

NCUSIF

Year-end Statistics

December 31, 2007

Mary Ann Woodson
National Credit Union Administration
Office of the Chief Financial Officer

GROSS INCOME

December 06 – December 07

Millions

\$30.0

\$28.0

\$26.0

\$24.0

\$22.0

\$20.0

\$18.0

\$16.0

\$14.0

\$12.0

\$10.0

\$8.0

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

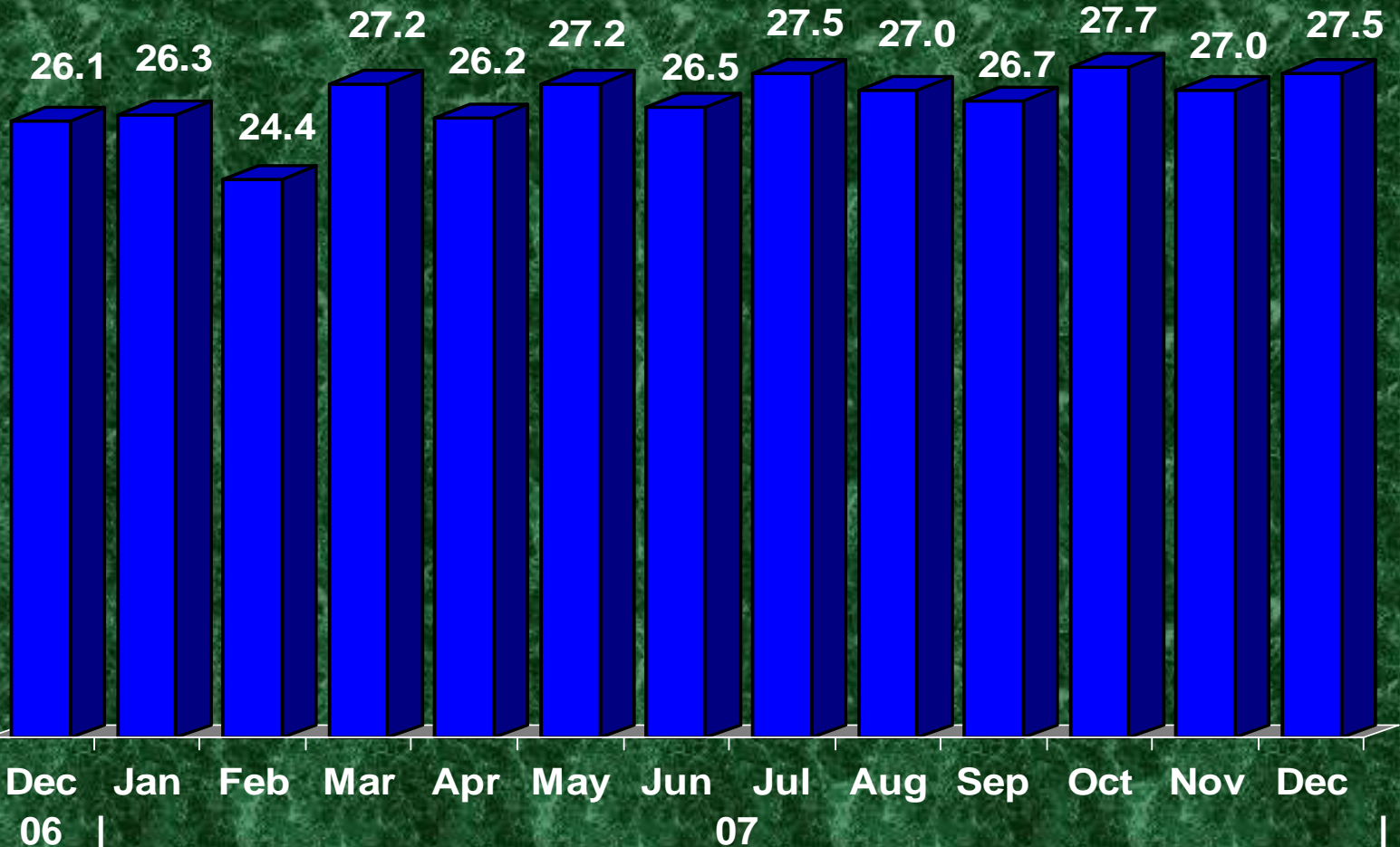
Oct

Nov

Dec

06

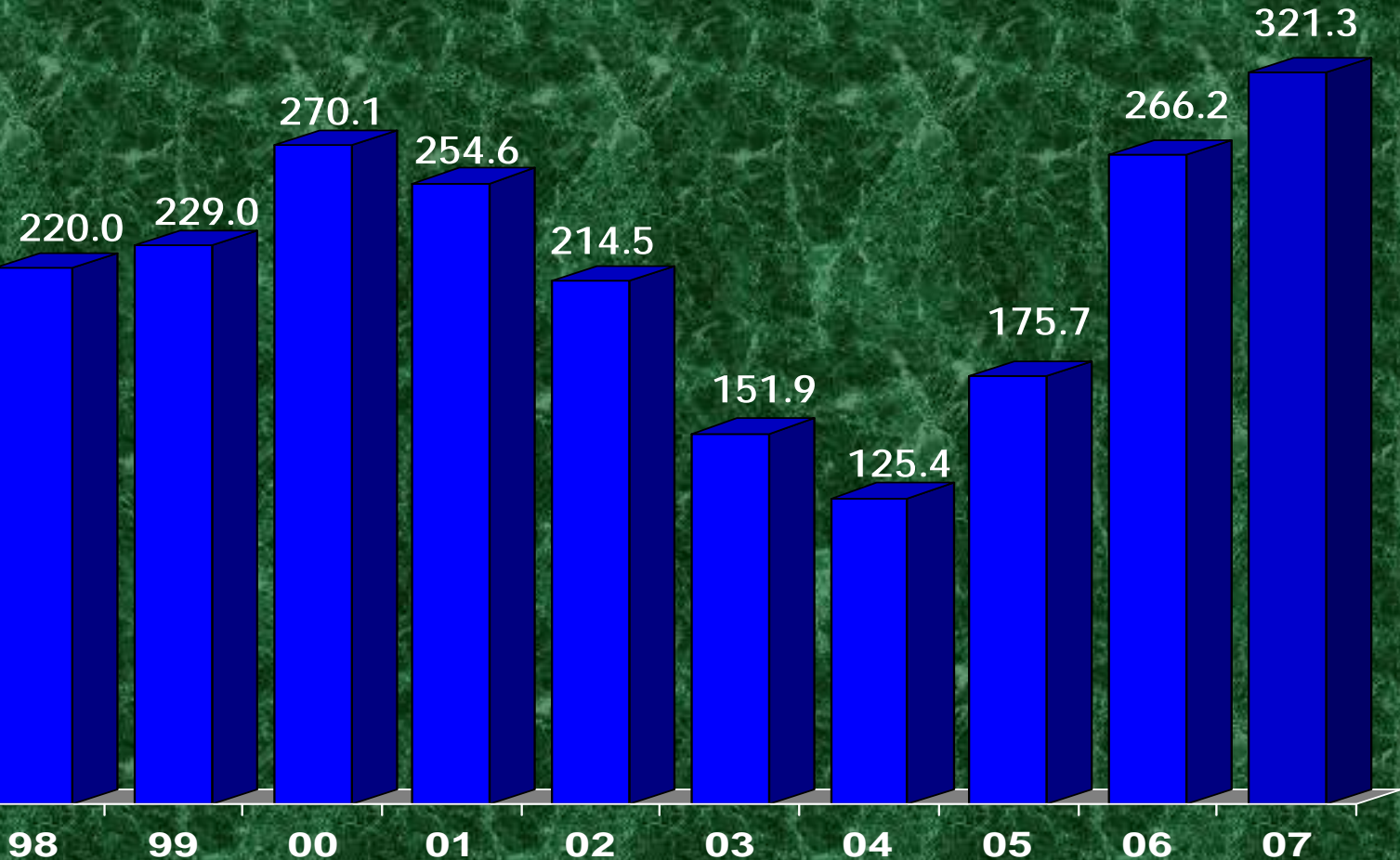
07



GROSS INCOME FY 98 – FY 07

Millions

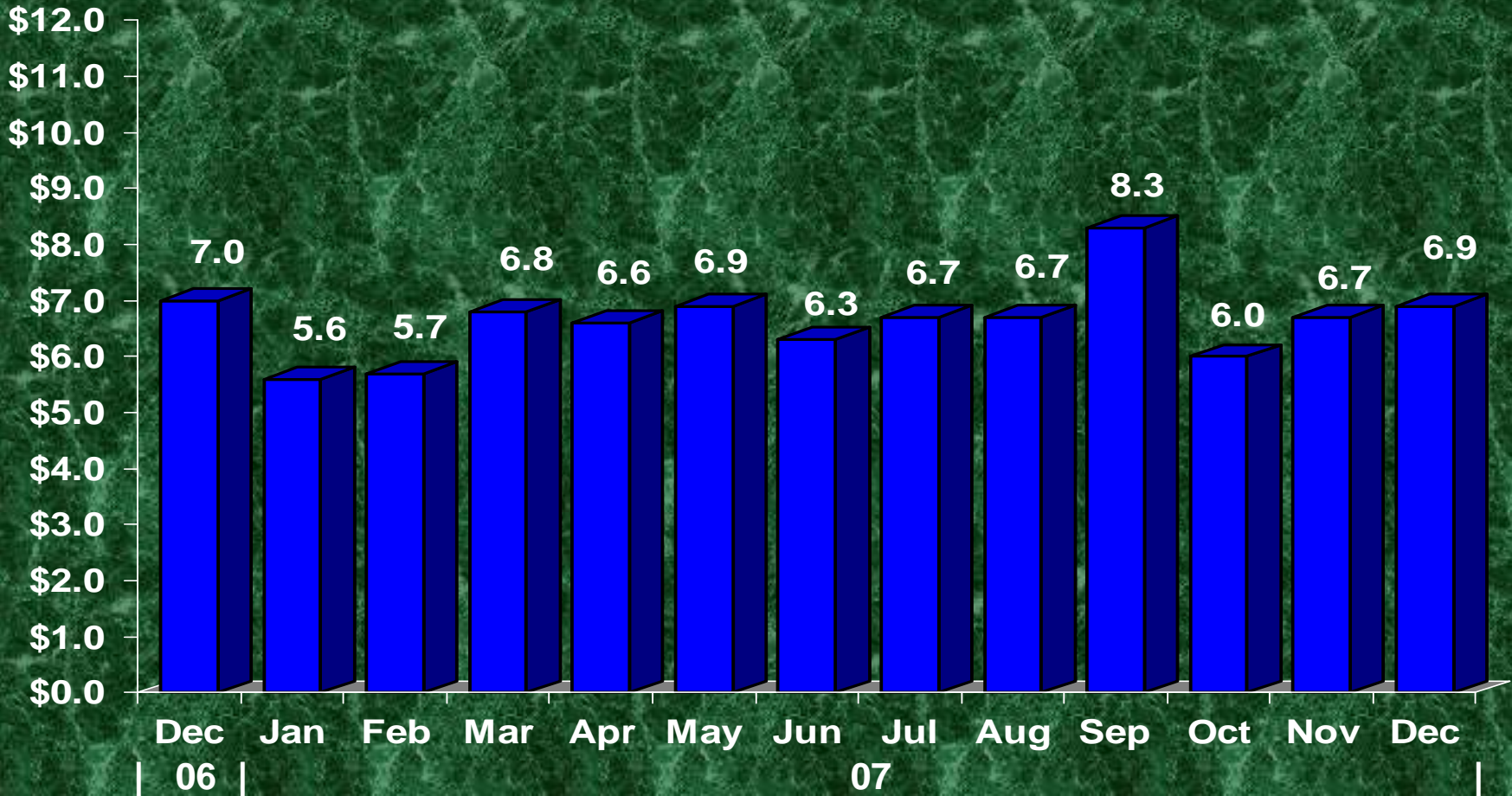
\$300.0
\$250.0
\$200.0
\$150.0
\$100.0
\$50.0
\$0.0



OPERATING EXPENSES

December 06 – December 07

Millions



OPERATING EXPENSES

FY 98 – FY 07

Millions

\$125.0

\$100.0

\$75.0

\$50.0

\$25.0

\$0.0

98

99

00

01

02

03

04

05

06

07

51.1

58.4

65.9

90.5

85.4

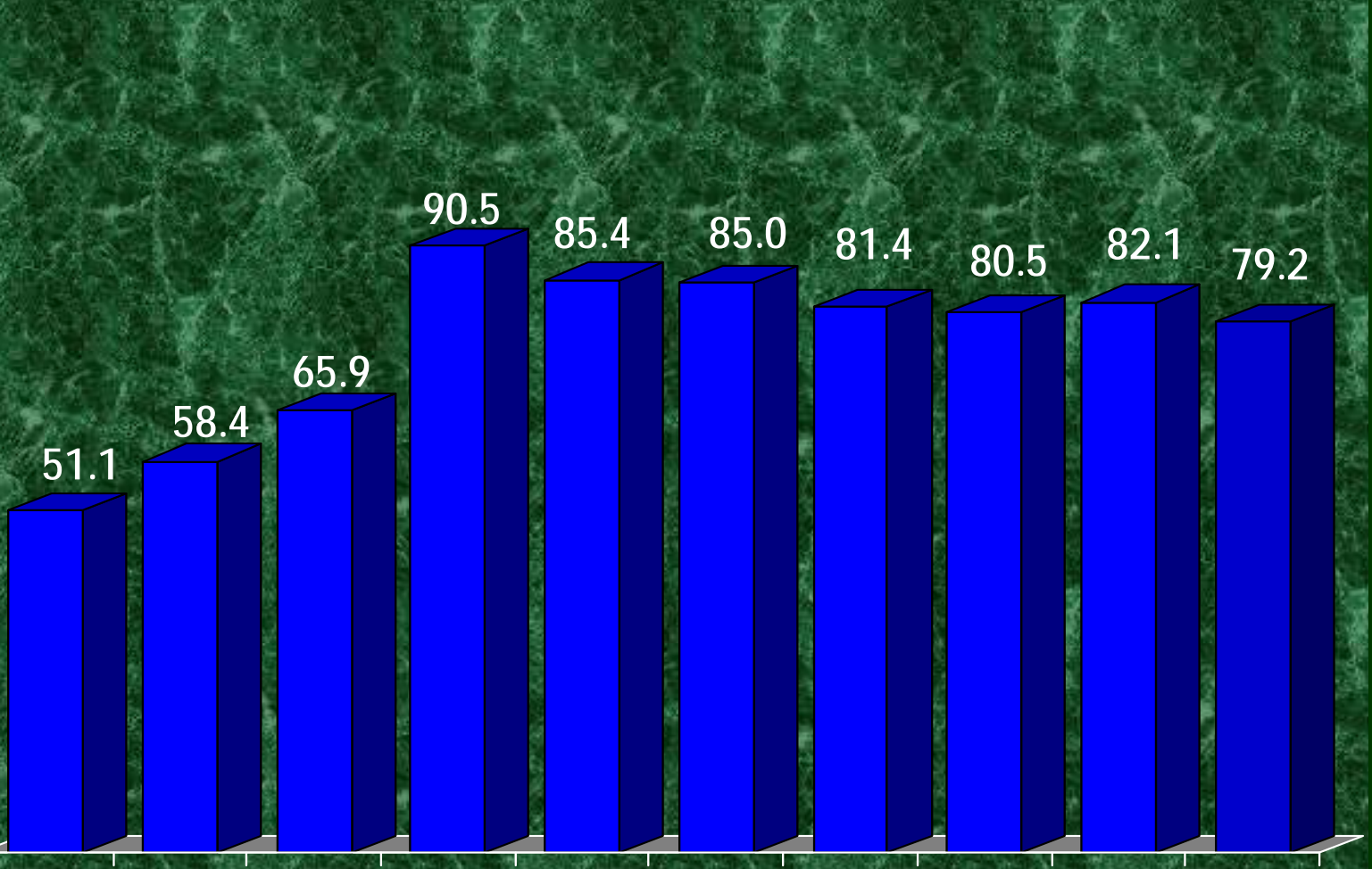
85.0

81.4

80.5

82.1

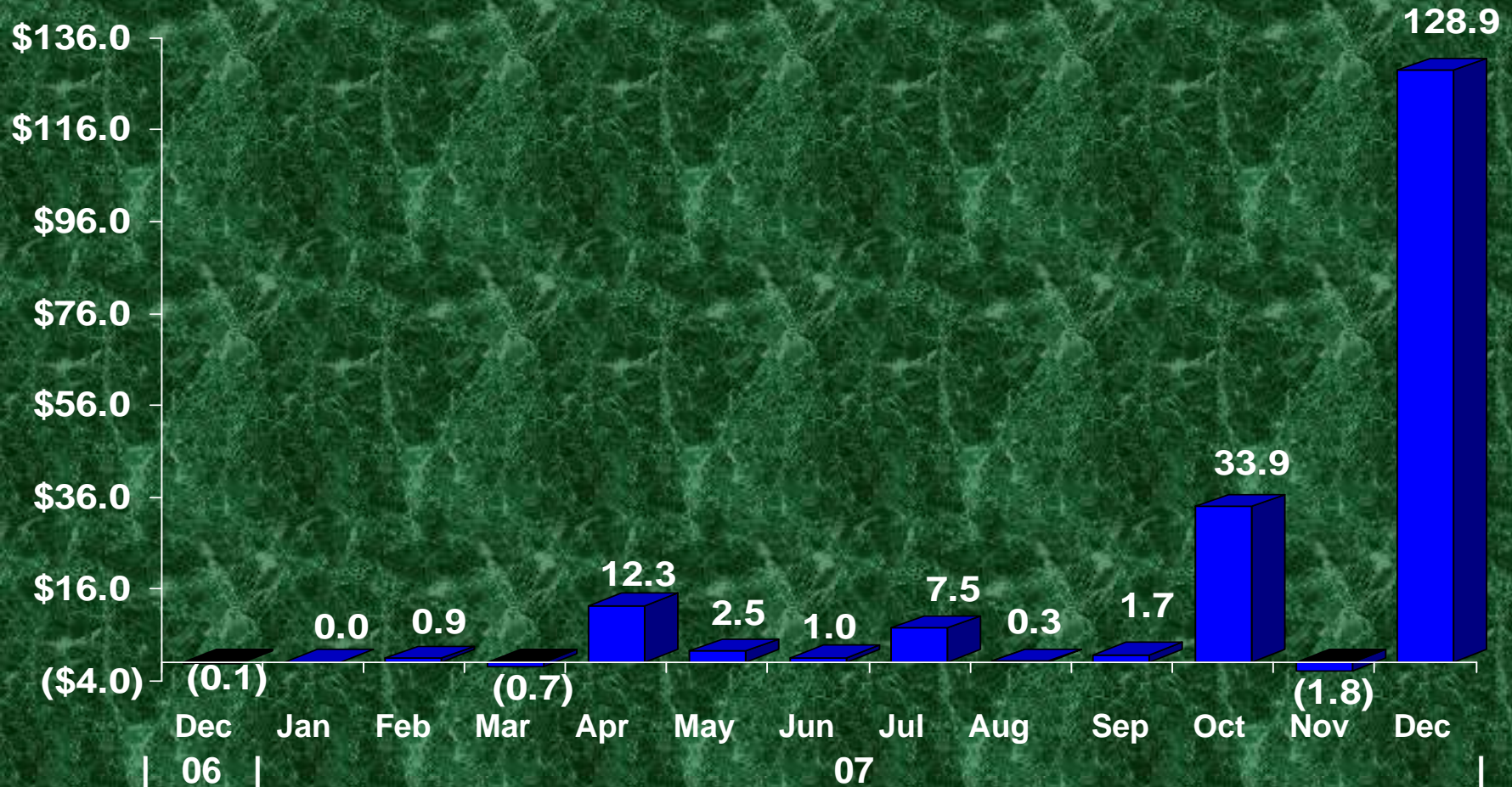
79.2



INSURANCE LOSS EXPENSE

December 06 – December 07

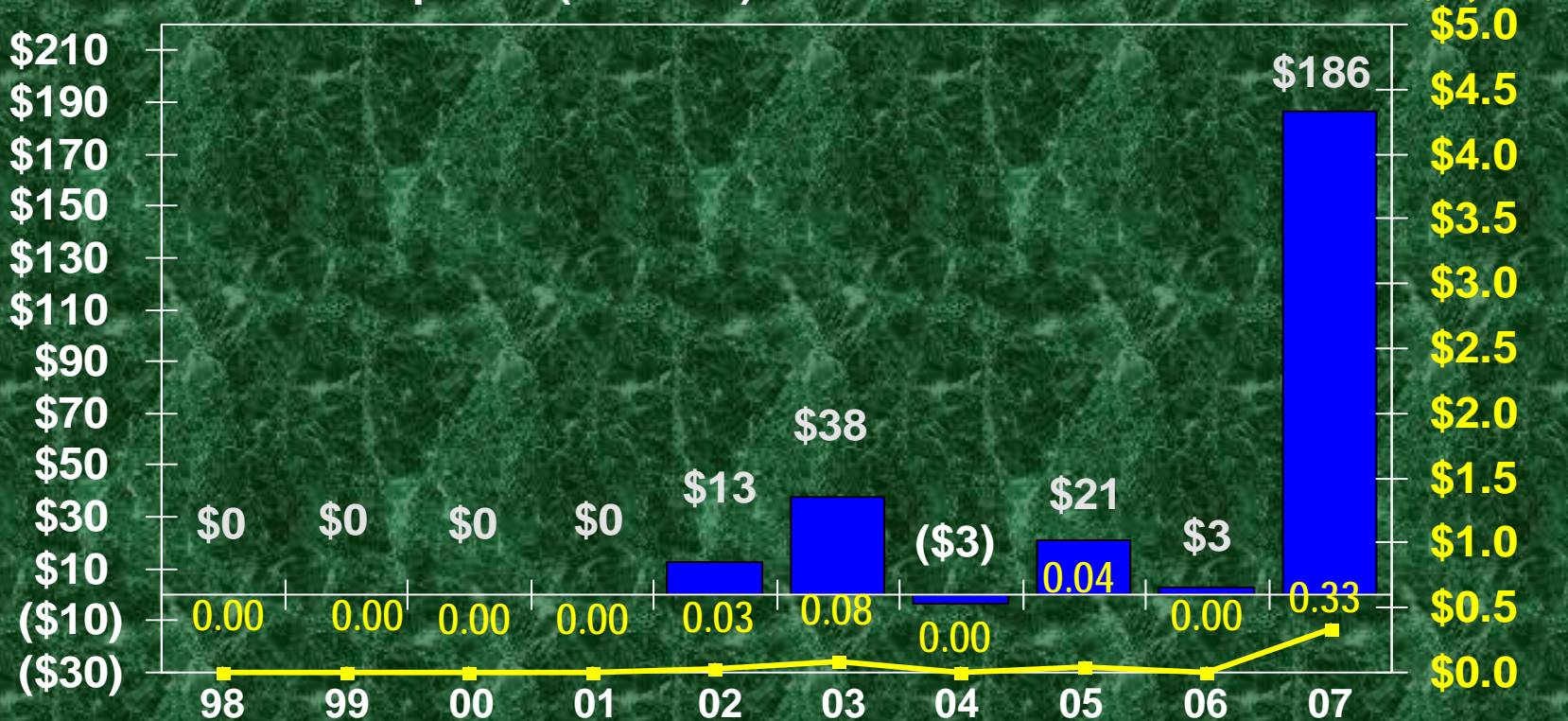
Millions



INSURANCE LOSS EXPENSE FY 98 - FY 07

Insurance Loss Expense (Millions)

Losses Per \$1,000



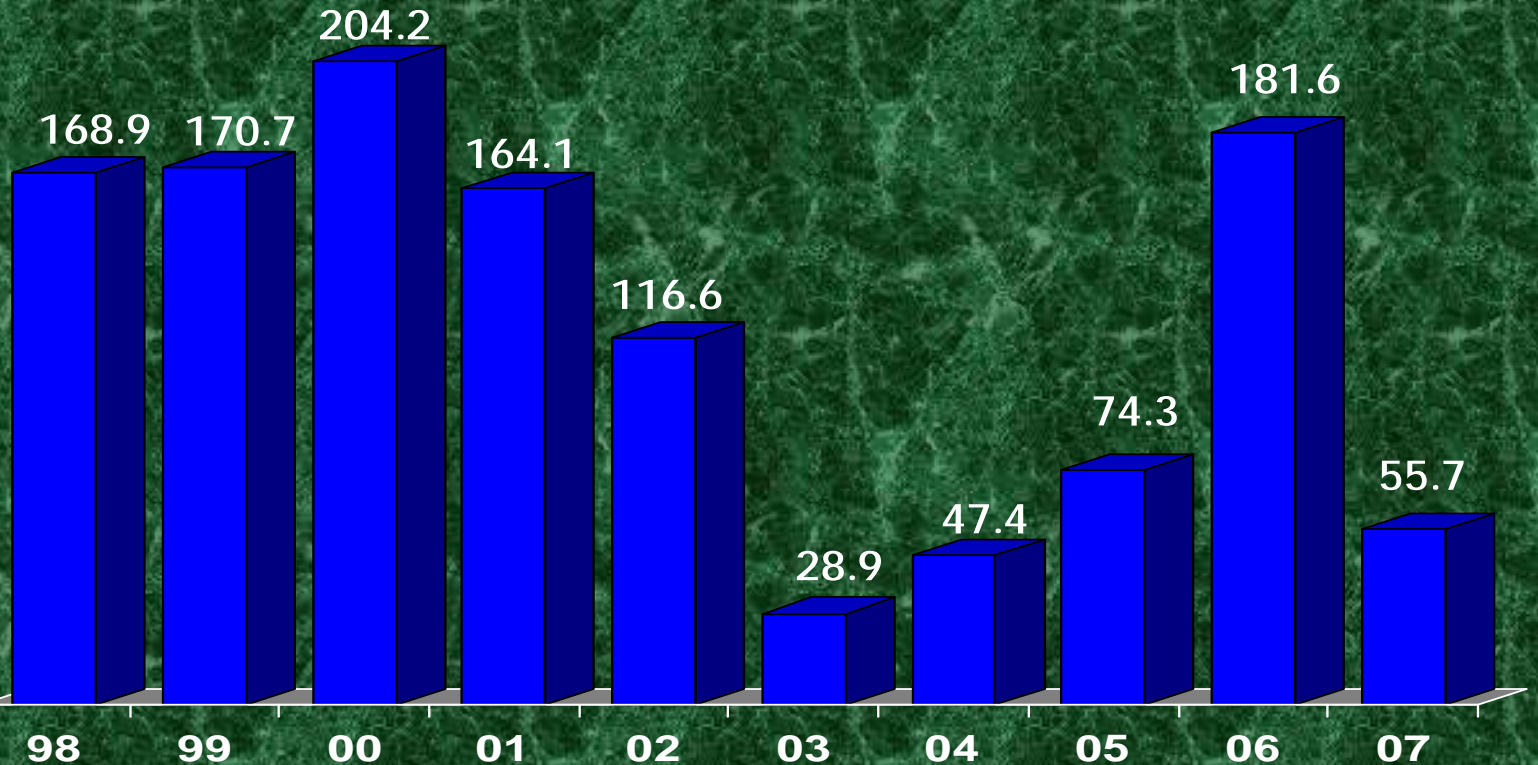
Insurance Loss Expense

Losses Per \$1,000

Net Income FY 98 – FY 07

Millions

\$250.0
\$200.0
\$150.0
\$100.0
\$50.0
\$0.0



REVENUE AND EXPENSE

December 31, 2007

Millions

\$400.0

\$350.0

\$300.0

\$250.0

\$200.0

\$150.0

\$100.0

\$50.0

\$0.0

Actual

Budgeted

321.3

313.0

79.2

82.7

186.4

24.0

55.7

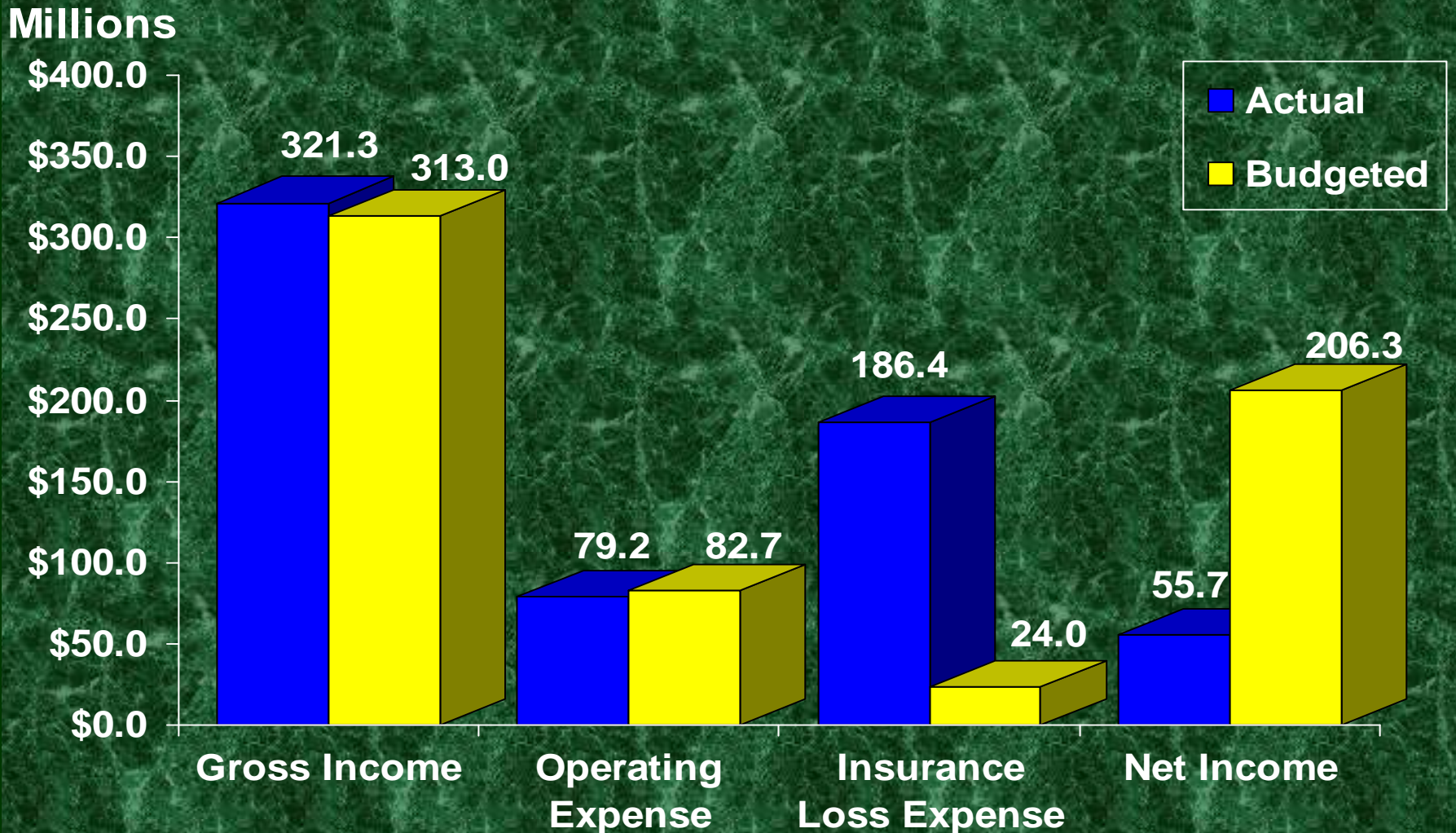
206.3

Gross Income

Operating
Expense

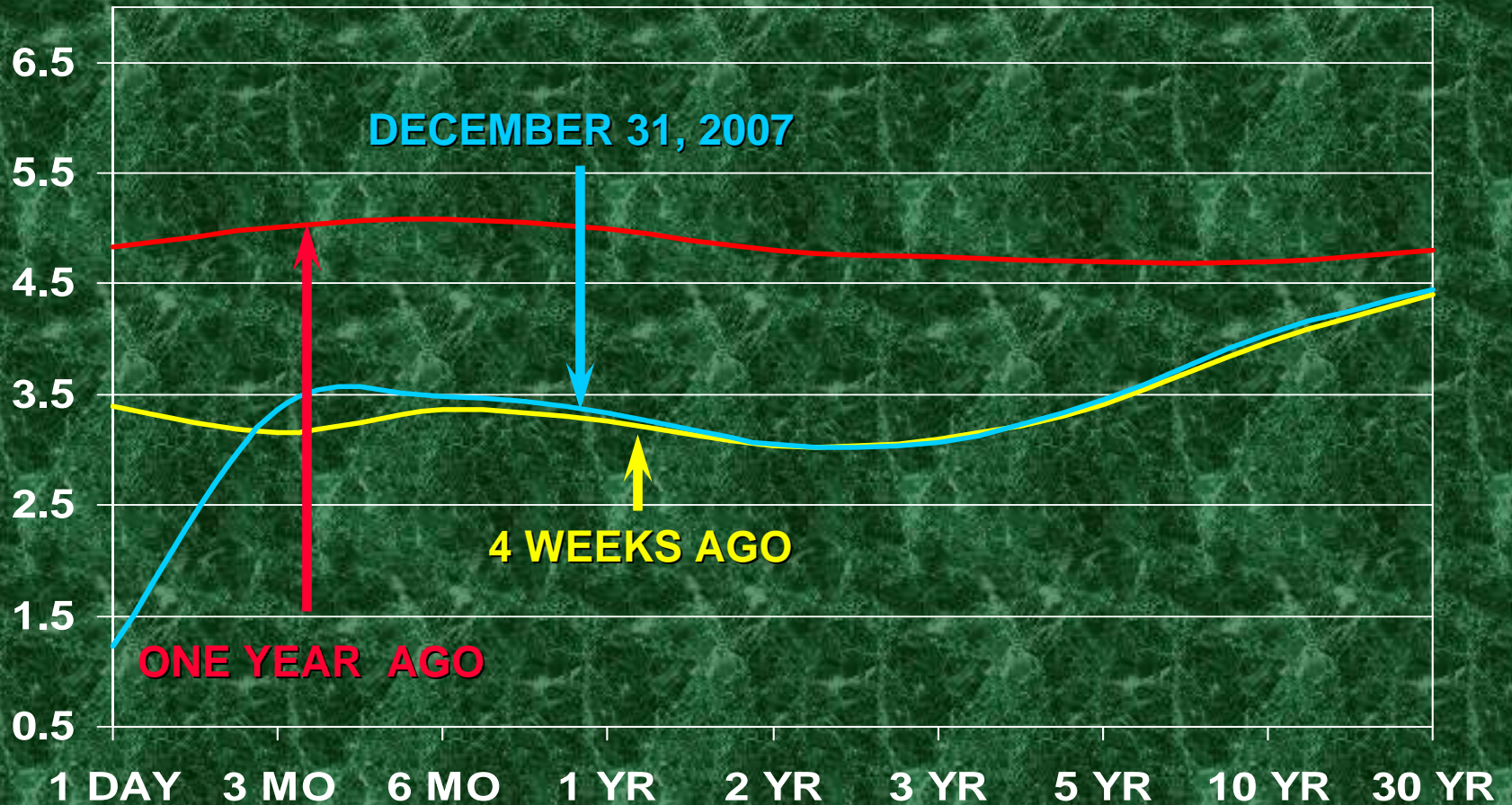
Insurance
Loss Expense

Net Income



TREASURY YIELD CURVE

Percent



YIELD COMPARISONS DECEMBER 31, 2007

Percent

8.0

7.0

6.0

5.0

4.0

3.0

2.0

1.0

0.0

Dec05

Mar06

Jun06

Sep06

Dec06

Mar07

Jun07

Sep07

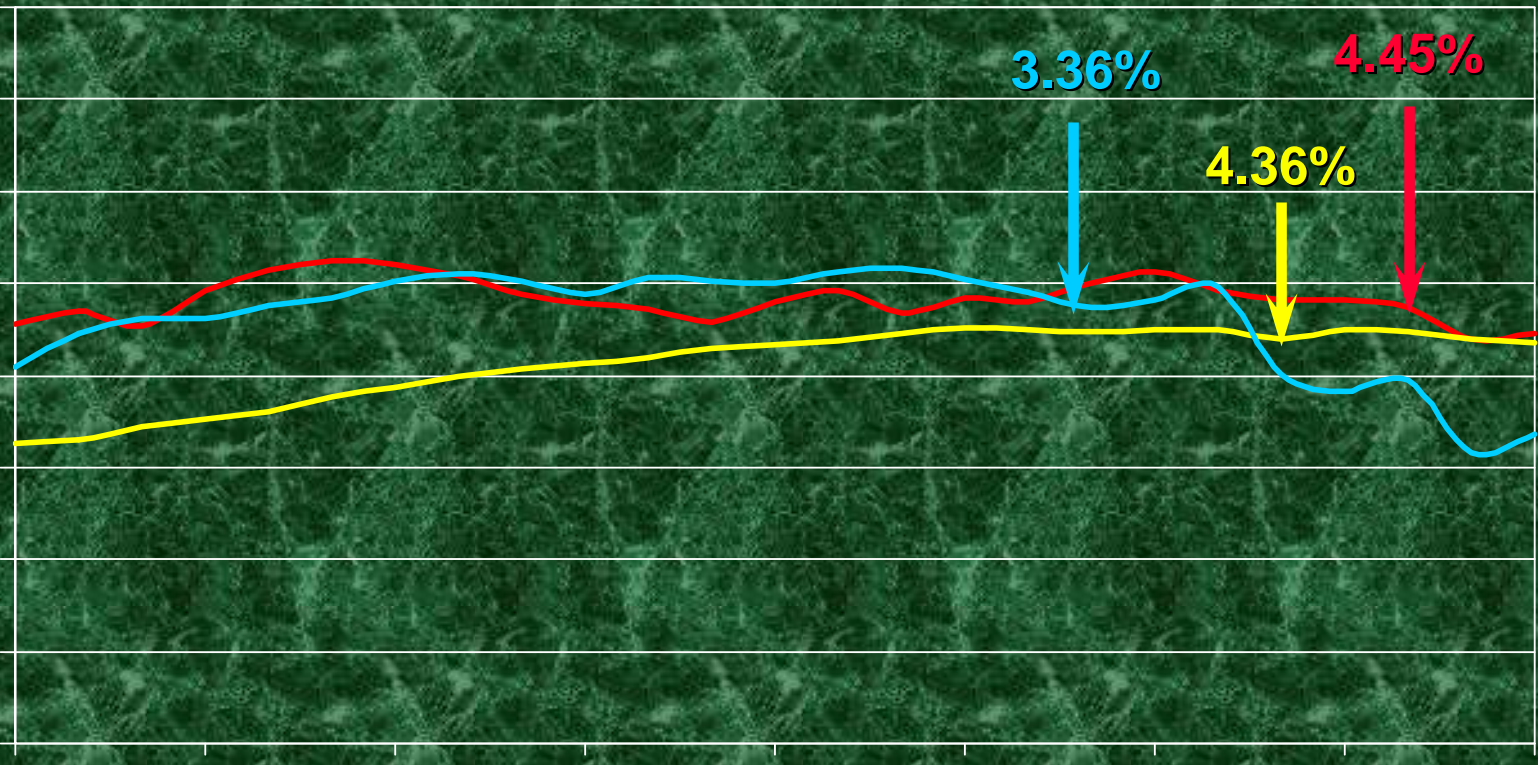
Dec07

3.36%

4.45%

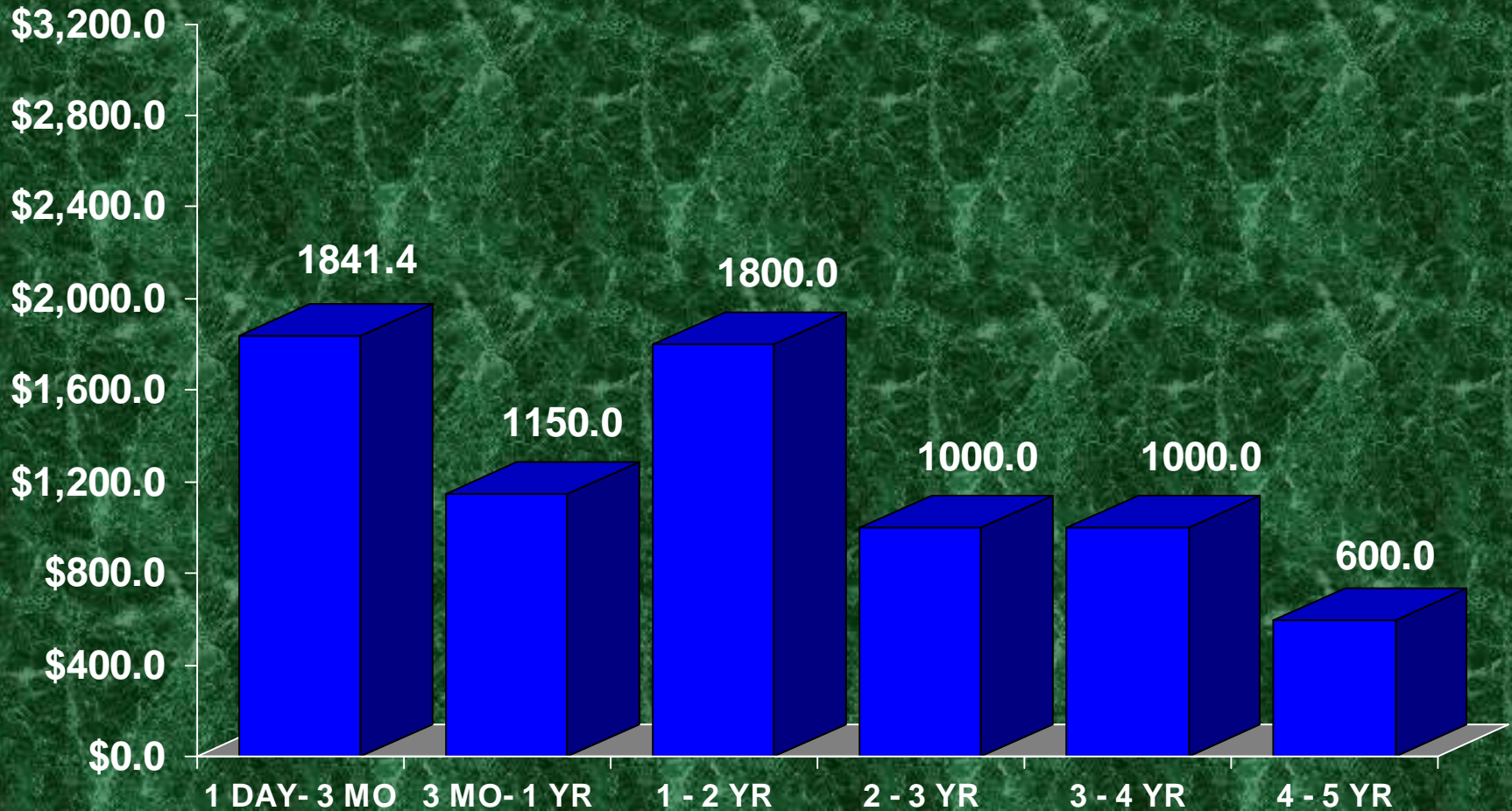
4.36%

— 30-Year Bond — NCUSIF Yield — 90-Day T- Bill

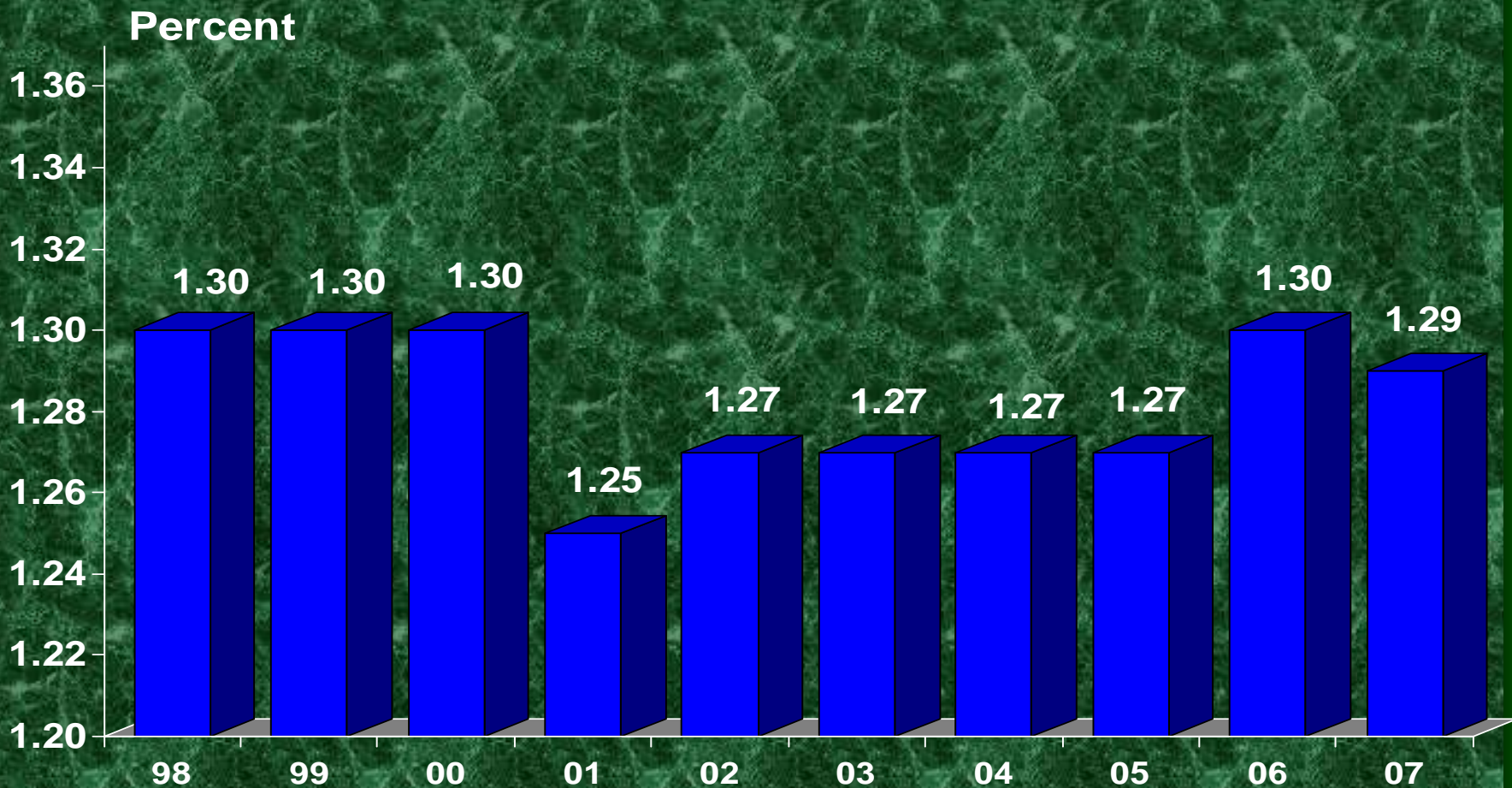


MATURITY SCHEDULE DECEMBER 31, 2007

Millions



NCUSIF EQUITY RATIO FY 98 – FY 07

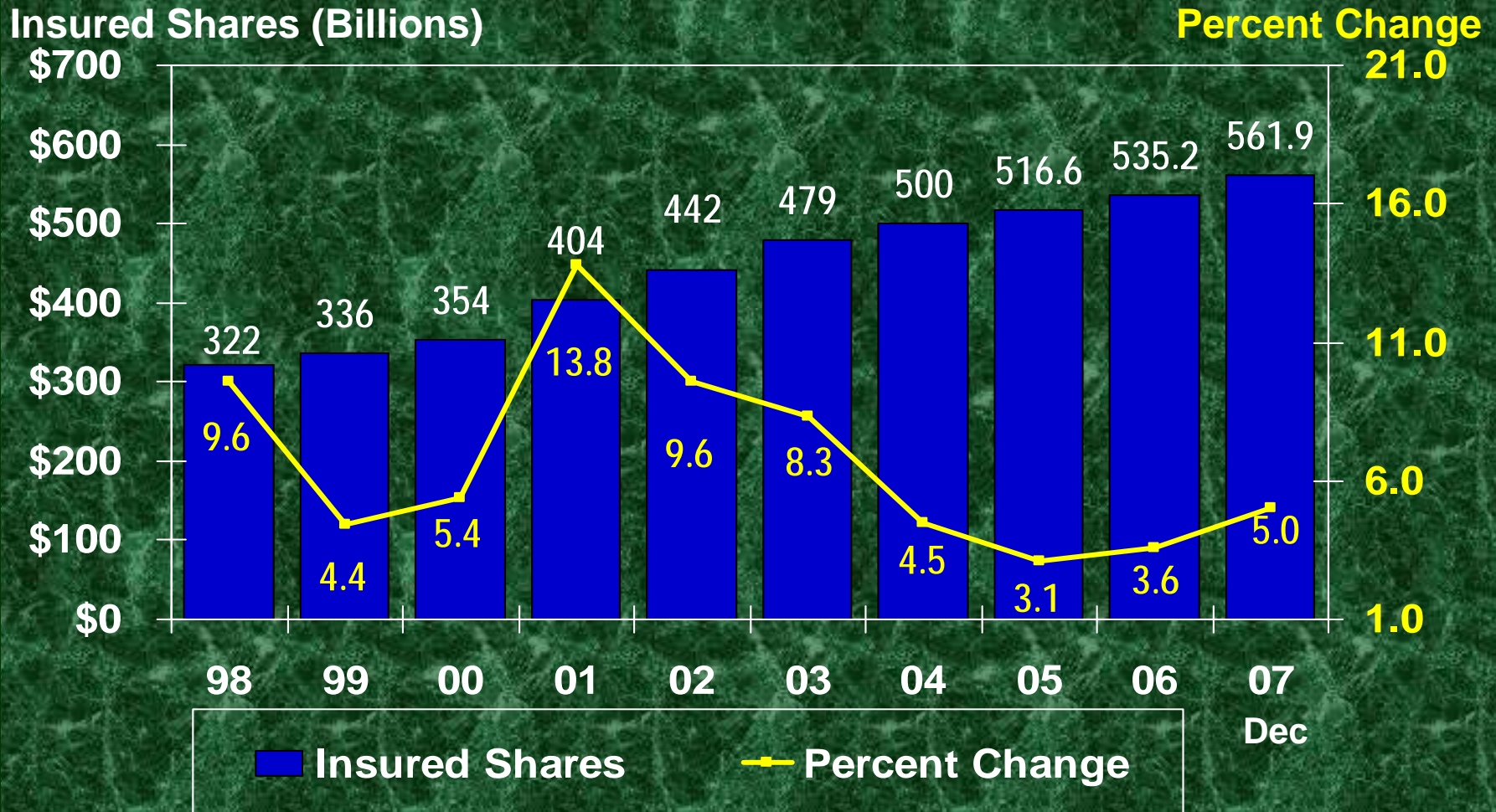


NCUSIF EQUITY RATIO

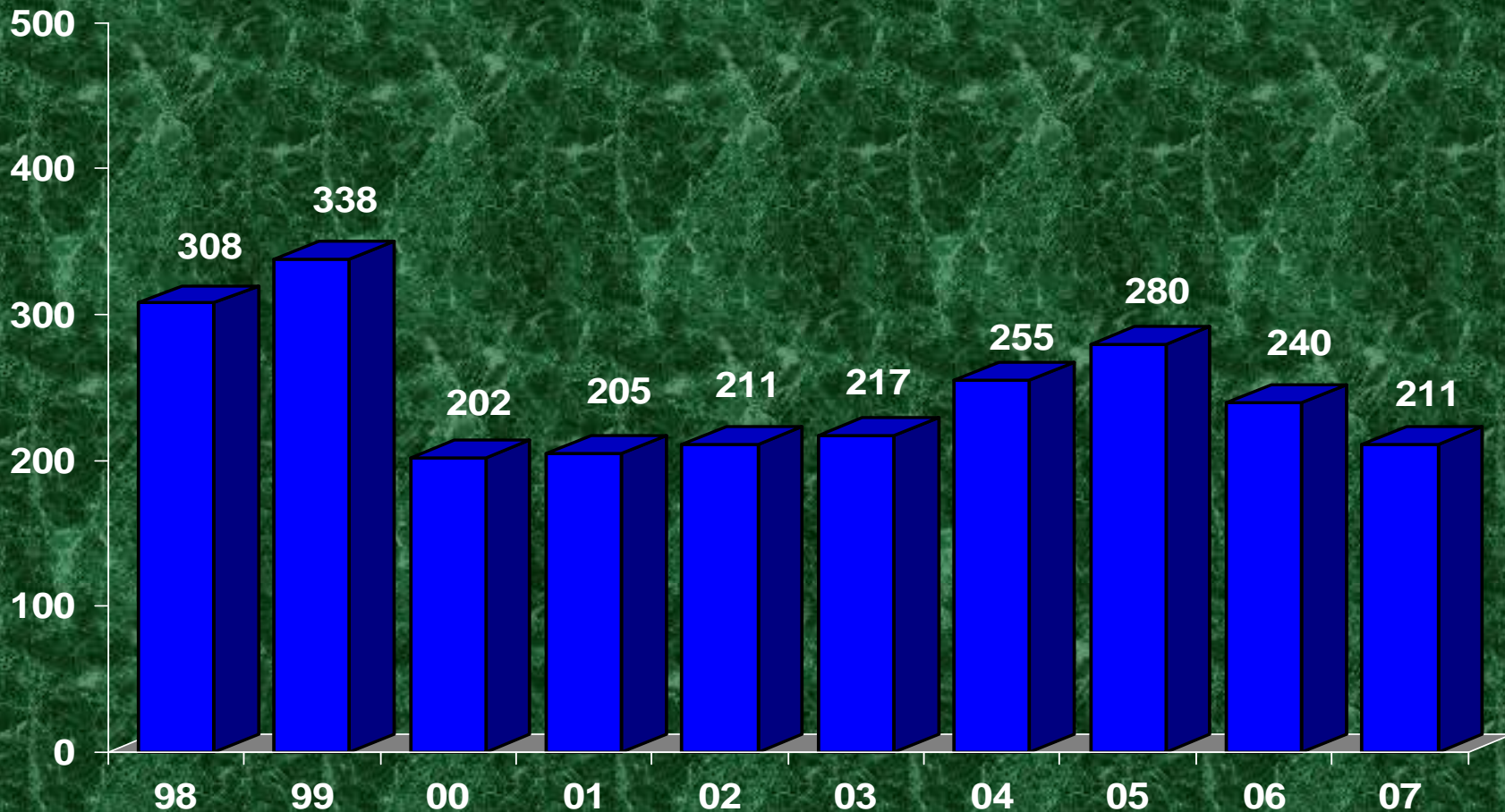
Projected FY 08



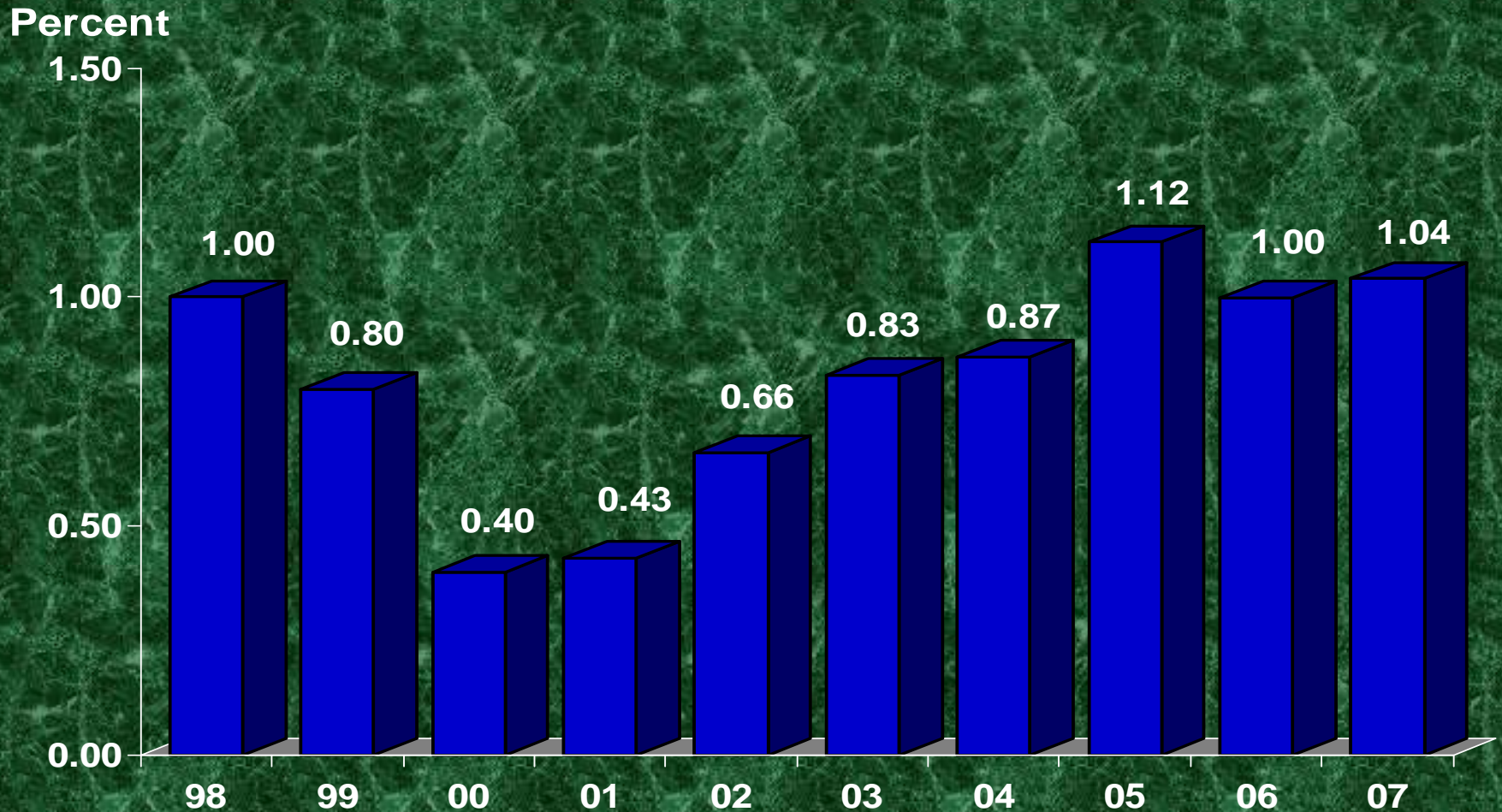
Share Growth to Insured Shares and Deposits



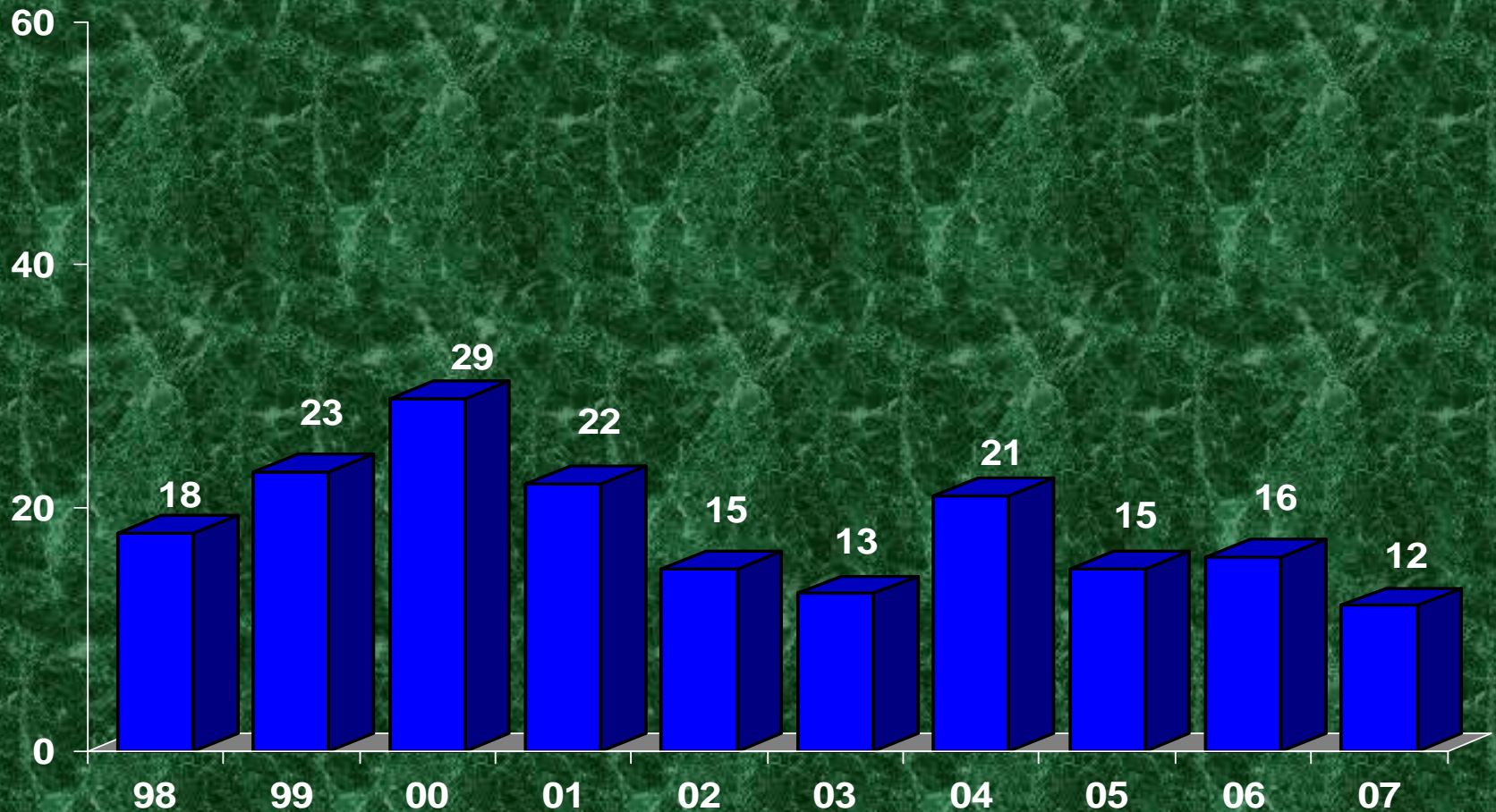
Number of Problem Credit Unions CAMEL Code 4/5 Credit Unions FY 98 – FY 07



Percent of CAMEL Code 4/5 Shares to Total Insured Shares FY 98 – FY 07



Number of Credit Union Failures FY 98 – FY 07





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www.ncua.gov

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and clicking*

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NCUSIF Statements**