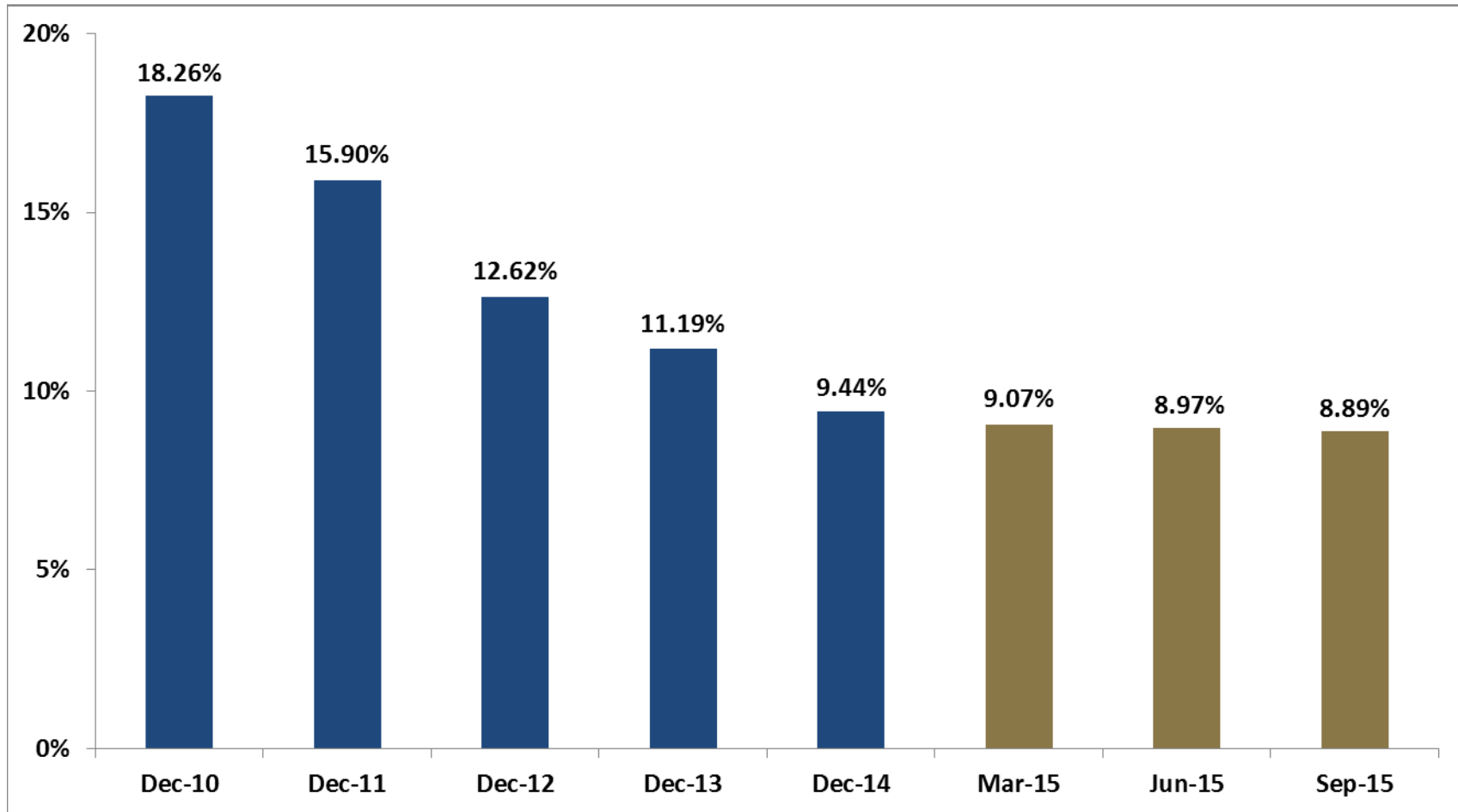


Total Shares in Billions

# Number of CAMEL Code 3 FY 10 - FY 15

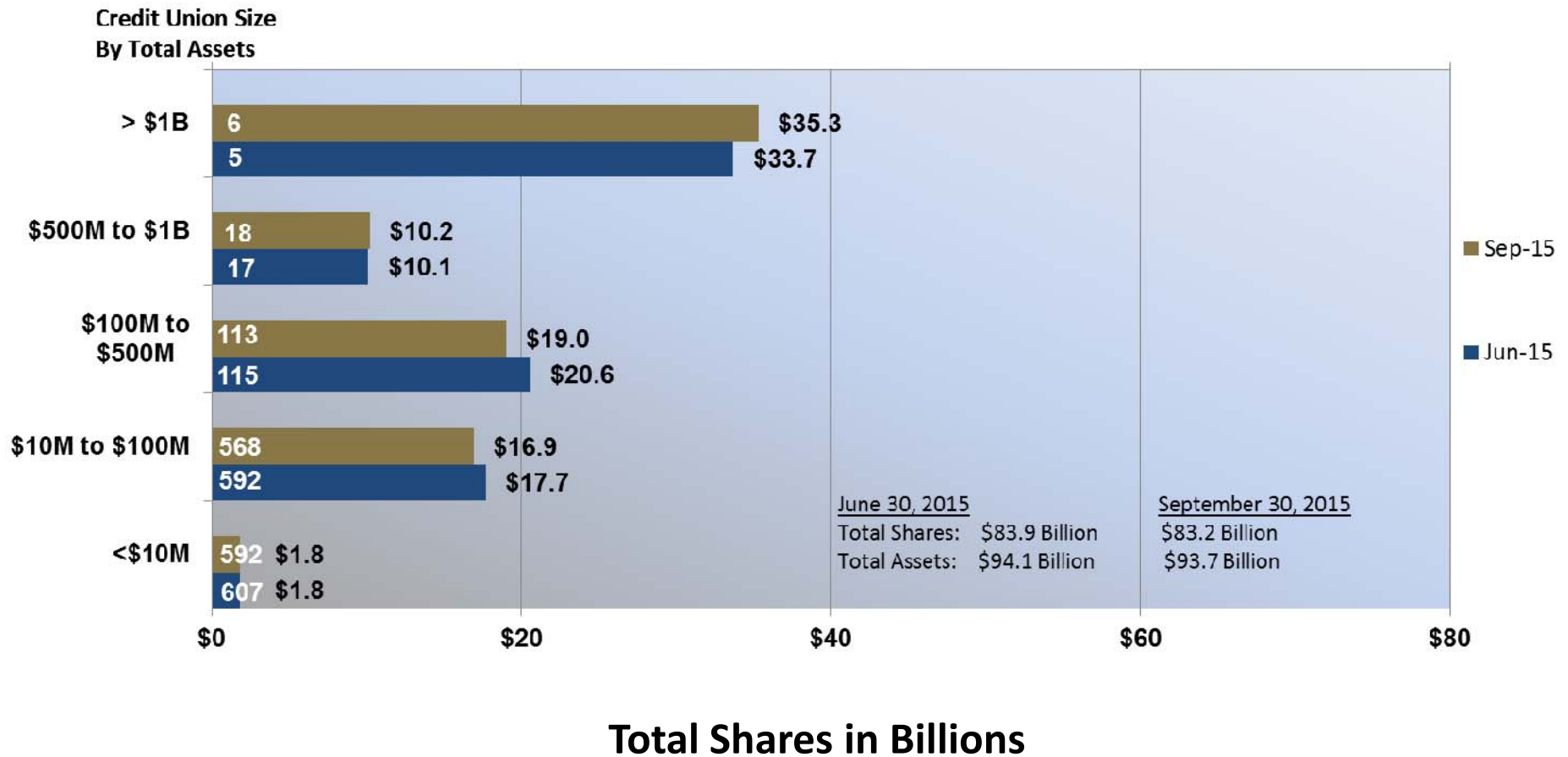


# Percent of CAMEL Code 3 Shares to Total Insured Shares FY 10 - FY 15

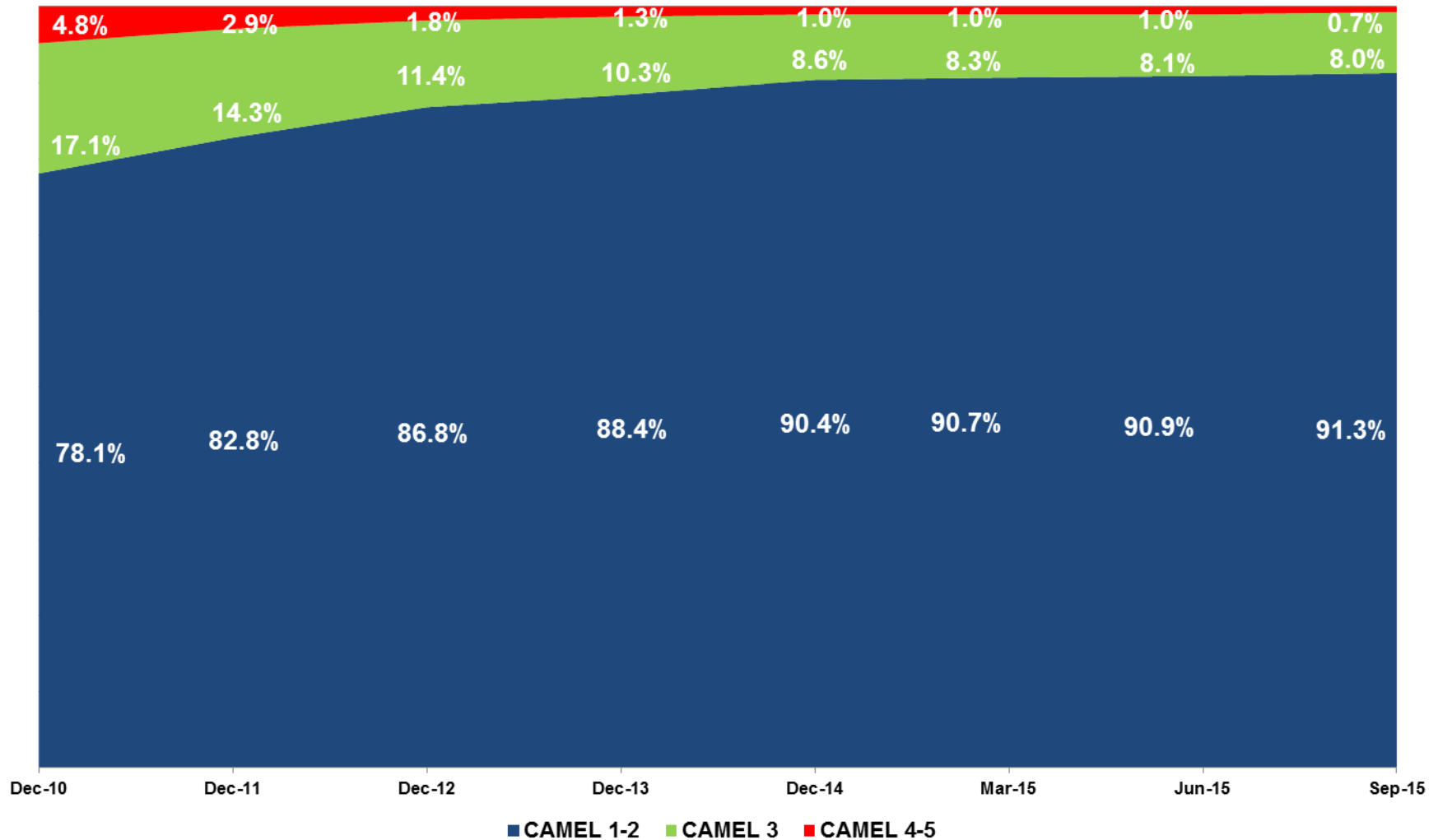


# CAMEL Code 3 Comparison

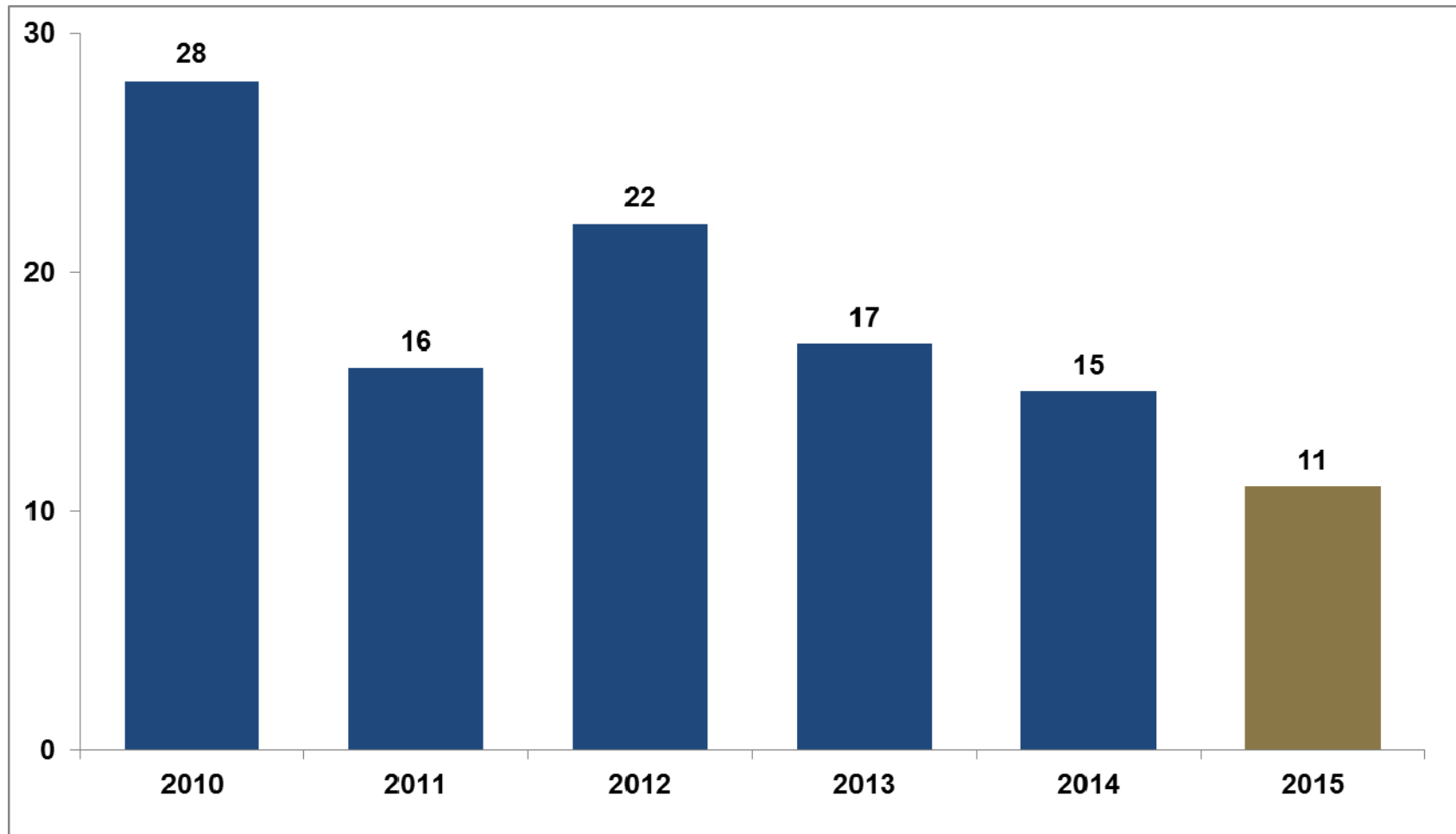
## March 31, 2015 to June 30, 2015



# Distribution of Assets in CAMEL Codes FY 10 - FY 15



# Number of Credit Union Failures FY 10 - FY 15



# Office Contact Page

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Feel free to contact our office with questions or comments.

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