

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



**NCUSIF**  
**First Quarter Statistics**  
**March 31, 2016**

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# Outline

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## National Credit Union Share Insurance Fund (NCUSIF)

### Annual Financial Statements Located at:

<http://www.ncua.gov/About/Pages/inspector-general/audit-reports/2016.aspx>

# NCUSIF Revenue and Expense

## March 31, 2016

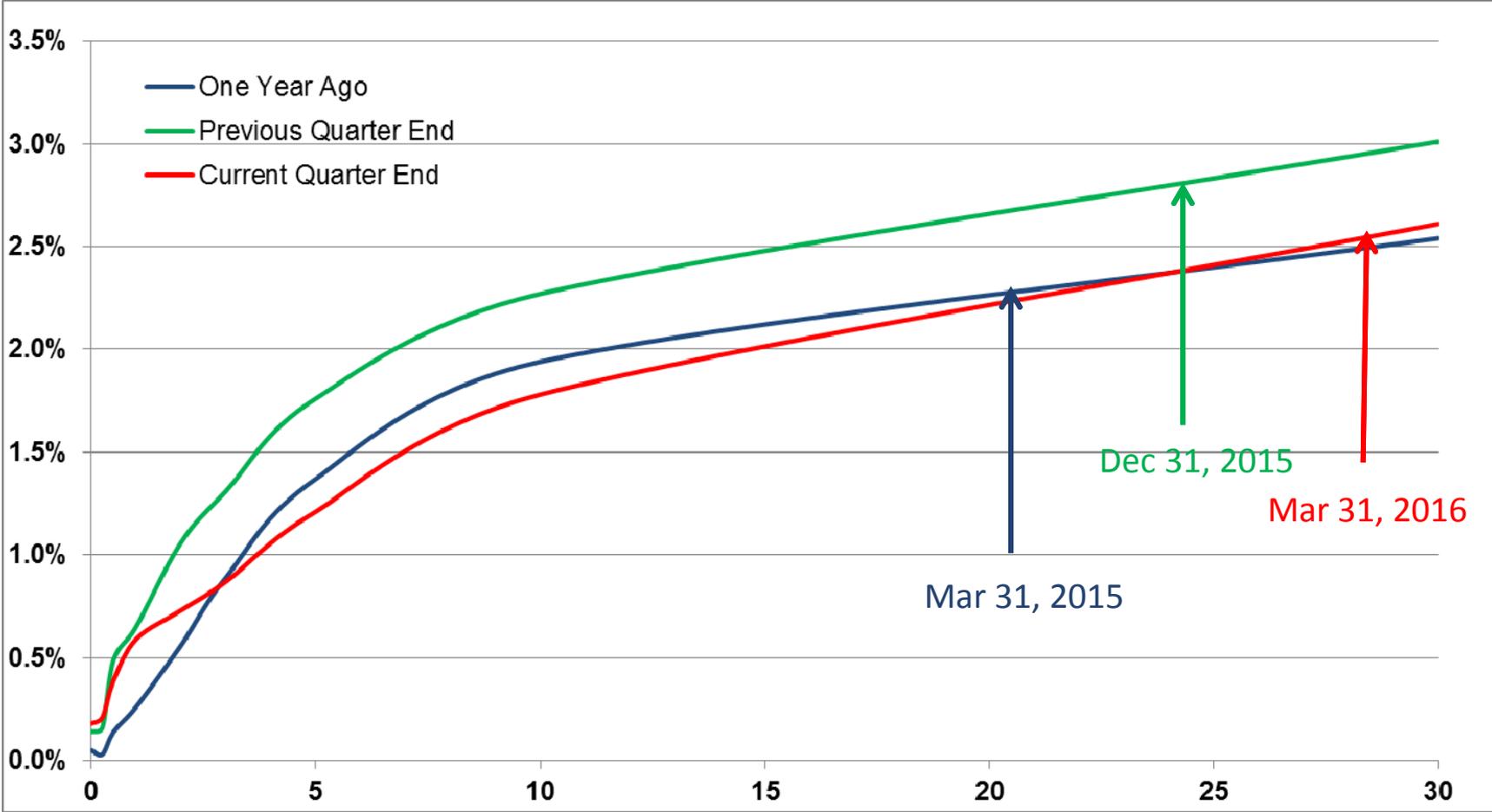
PRELIMINARY & UNAUDITED (in Millions)	Quarter Ended March 31, 2016	
	(Actual)	(Estimated)
<b>Gross Income:</b>		
Investment Income	\$56.6	\$56.5
Other Income	0.7	0.7
Total Income	<b>\$57.3</b>	<b>\$57.2</b>
<b>Less Expenses:</b>		
Operating Expenses	\$48.0	\$53.9
Provision for Insurance Losses:		
Reserve Expense (Reduction)	(10.6)	16.4
AME Loss Expense (Reduction)	(4.1)	0.0
Total Expenses	<b>\$33.3</b>	<b>\$70.3</b>
<b>Net Income (Loss)</b>	<b>\$24.0</b>	<b>(\$13.1)</b>

# NCUSIF Changes to the Reserves

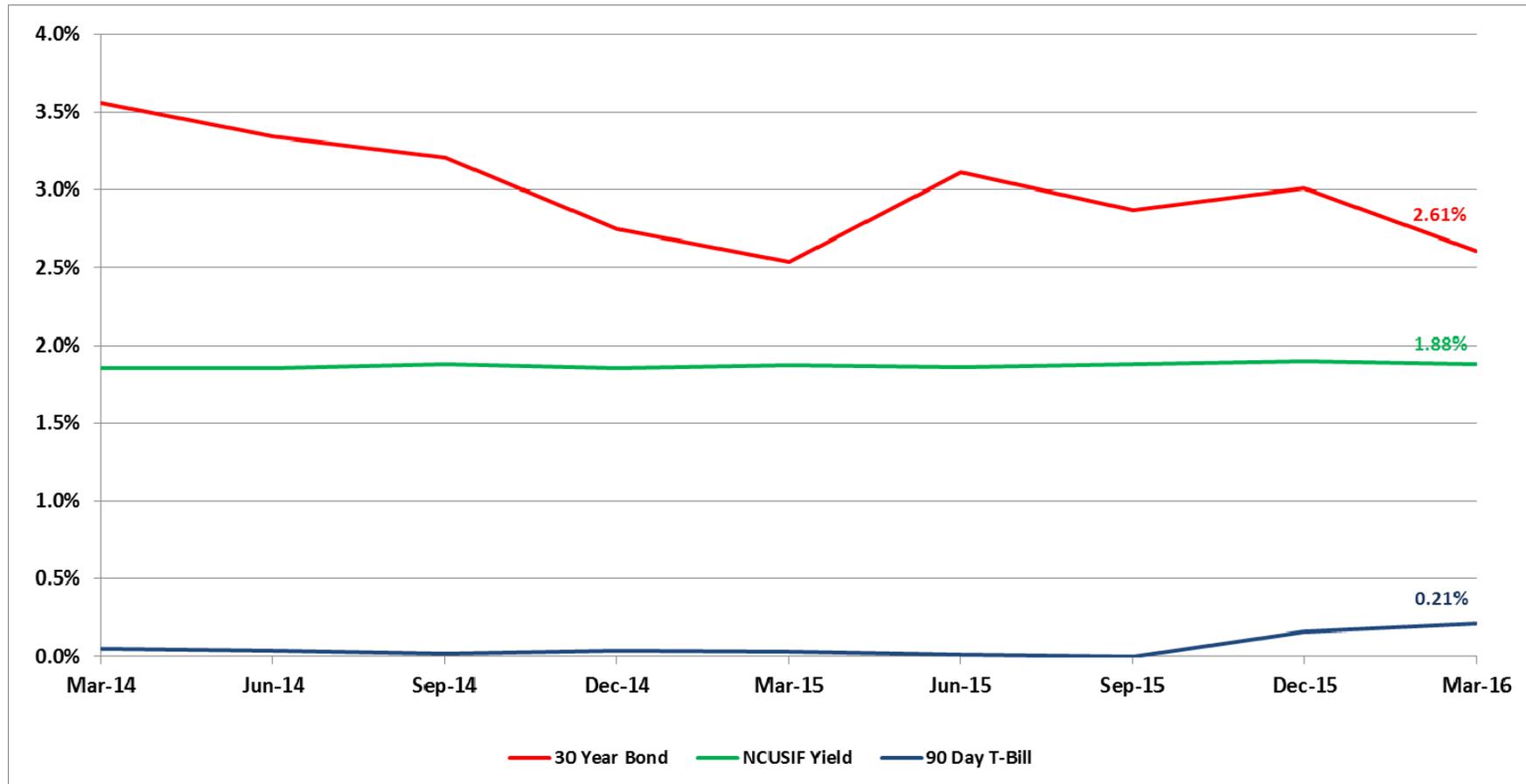
## March 31, 2016

PRELIMINARY & UNAUDITED (In Millions)	Year-To-date March 31, 2016
<b>Beginning Reserve Balance:</b>	<b>\$164.9</b>
Reserve Expense (Reduction)	(10.6)
Charges for Assisted Mergers	(2.0)
Charges for Liquidations	(0.1)
<b>Ending Reserve Balance</b>	<b>\$152.2</b>

# Treasury Yield Curve March 31, 2016

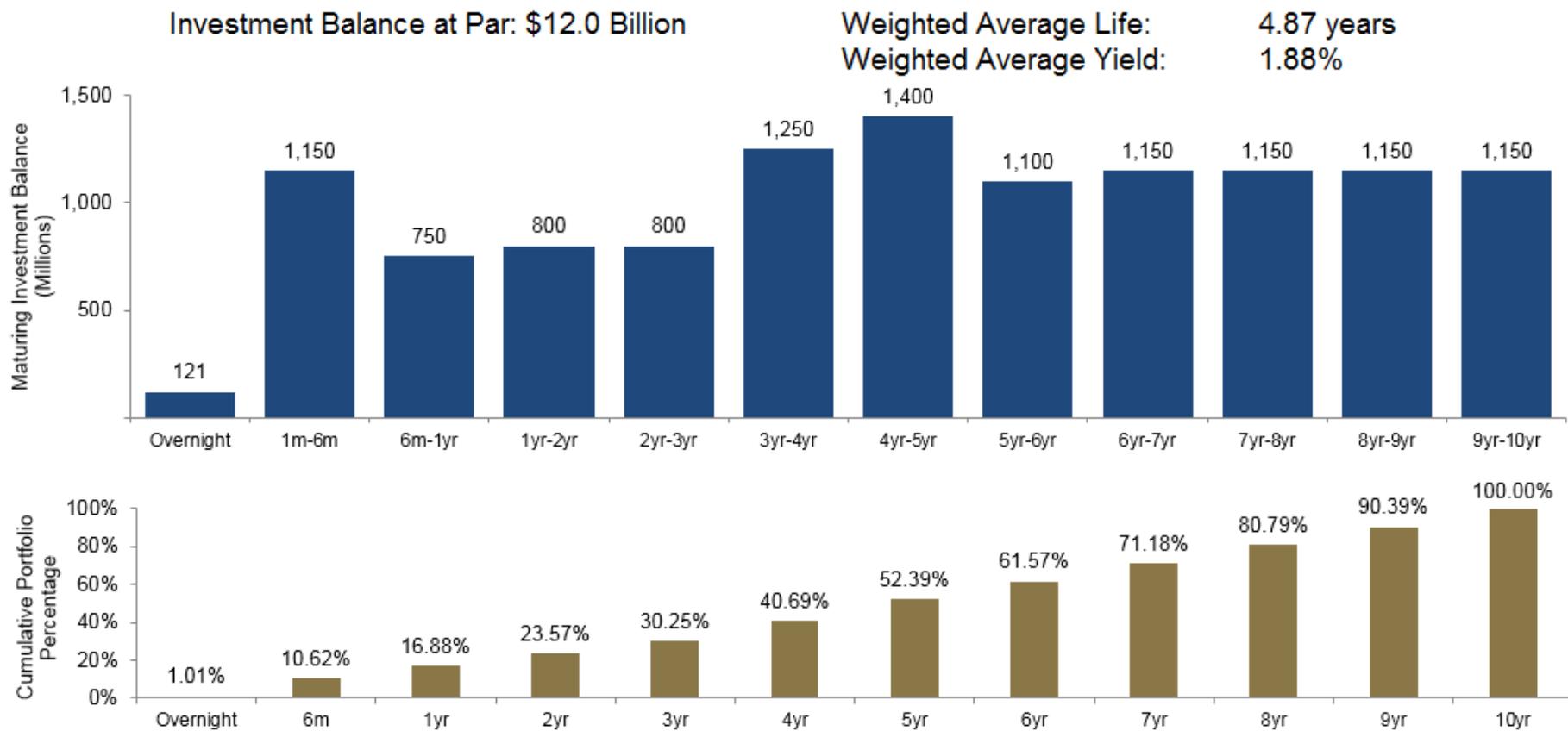


# Yield Comparisons March 31, 2016

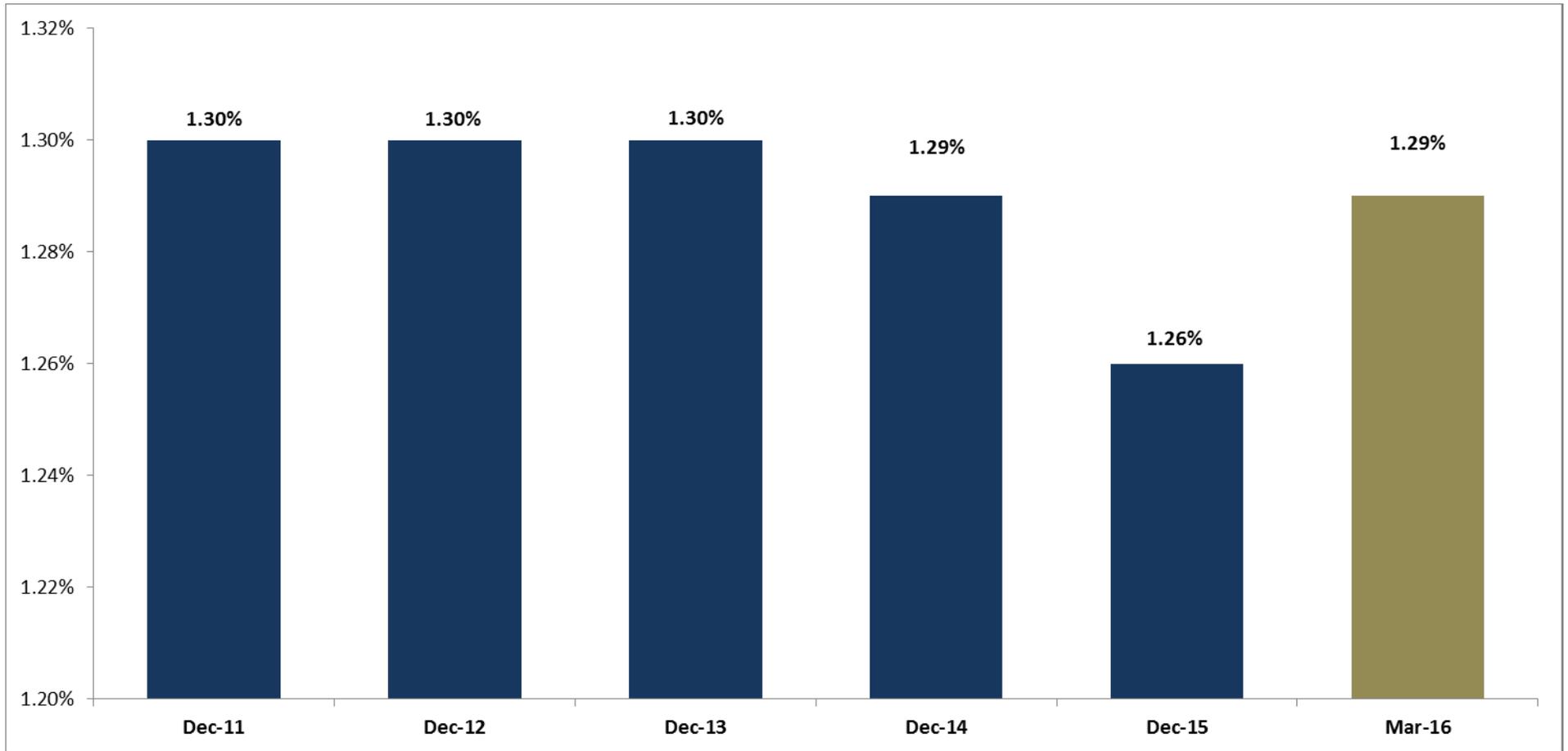


# NCUSIF Portfolio

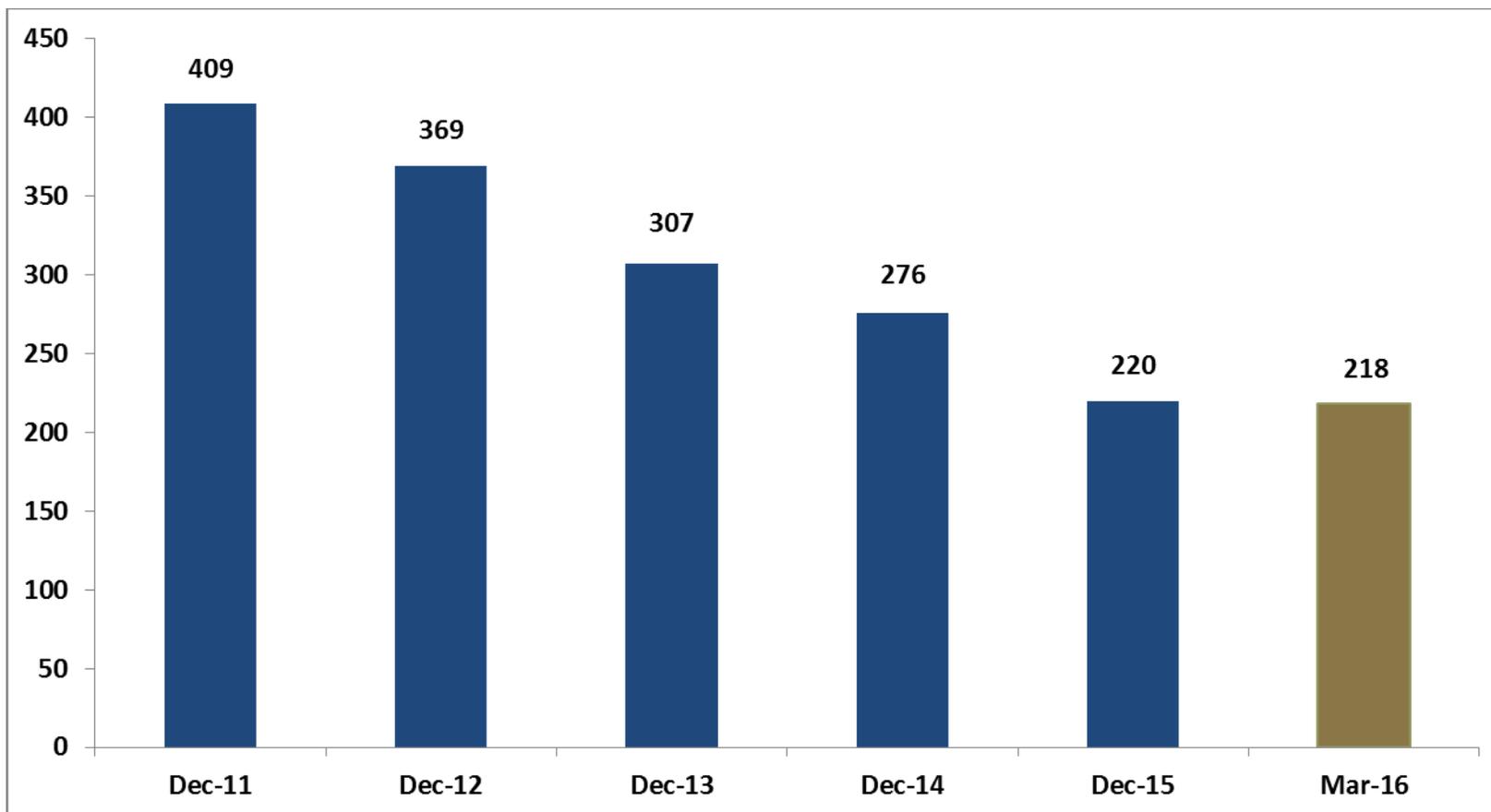
## March 31, 2016



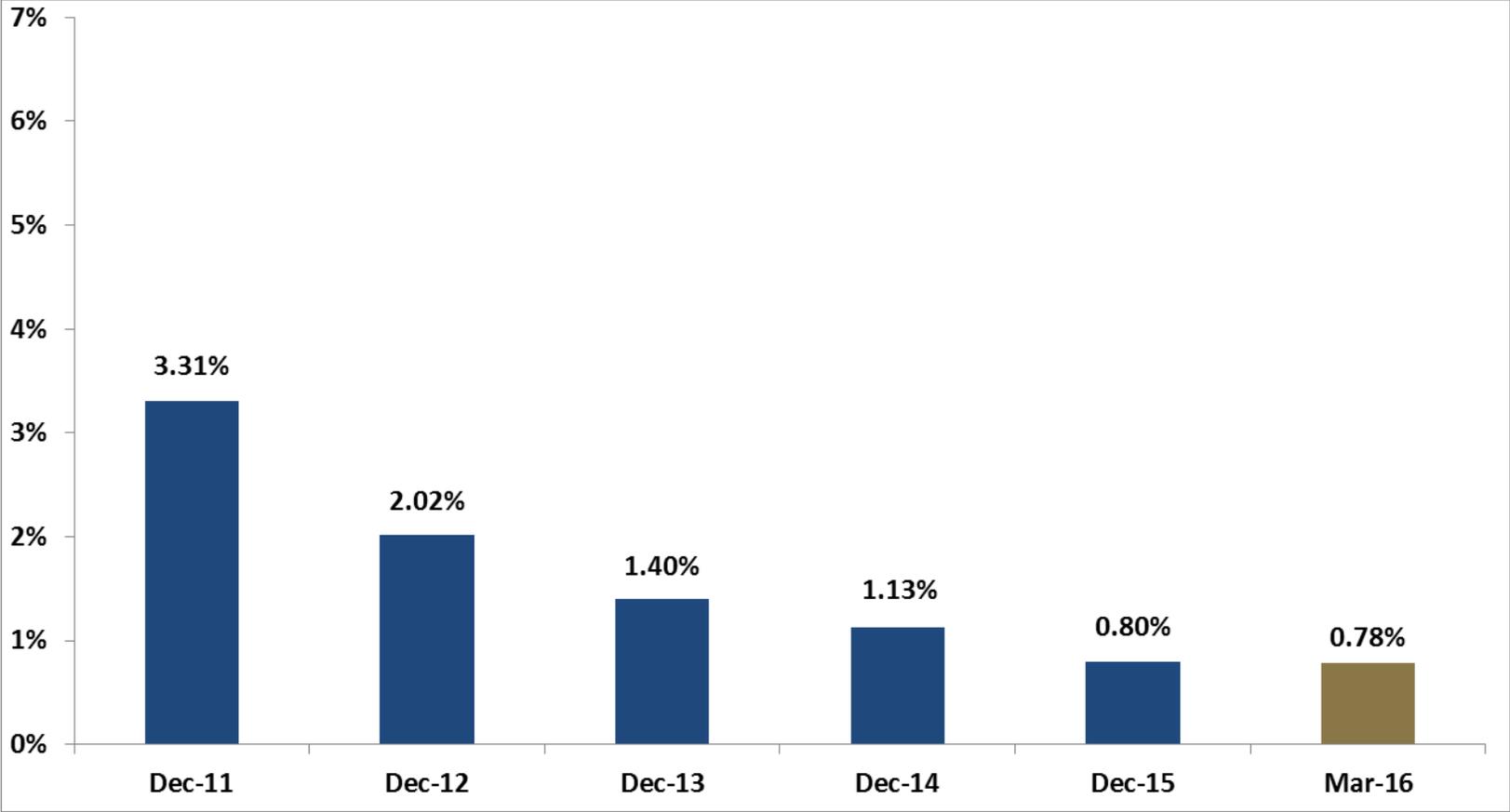
# NCUSIF Equity Ratio FY 11 - FY 16



# Number of Problem Credit Unions CAMEL Code 4/5 FY 11 - FY 16



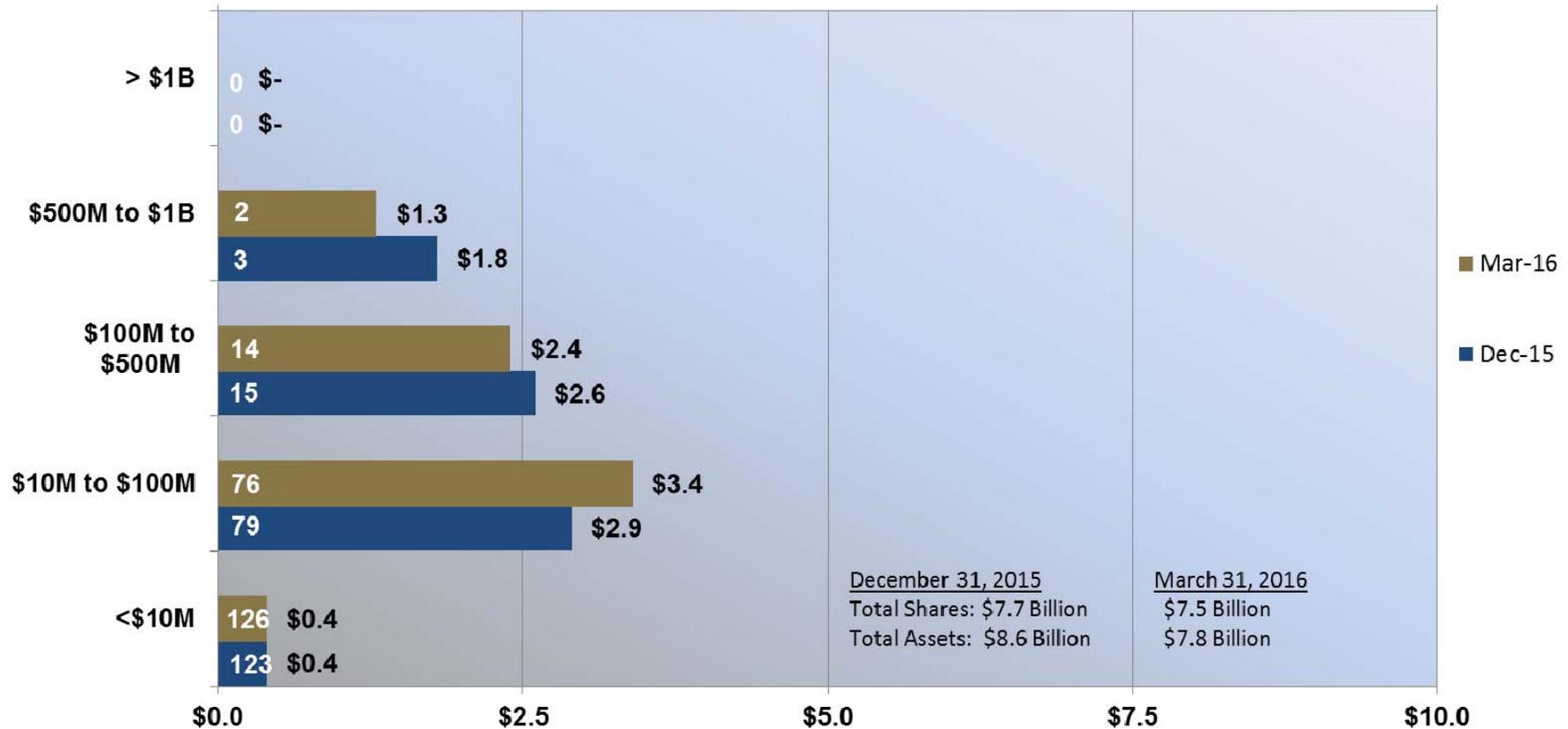
# Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 11 - FY 16



# CAMEL Code 4/5 Comparison

## December 31, 2015 to March 31, 2016

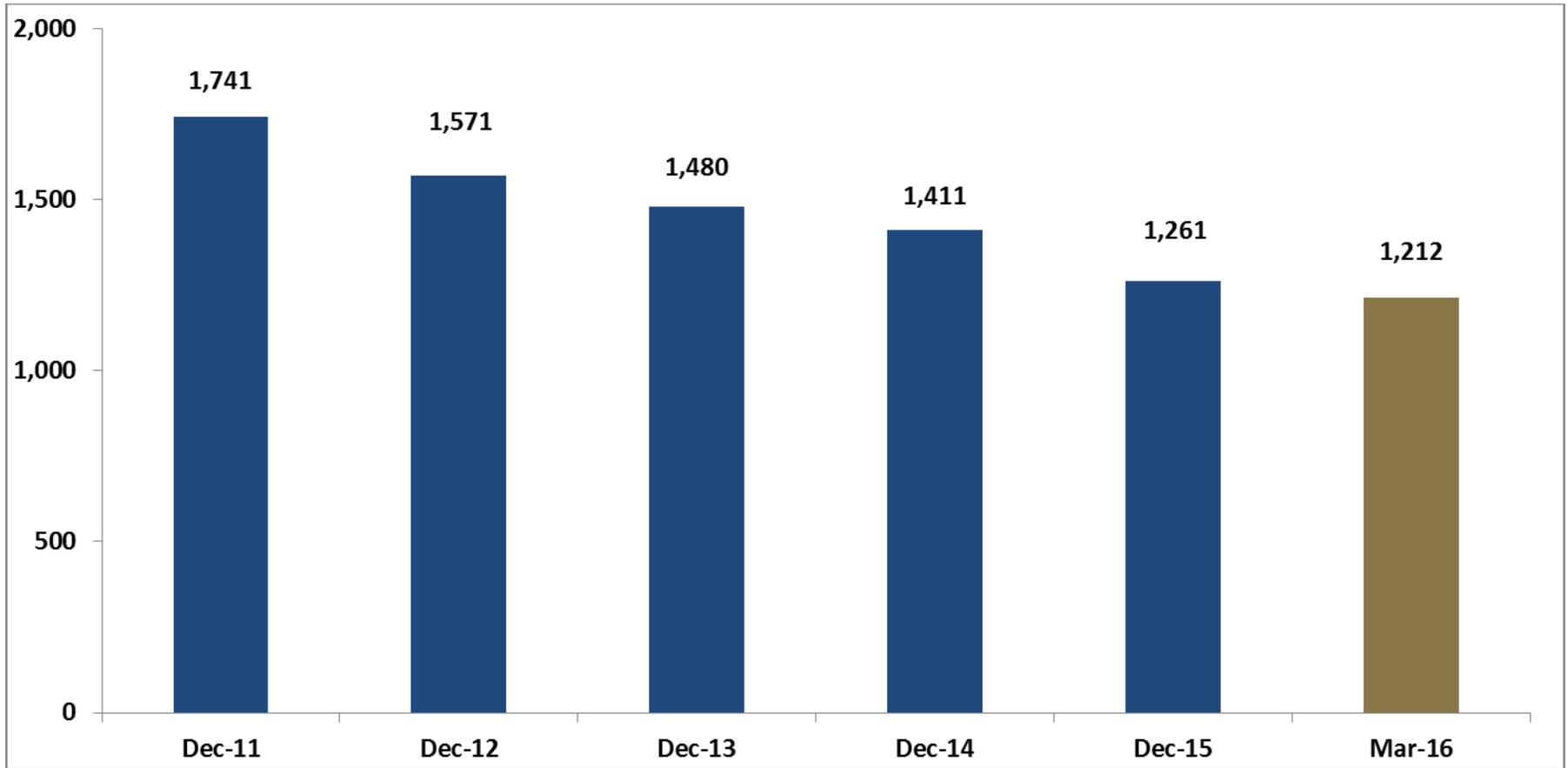
Credit Union Size  
By Total Assets



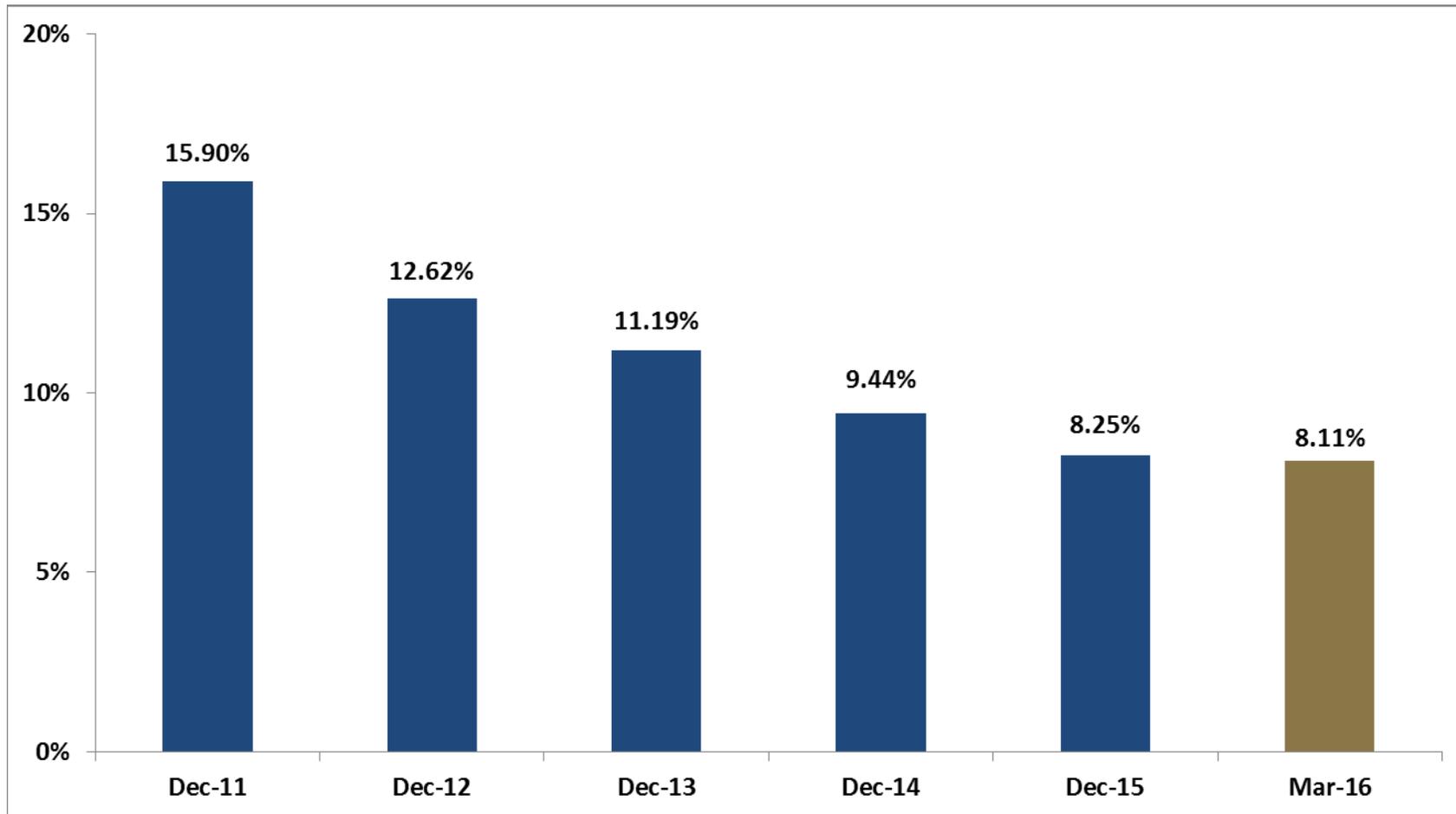
Total Shares in Billions



# Number of CAMEL Code 3 FY 11 - FY 16

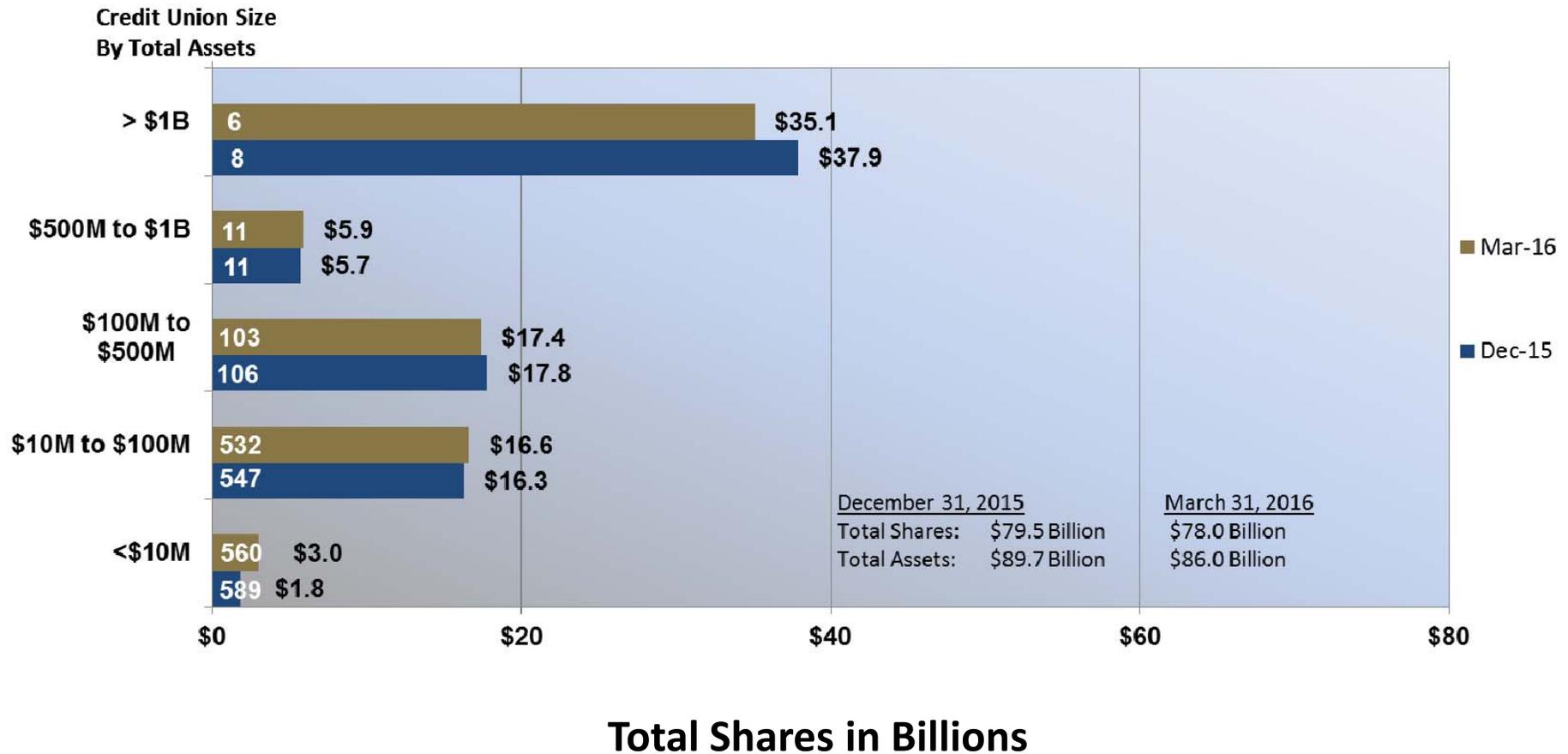


# Percent of CAMEL Code 3 Shares to Total Insured Shares FY 11 - FY 16

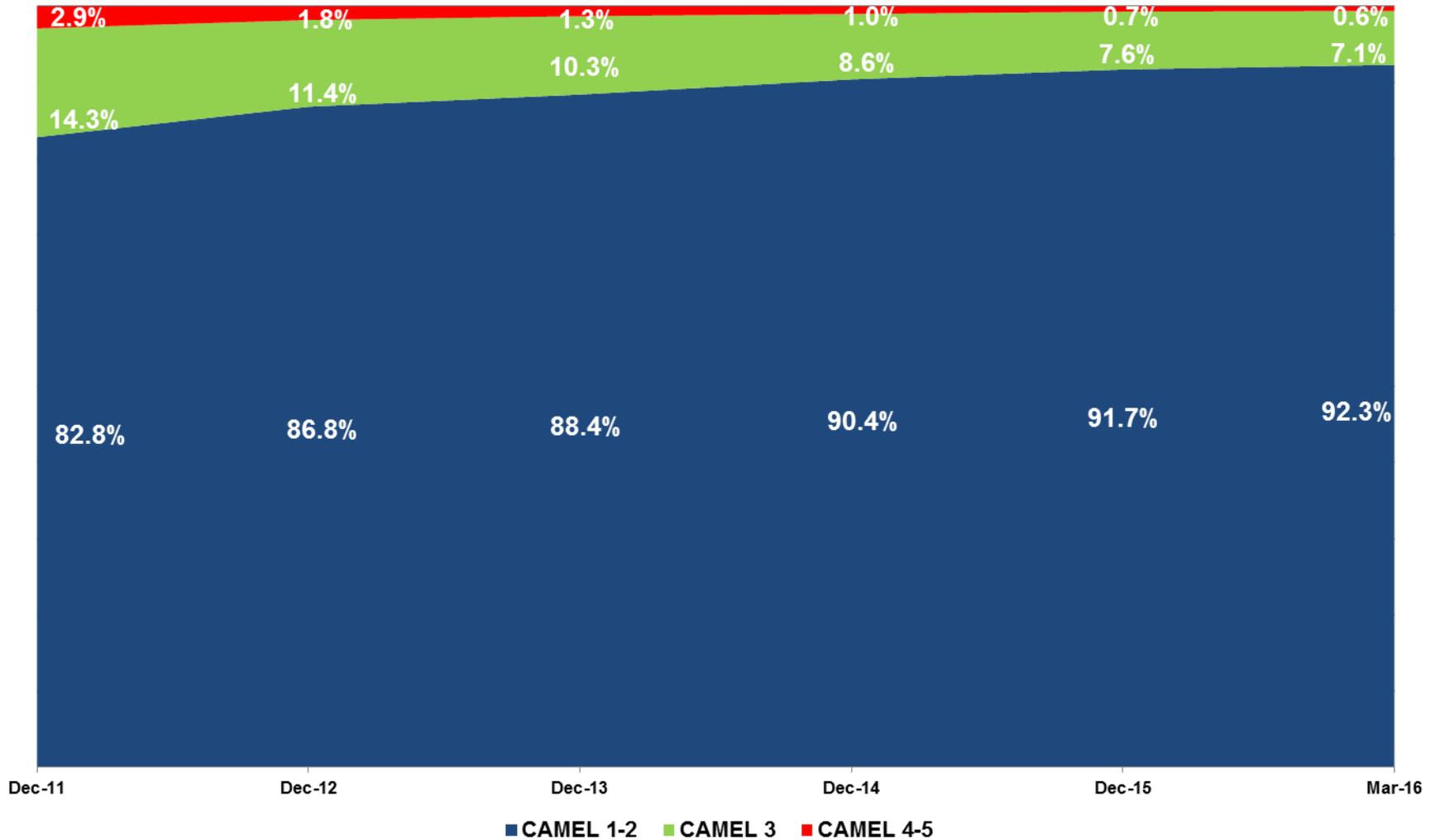


# CAMEL Code 3 Comparison

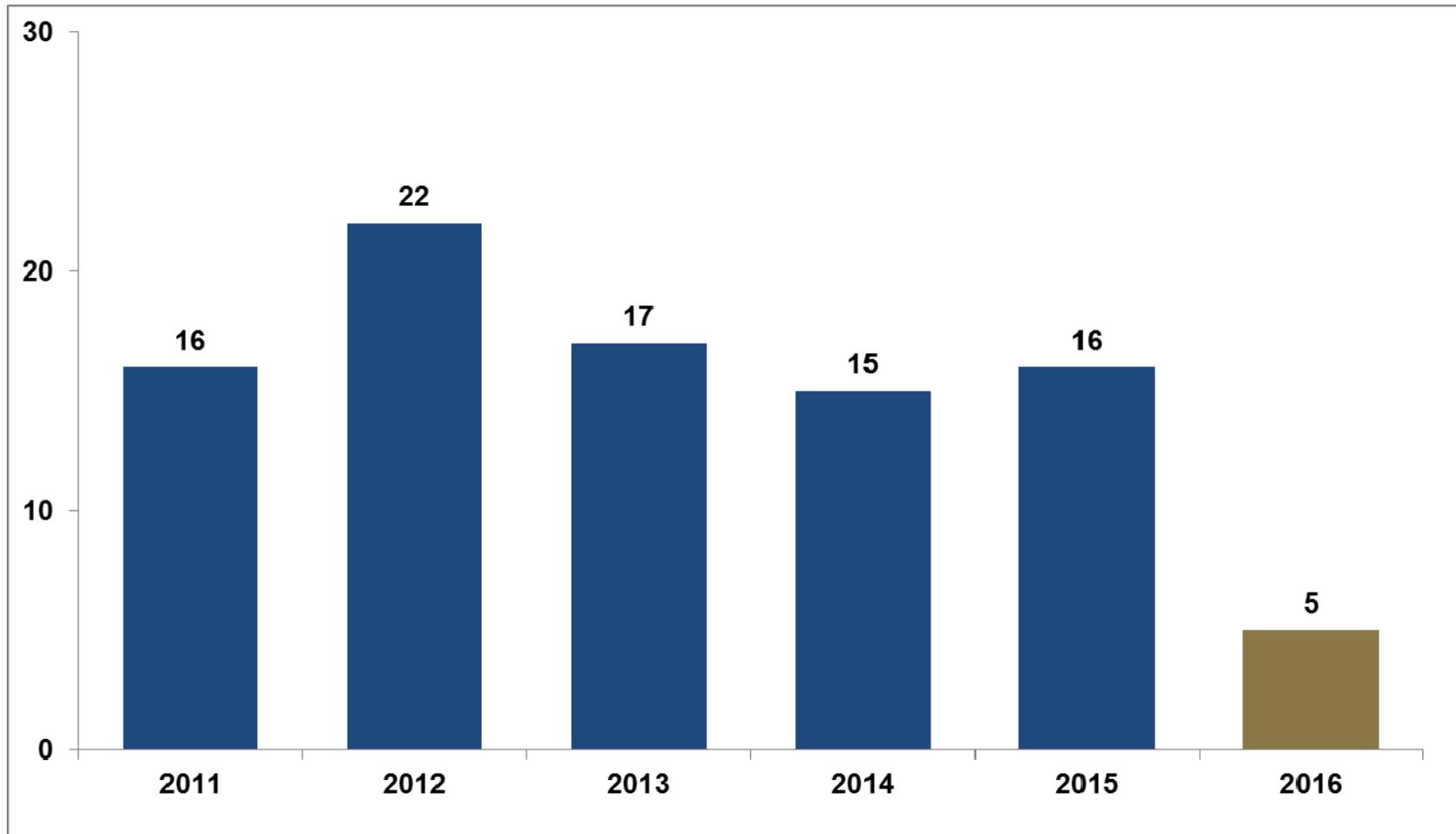
## December 31, 2015 to March 31, 2016



# Distribution of Assets in CAMEL Codes FY 11 - FY 16



# Number of Credit Union Failures FY 11 - FY 16



# Office Contact Page

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Feel free to contact our office with questions or comments.

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