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NCUA

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

NCUSIF and TCCUSF Statistics

October 31, 2010

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

AGENDA

I. NCUSIF

II. TCCUSF

NCUSIF

REVENUE AND EXPENSE

October 31, 2010

(Preliminary & Unaudited)

(In Millions)

	October		YTD	YTD
	Actual	Budgeted	Actual	Budget
Gross Income:				
Premium Income	929.3	0.0	929.5	0.0
Investment Income	17.8	18.0	180.2	180.0
Other Income	1.8	4.6	41.6	45.7
Less Expenses:				
Operating Expense	8.6	14.8	133.5	146.5
Insurance Loss Expense	51.2	62.5	694.3	625.0
Net Income (Loss)	889.1	(54.7)	323.5	(545.8)

NCUSIF

Insurance Loss Expense And Changes to the Reserves

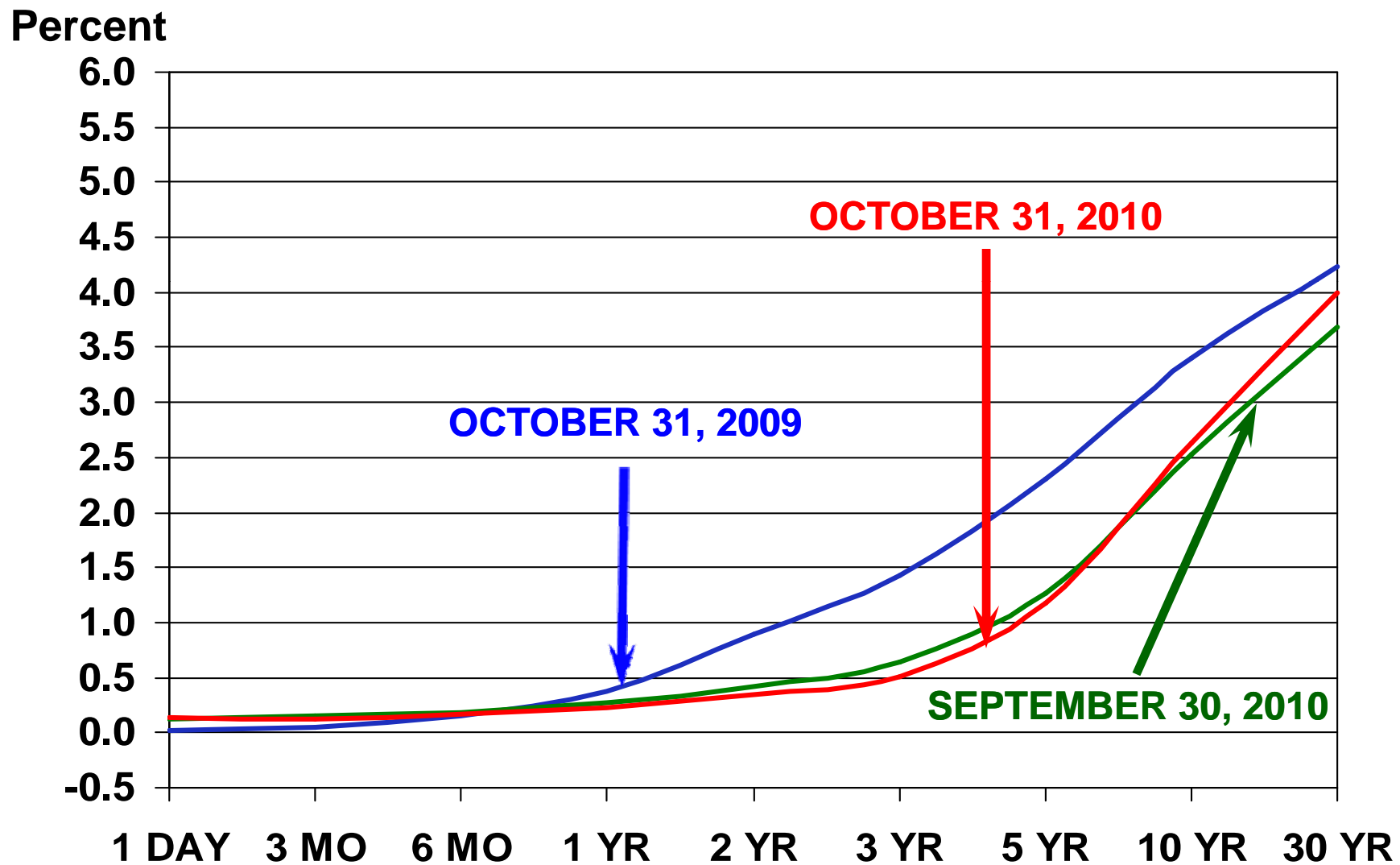
October 31, 2010

(Preliminary & Unaudited)

(In Millions)

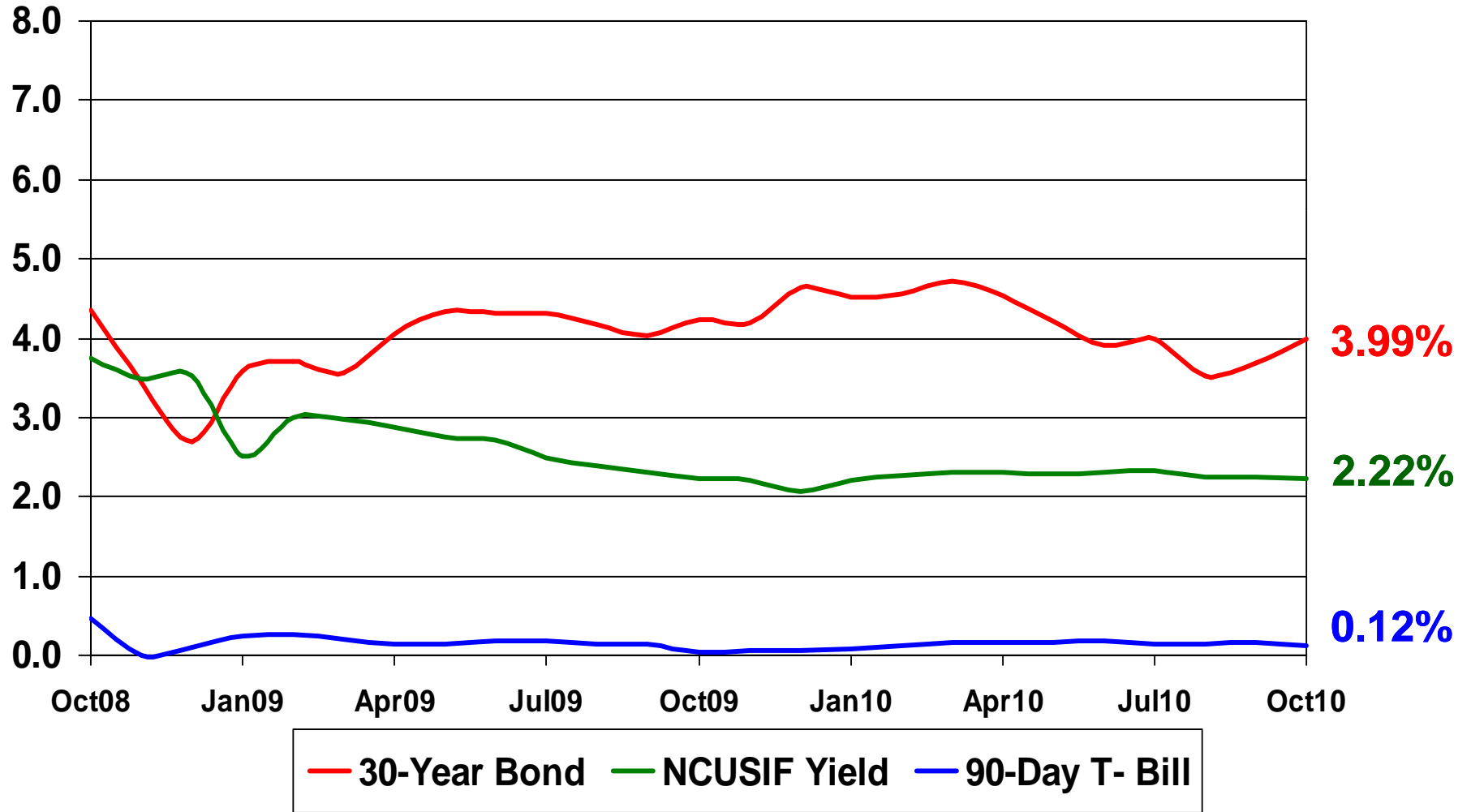
	October	Year-to-Date
Beginning Reserve Balance	1,164.8	758.7
Insurance Loss Expense - Natural Person CU	51.2	694.4
Recoveries - Natural Person CU	1.4	67.7
Less Charges - Natural Person CU	3.7	307.1
Ending Reserve Balance	1,213.7	1,213.7

TREASURY YIELD CURVE



YIELD COMPARISONS OCTOBER 31, 2010

Percent



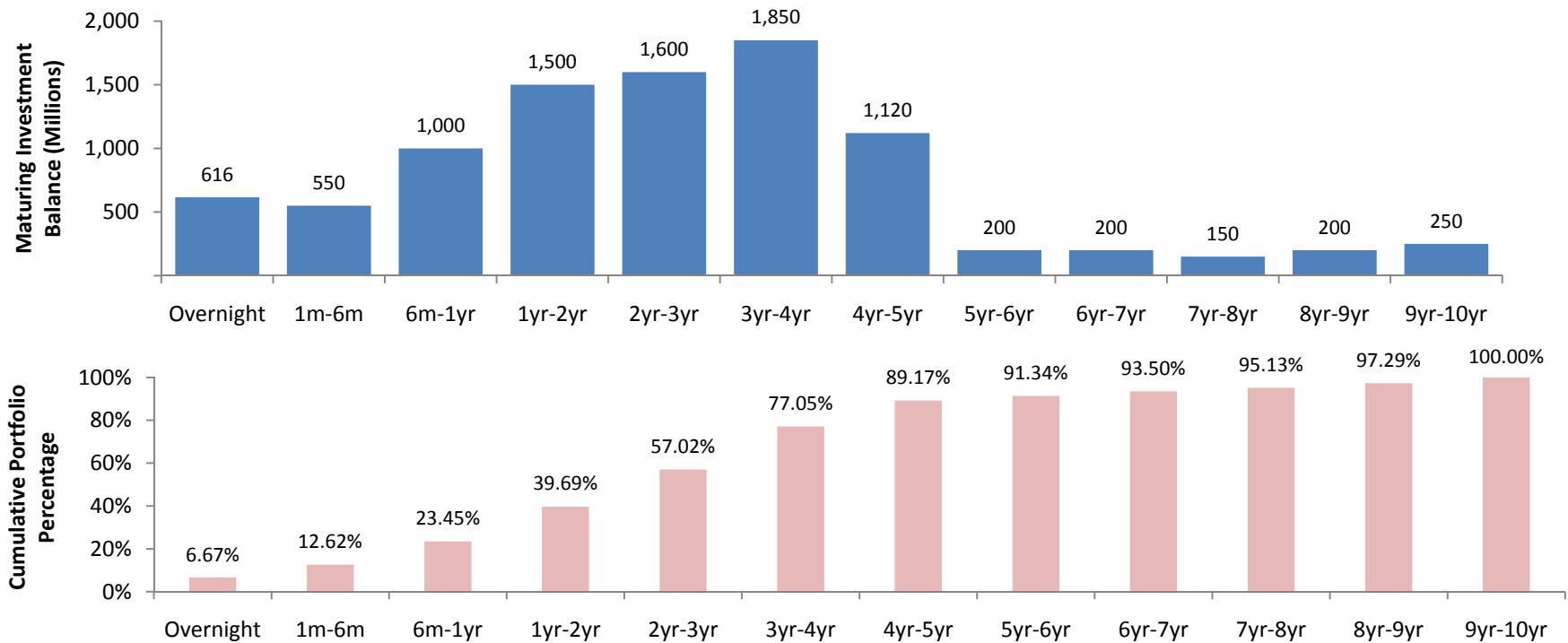
10/31/2010 SIF Portfolio

Investment Balance: \$9.236 Billion

Weighted Average Life: 2.88 years

Weighted Average Yield: 2.22%

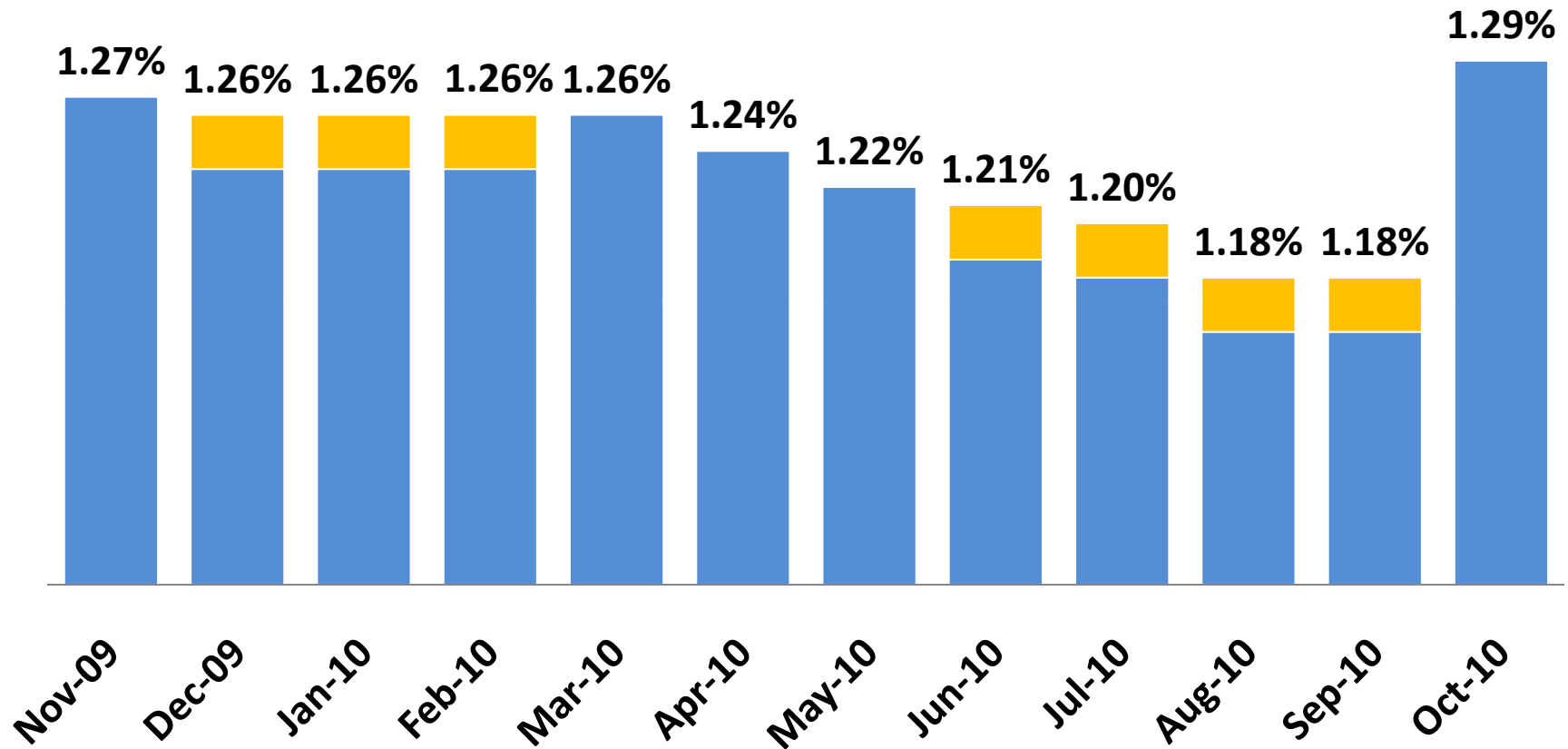
Maturity Schedule:



Source: 10/31/2010 TAXLOT Report

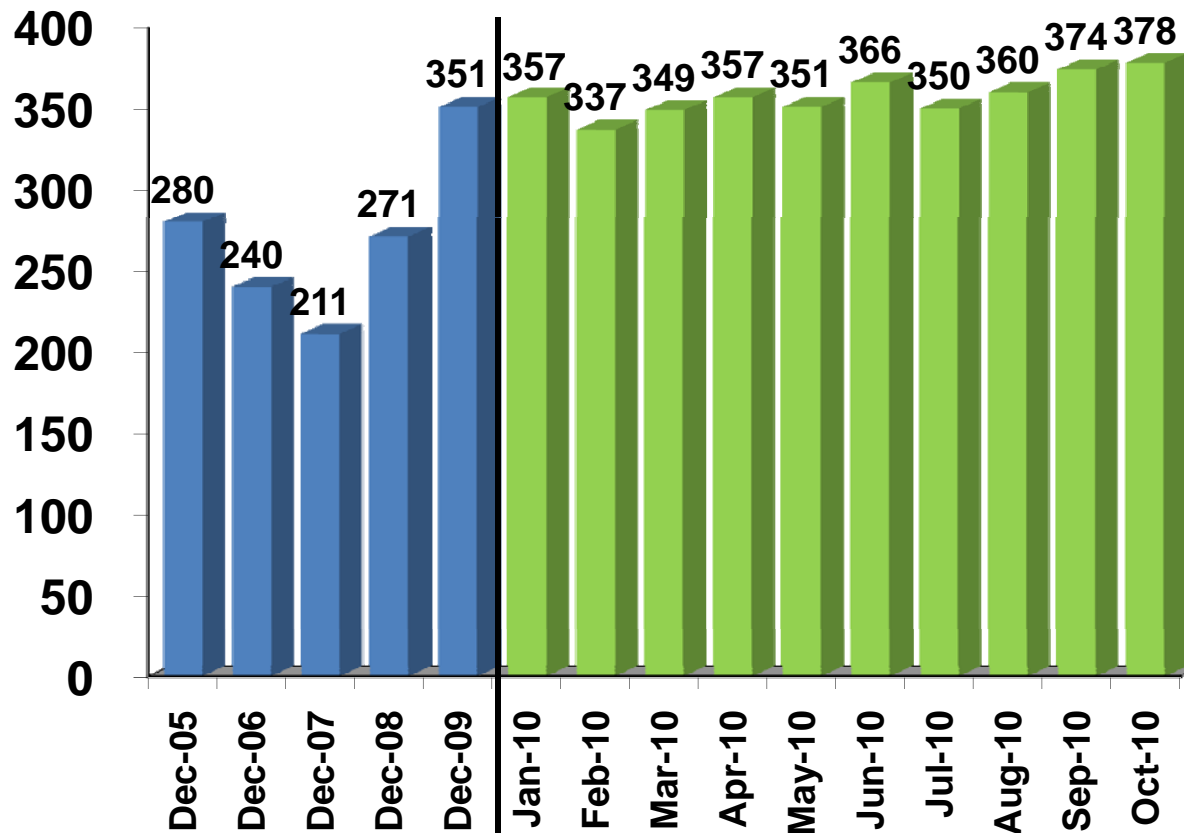
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NCUSIF Equity Ratio

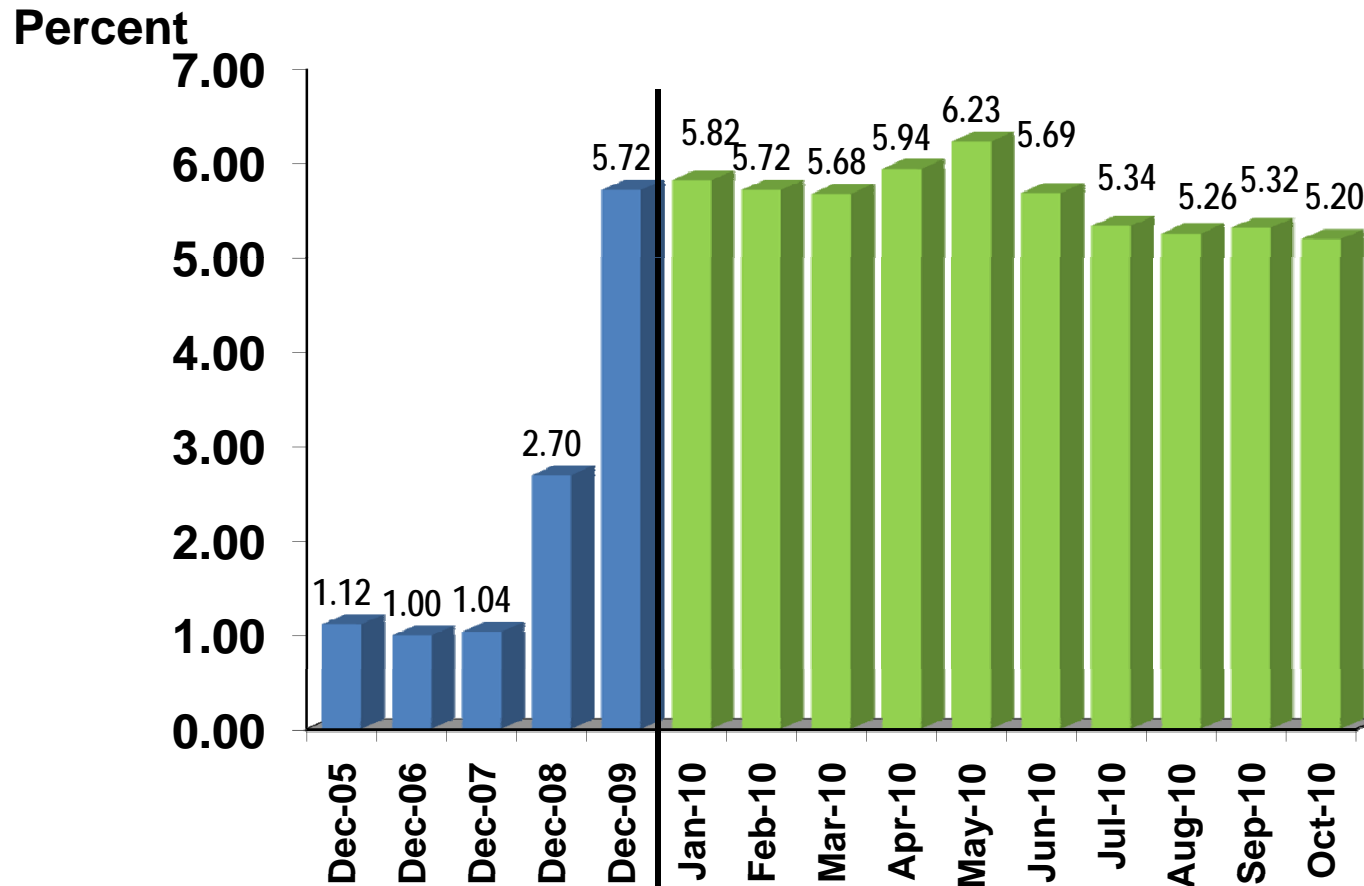


Capitalization deposit to be collected based on bi-annual insured share adjustment

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

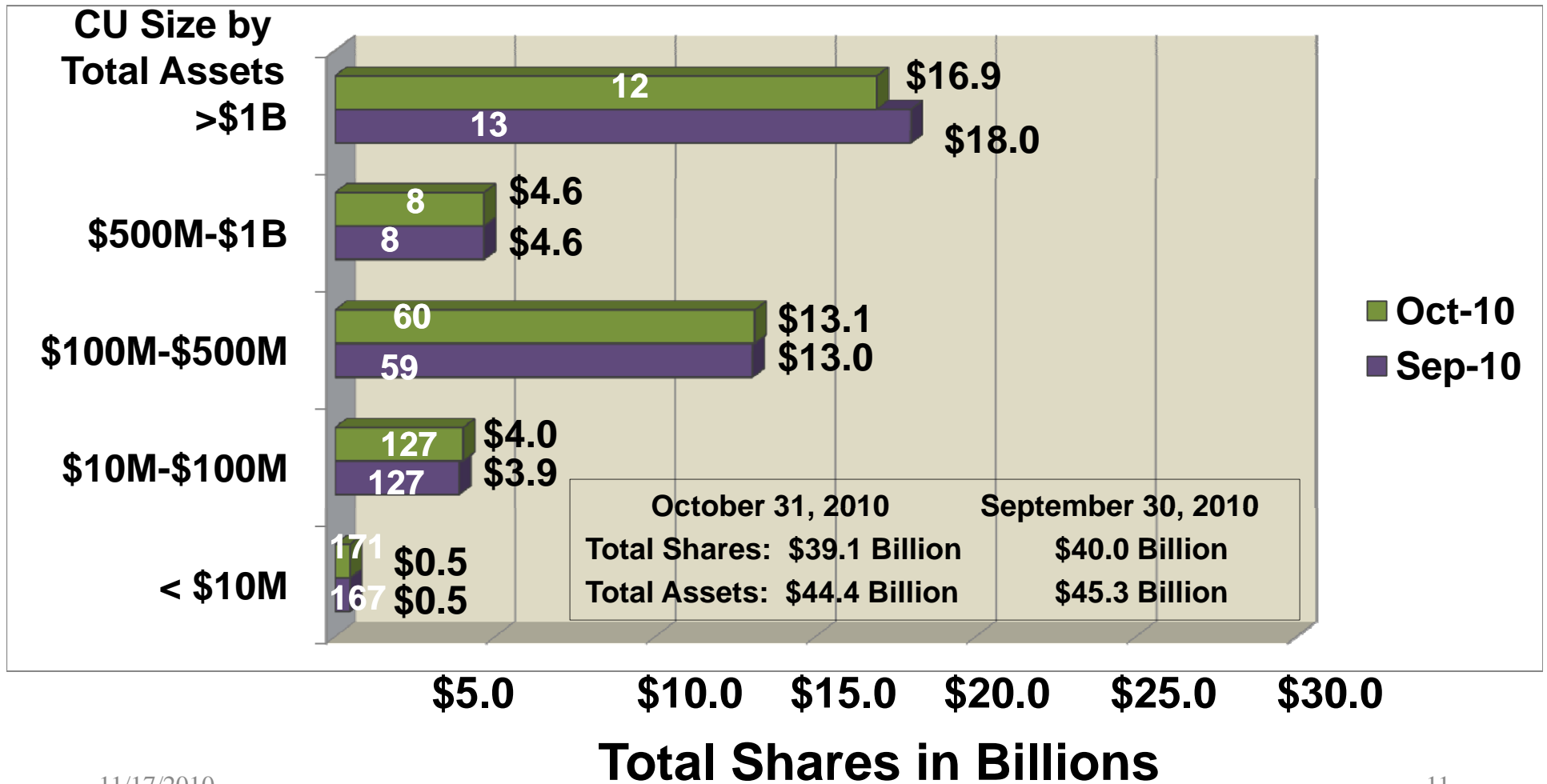


Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 05 – FY 10

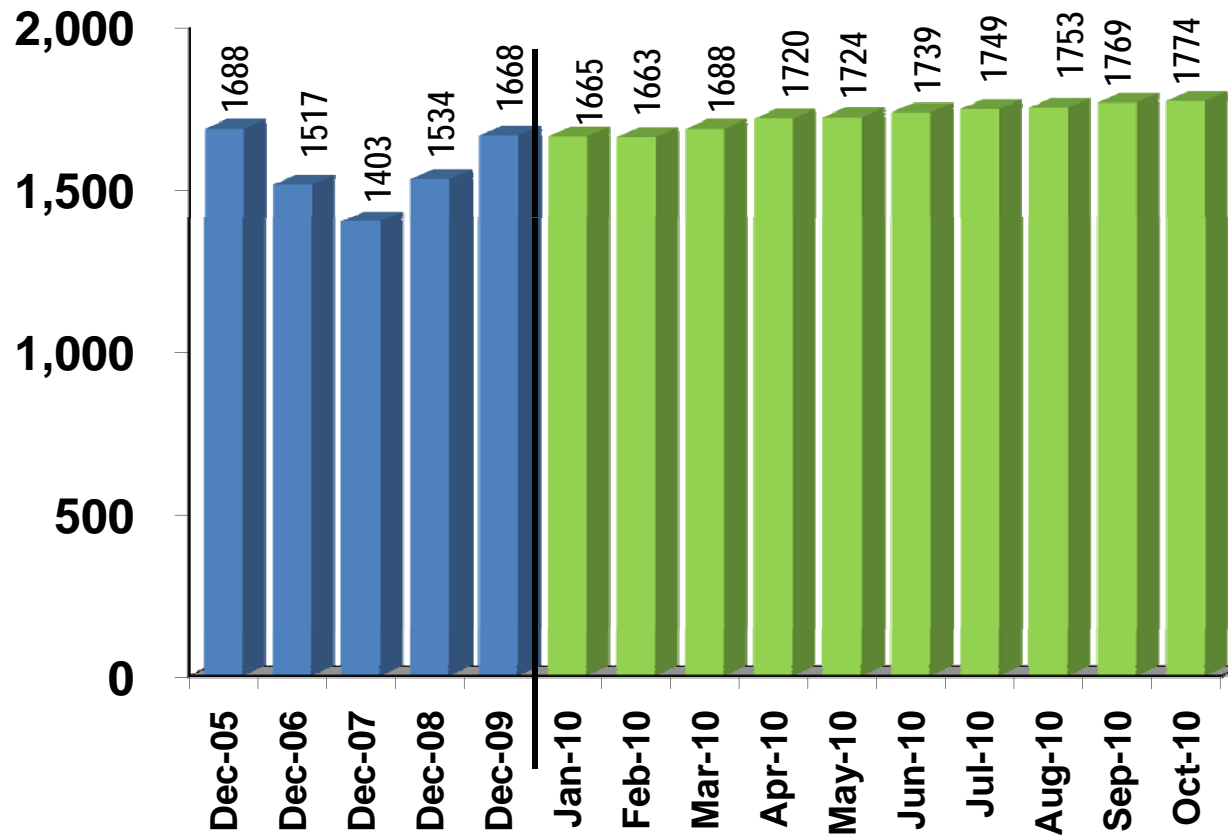


CAMEL Code 4&5 Comparison

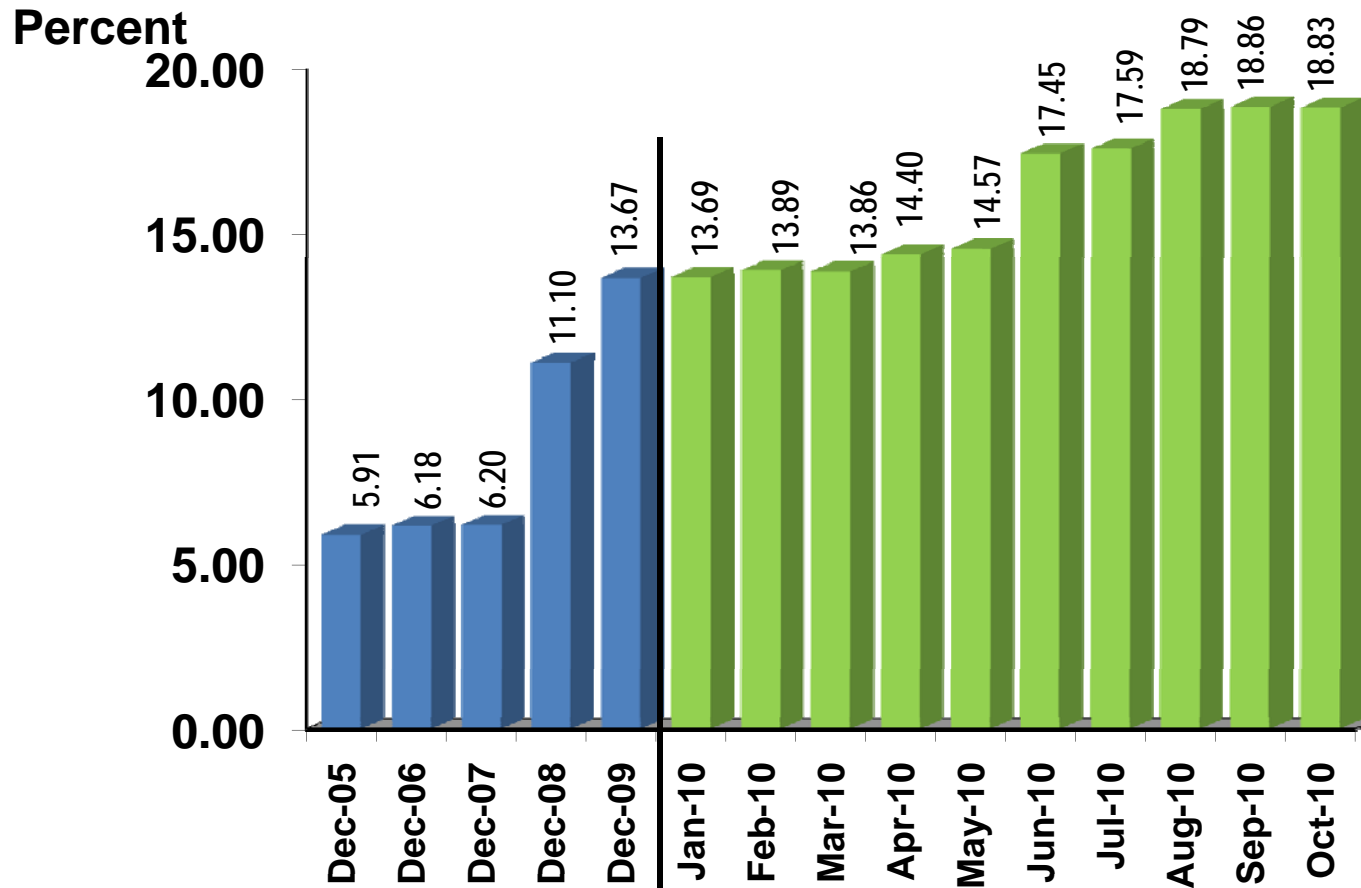
September 30, 2010 to October 31, 2010



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

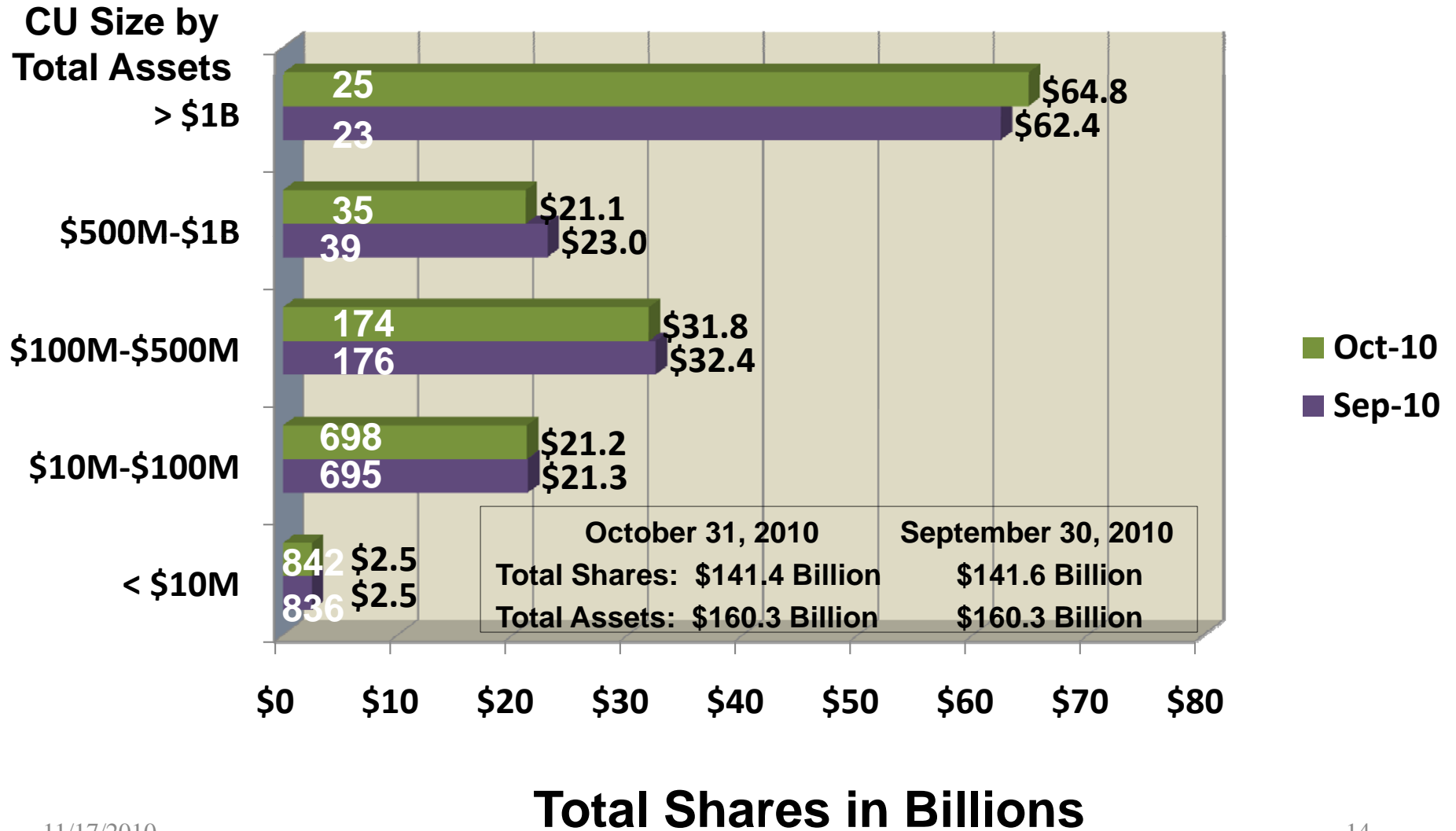


Percent of CAMEL Code 3 Shares to Total Insured Shares FY 05 – FY 10

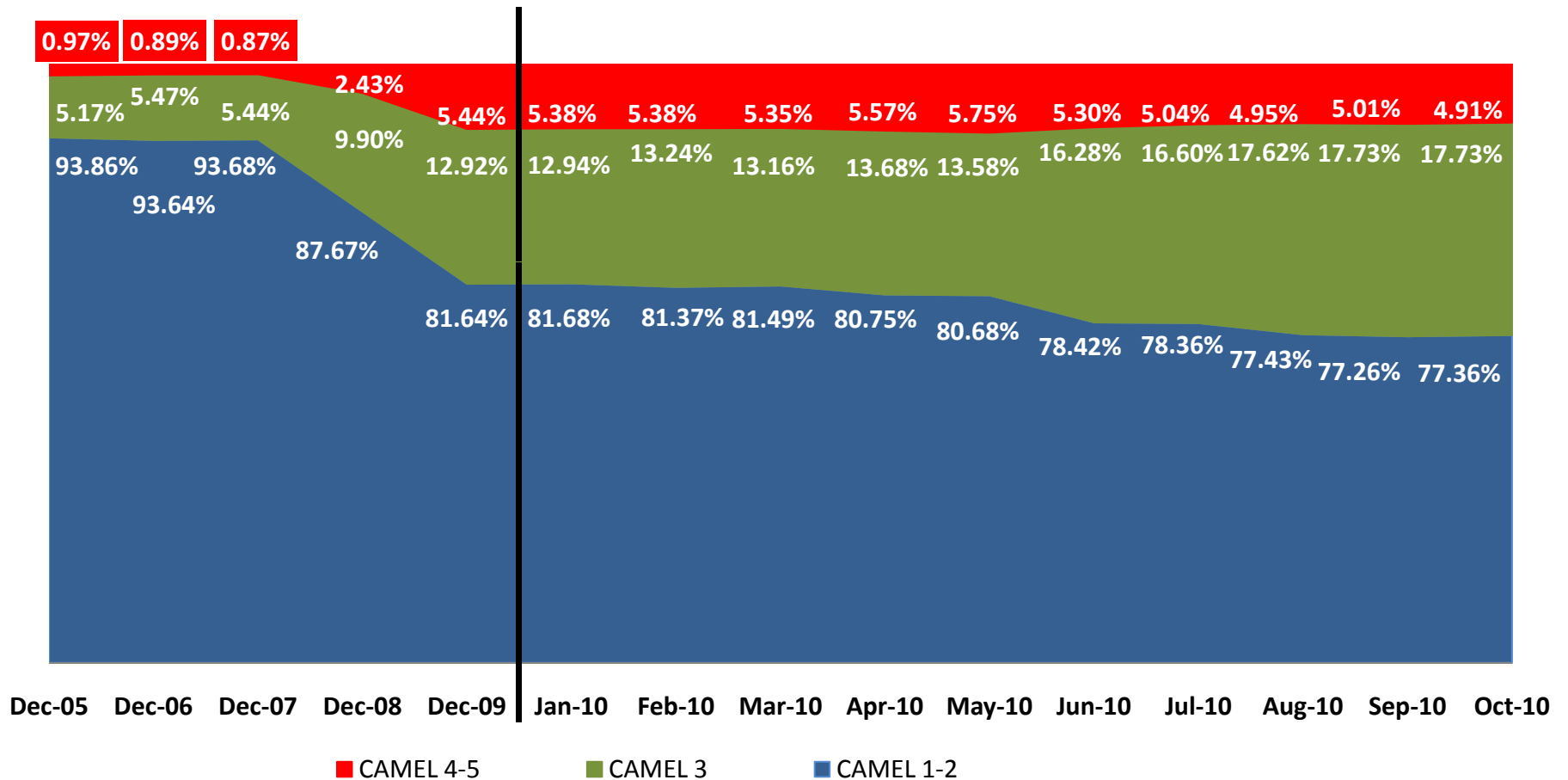


CAMEL Code 3 Comparison

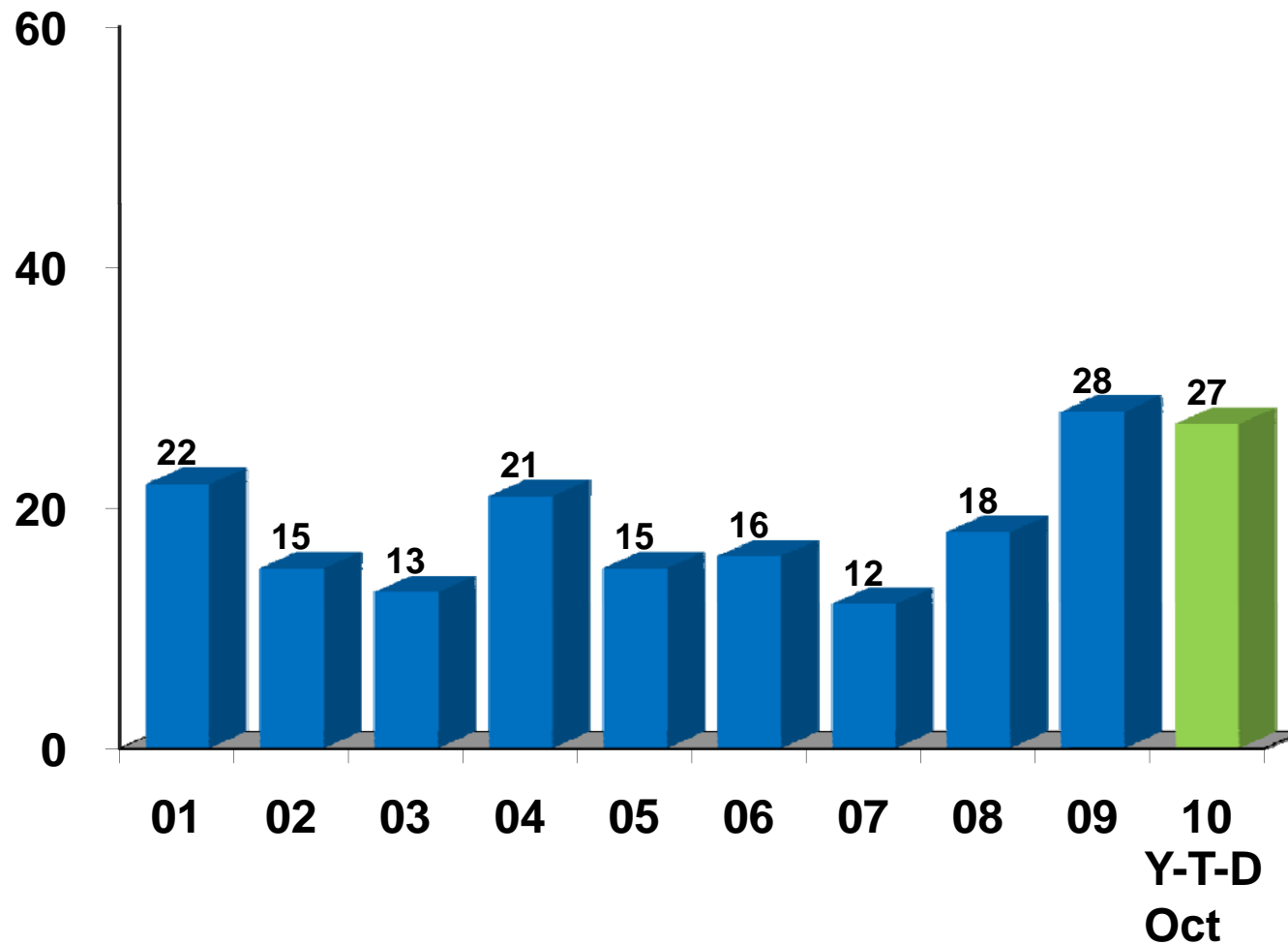
September 30, 2010 to October 31, 2010



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 OCTOBER 31, 2010

ASSETS	October 2010	September 2010
INTRAGOVERNMENTAL		
Fund Balance with Treasury	-	-
Investments in U.S. Treasury securities, net	\$ 335,092,495	\$ 364,762,137
Amount Due from NCUSIF	5,058	5,028
Total intragovernmental assets	<u>\$ 335,097,553</u>	<u>\$ 364,767,165</u>
PUBLIC		
Notes receivable	\$ 4,000,000,000	\$ -
Interest receivable	750,000	-
Accounts receivable due from AMEs	34,077,716	-
Accounts receivable due from TCCULGP	-	609,022
Premium Assessment Receivable	354,372	3,905,413
Total public assets	<u>4,035,182,089</u>	<u>4,514,435</u>
TOTAL ASSETS	<u>\$ 4,370,279,642</u>	<u>\$ 369,281,600</u>
LIABILITIES		
INTRAGOVERNMENTAL		
Accounts Payable	\$ -	\$ 343,572
Debt - borrowings from U.S. Treasury	4,000,000,000	-
Accrued interest payable to U.S. Treasury	750,000	-
Total intragovernmental liabilities	<u>\$ 4,000,750,000</u>	<u>\$ 343,572</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>\$ 10,366,250,000</u>	<u>\$ 6,365,843,571</u>
NET POSITION		
Cumulative result of operations	\$ (5,995,970,358)	\$ (5,996,561,972)
Total net position	<u>(5,995,970,358)</u>	<u>(5,996,561,972)</u>
TOTAL LIABILITIES AND NET POSITION	<u>\$ 4,370,279,642</u>	<u>\$ 369,281,600</u>

TEMPORARY CORPORATE CREDIT UNION STABILIZATION FUND
STATEMENT OF NET COST
OCTOBER 31, 2010
(Preliminary & Unaudited)

	October 2010	September 2010	CY to Date 2010
GROSS COSTS			
Interest expense on borrowings	\$ 750,000	\$ 462,329	\$ 3,776,041
Operating Expense	18,665	343,572	1,689,600.12
Prepayment Fee	<u>-</u>	<u>2,025,972</u>	<u>2,439,181</u>
Total gross costs	<u>\$ 768,665</u>	<u>\$ 2,831,873</u>	<u>\$ 7,904,822</u>
LESS EARNED REVENUES			
Special premium assessment	\$ (88,926)	\$ 78,082	\$ 999,645,633
Fee revenue - TCCULGP	621,334	6,094,972	6,716,306
Interest revenue - on loan	750,000	224,692	1,576,644
Interest revenue - investments	<u>40,541</u>	<u>108,847</u>	<u>235,126</u>
Total earned revenues	<u>\$ 1,322,949</u>	<u>\$ 6,506,593</u>	<u>\$ 1,008,173,708</u>
TOTAL NET COST OF OPERATIONS	<u><u>\$ (554,284)</u></u>	<u><u>\$ (3,674,720)</u></u>	<u><u>\$ (1,000,306,217)</u></u>



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