

CU/NCUSIF Quick Facts

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Detailed NCUSIF Report

December 31, 2003

Share Insurance Fund

Total equity	\$6.1 billion
Equity ratio	1.27 percent
Total assets	\$6.2 billion
Reserves	\$76.7 million
Ret. earnings	\$1.4 billion
Operating expenses	\$85.0 million
Net income	\$28.9 million
Insurance losses	\$38.0 million
Insured shares	\$478.5 billion
Credit union failures	13
Invol. liquidations	8
Assisted mergers	5

Federally insured credit unions

No. credit unions	9,369
federal CUs	5,776
state CUs	3,593
No. CU members	82.4 million
Assets	\$610.2 billion
Insured Shares	\$477.5 billion
Loans	\$376.1 billion
Loan/share ratio	71.19 percent
Investments	\$160.8 billion

Net Worth	\$65.4 billion
Net Worth ratio	10.72 percent

2002 year-end data for comparison

NCUSIF equity ratio	1.27 percent
NCUSIF assets	\$5.7 billion
NCUSIF net income	\$116.6 million
NCUSIF reserves	\$47.5 million
Insurance losses	\$12.5 million
No. credit unions	9,688
No. CU members	80.9 million
CU assets	\$557.1 billion
Insured shares	\$442.1 billion
Loans	\$342.7 billion
Investments	\$140.2 billion