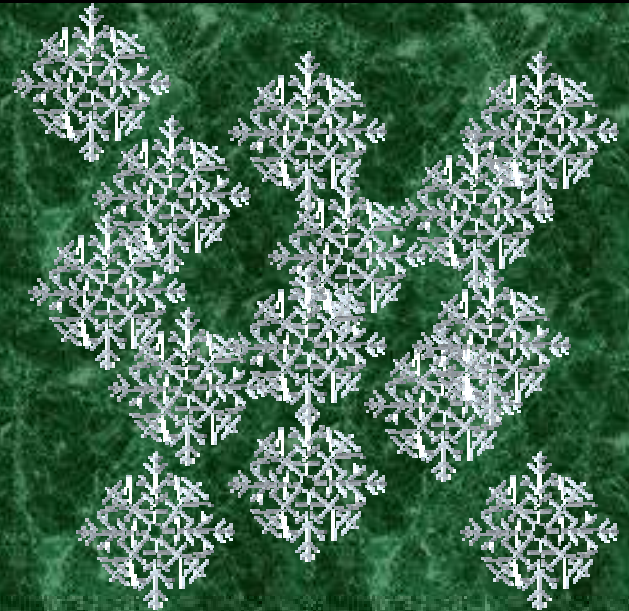


# NCUSIF Year-end Statistics

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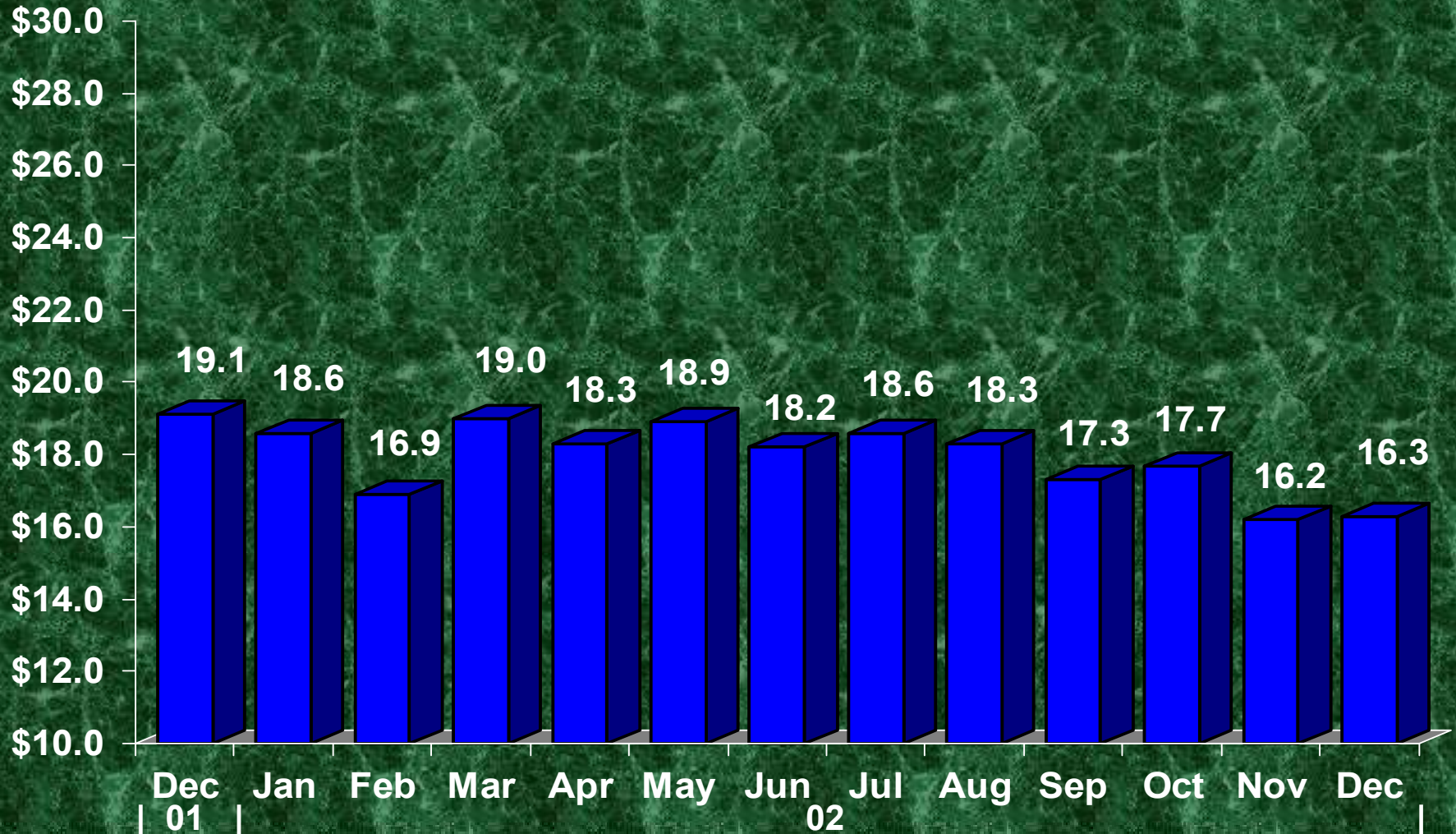
**Dennis C. Winans**  
**National Credit Union Administration**  
**Office of the Chief Financial Officer**



# GROSS INCOME

## December 01 – December 02

Millions



# OPERATING EXPENSES

## December 01 – December 02

Millions

\$12.0

\$11.0

\$10.0

\$9.0

\$8.0

\$7.0

\$6.0

\$5.0

\$4.0

\$3.0

\$2.0

\$1.0

\$0.0

Dec  
01

Jan

Feb

Mar

Apr

May

Jun  
02

Jul

Aug

Sep

Oct

Nov

Dec

9.4

6.1

6.1

7.5

7.3

7.7

6.8

8.1

6.9

6.8

7.9

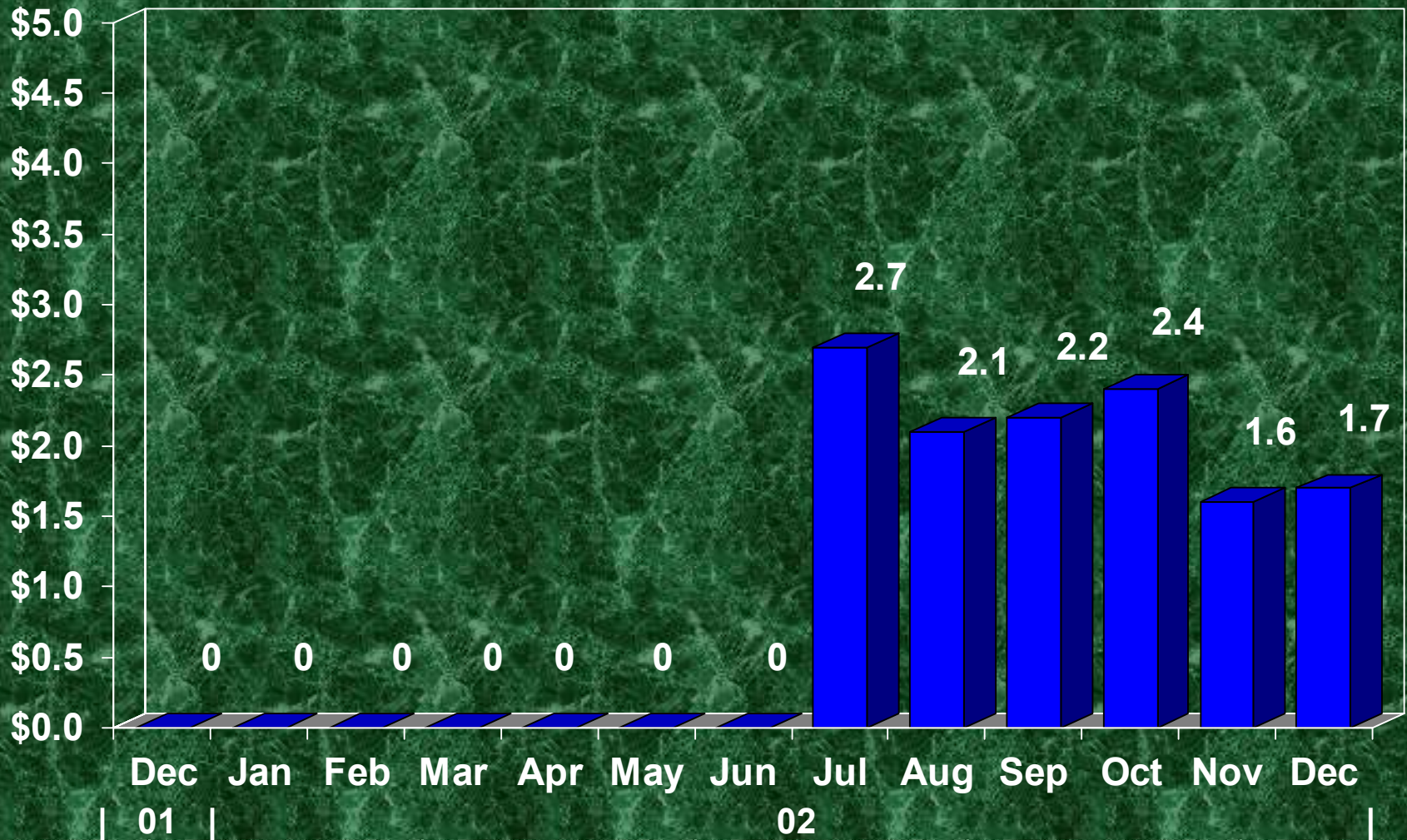
6.5

8.2

# INSURANCE LOSSES

## December 01 – December 02

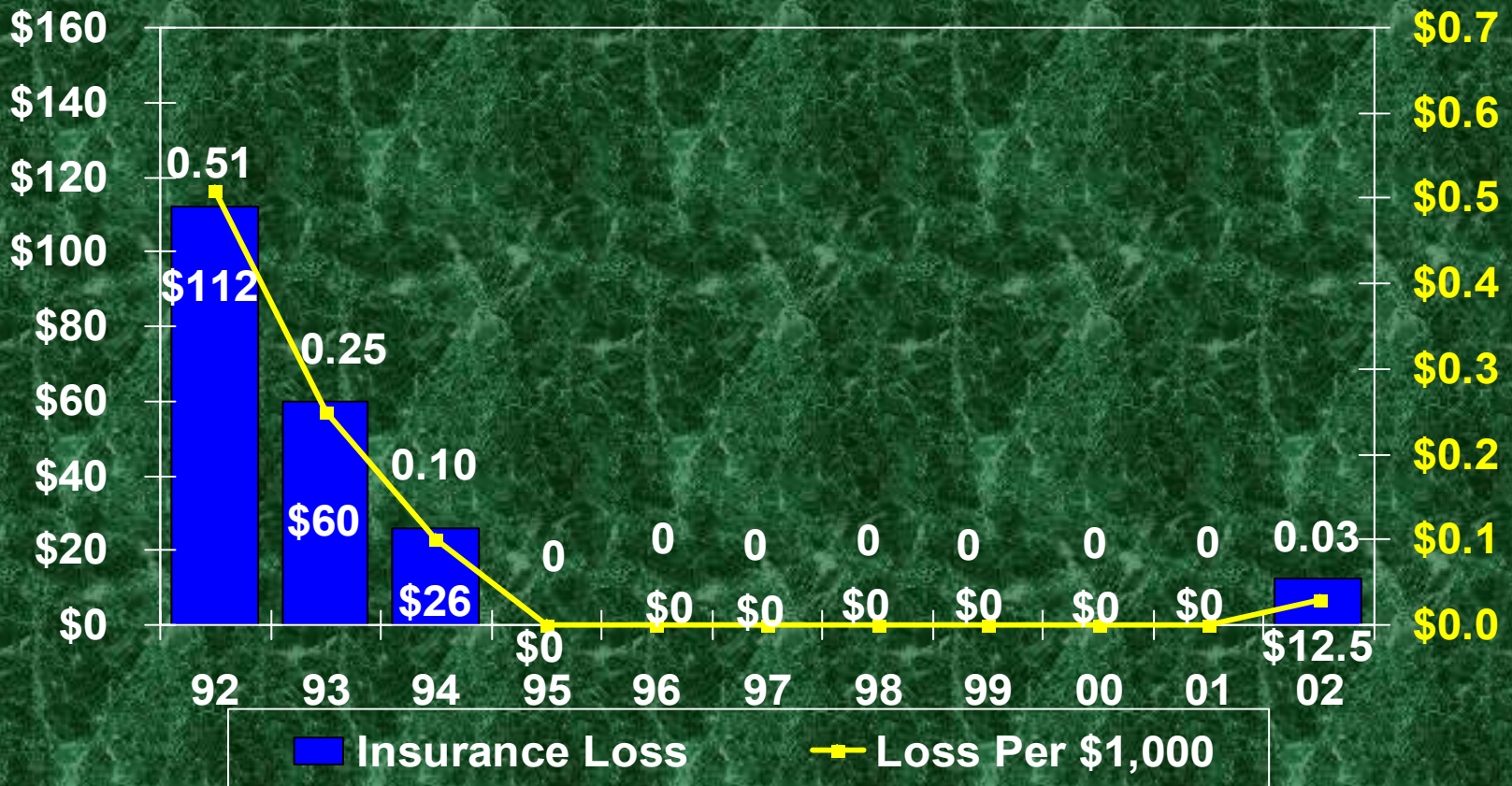
Millions



# NCUSIF Insurance Loss FY 92 - FY 02

Insurance Loss (Millions)

Loss Per \$1,000

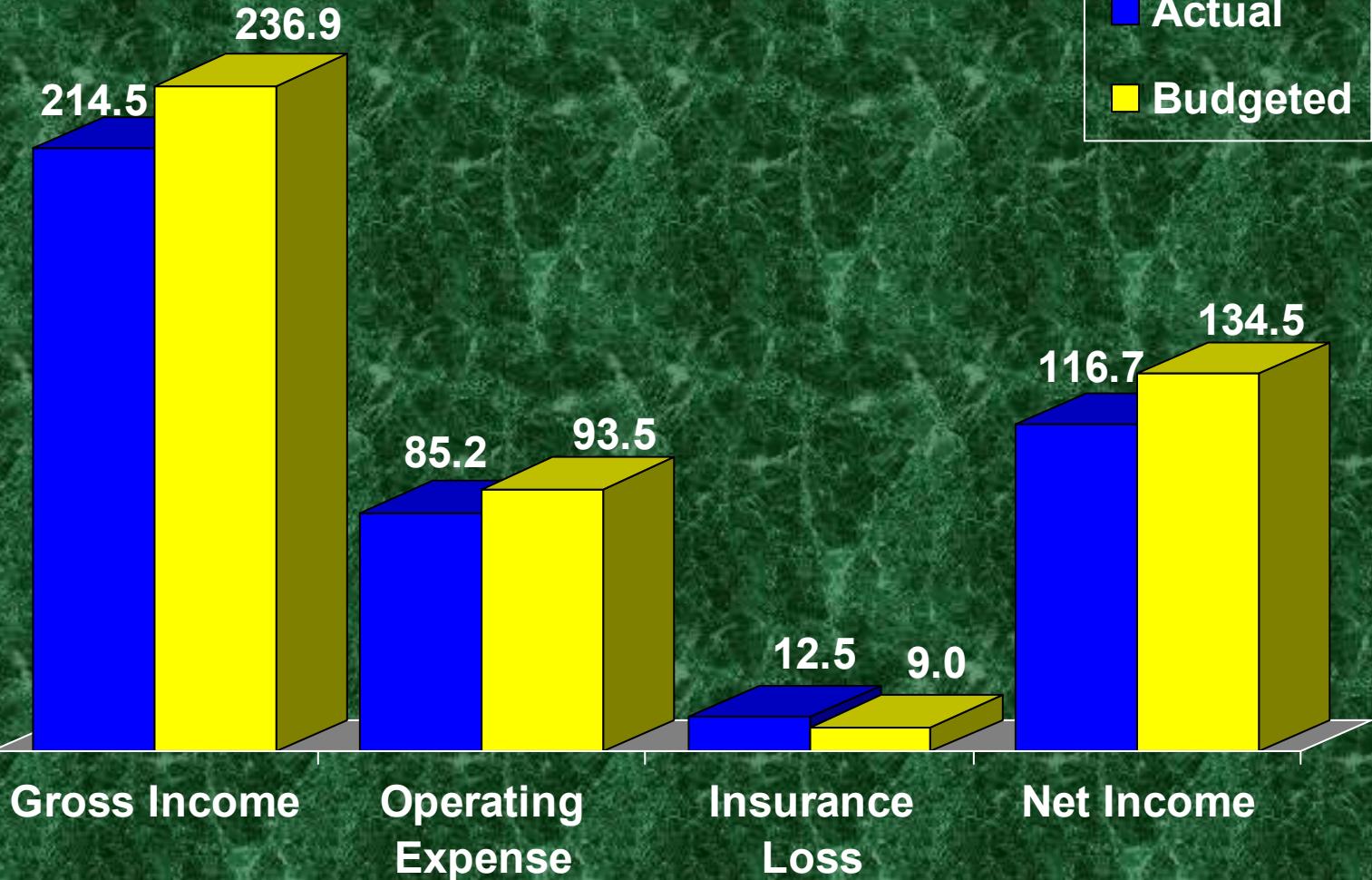
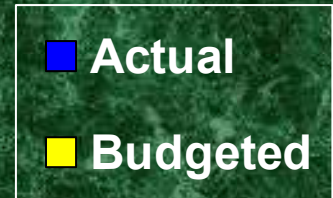


# REVENUE AND EXPENSE

## December 31, 2002

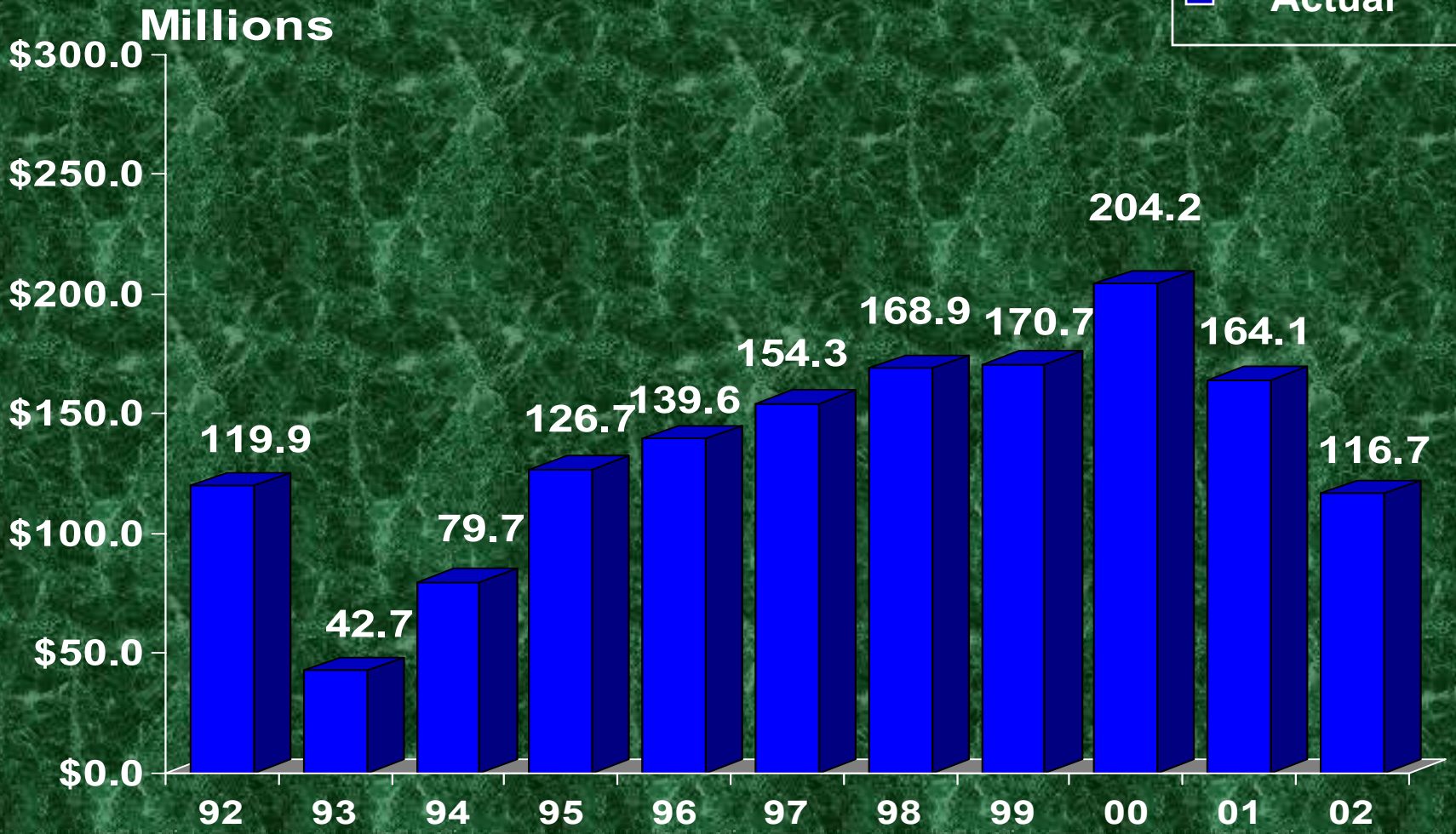
Millions

\$275.0  
\$250.0  
\$225.0  
\$200.0  
\$175.0  
\$150.0  
\$125.0  
\$100.0  
\$75.0  
\$50.0  
\$25.0  
\$0.0

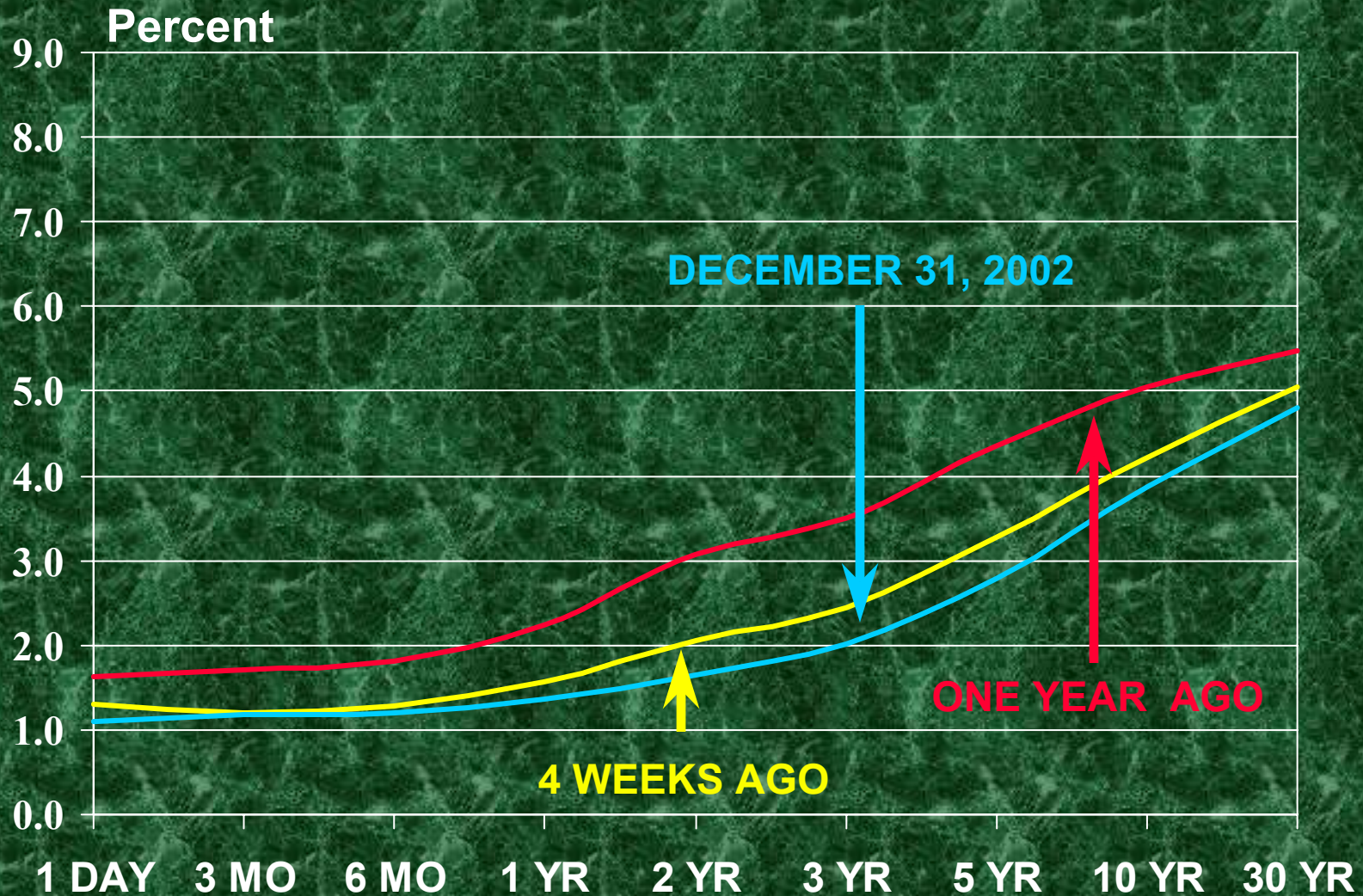


# Net Income FY 92 – FY 02

Actual



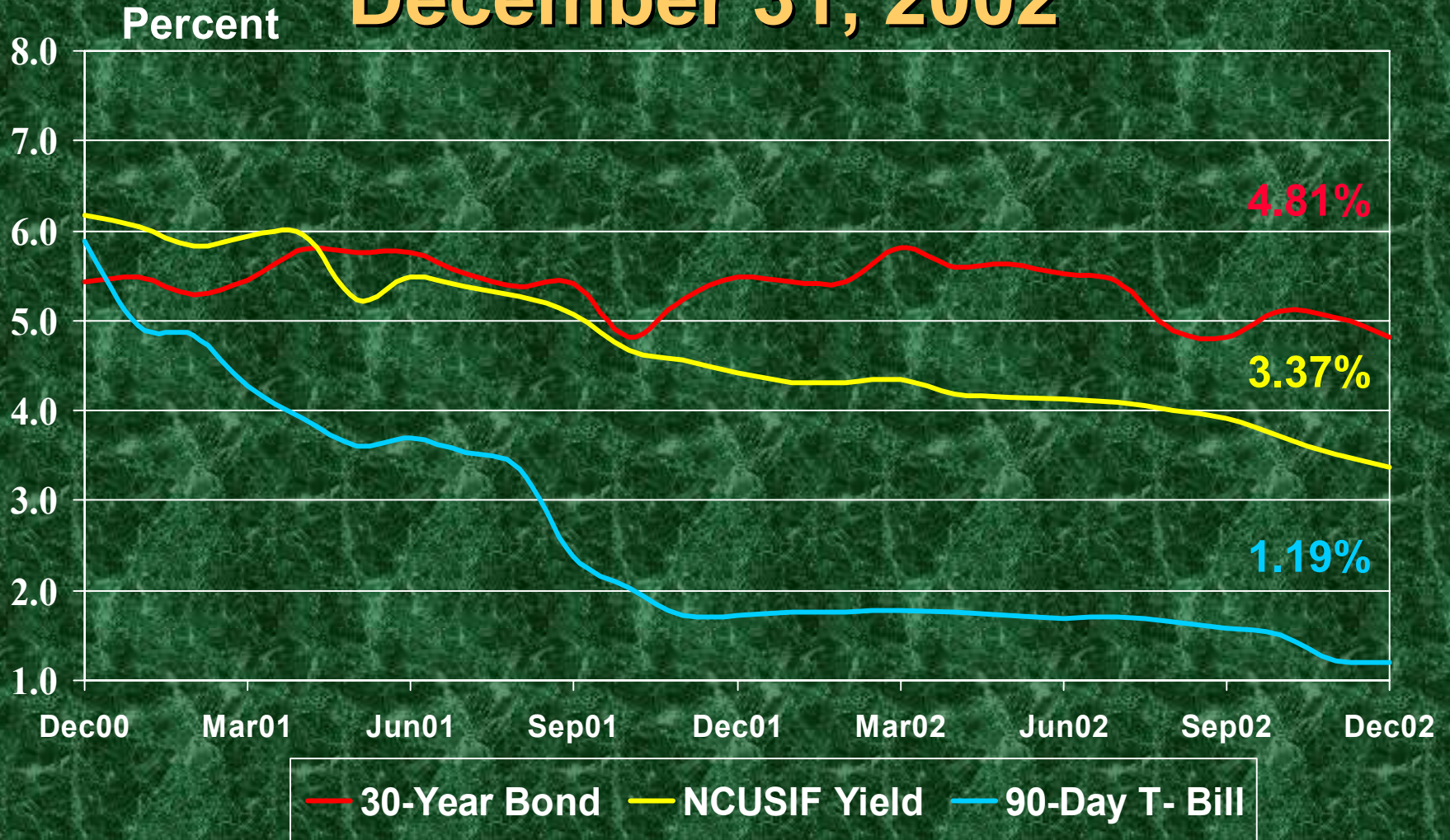
# TREASURY YIELD CURVE





# INTEREST RATE COMPARISONS

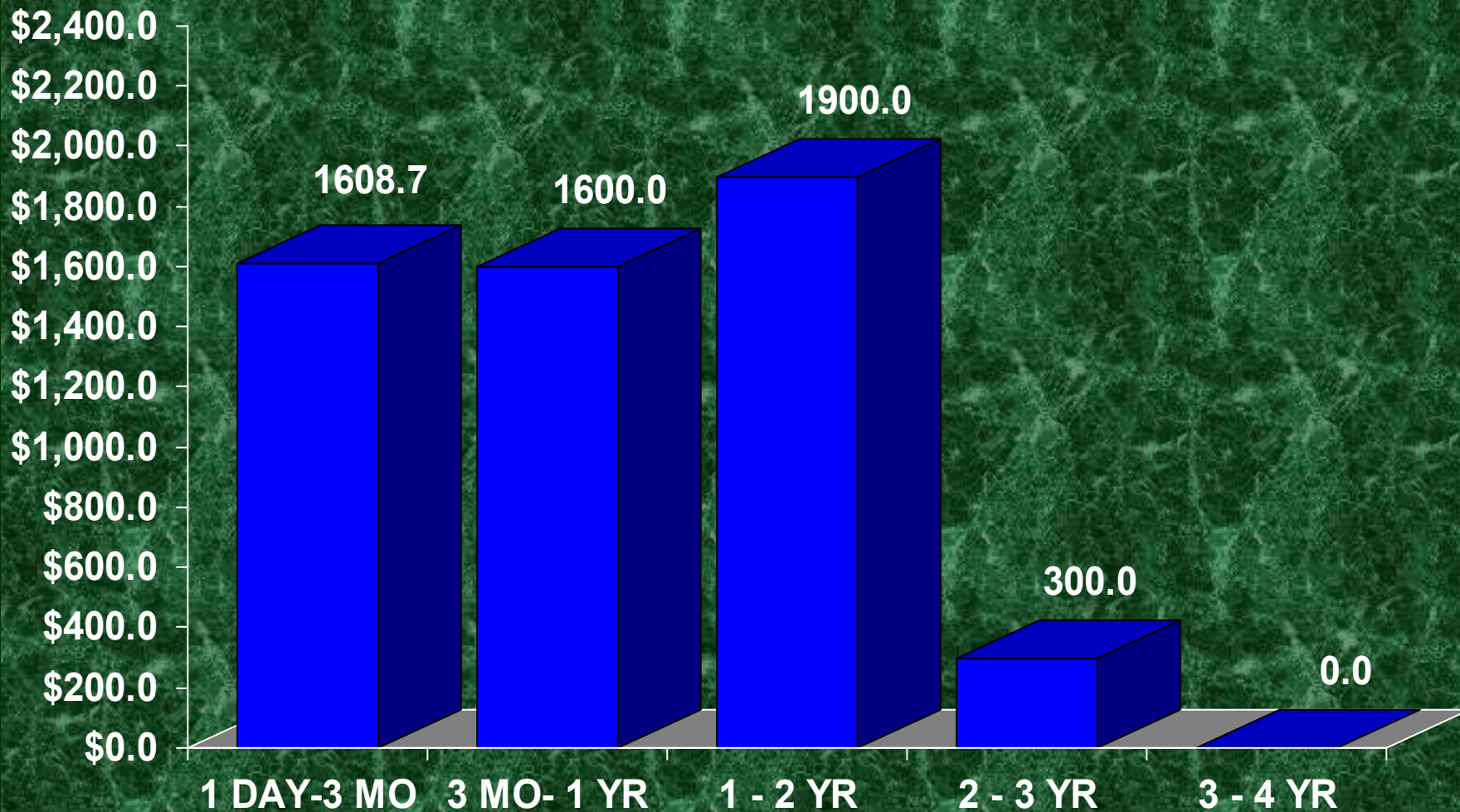
## December 31, 2002



# MATURITY SCHEDULE

## December 31, 2002

Millions

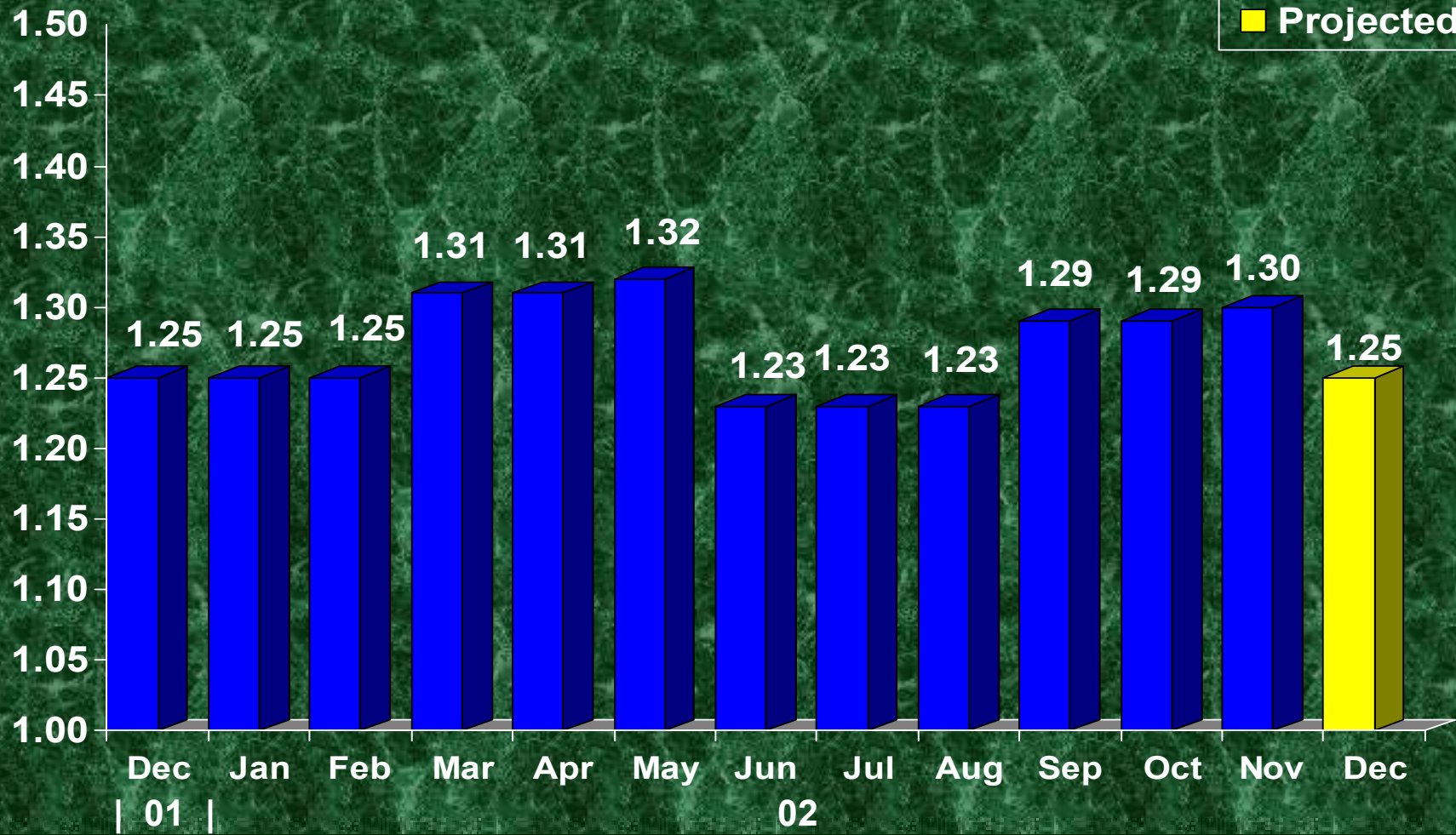


# NCUSIF EQUITY RATIO

## December 31, 2002

Actual  
Projected

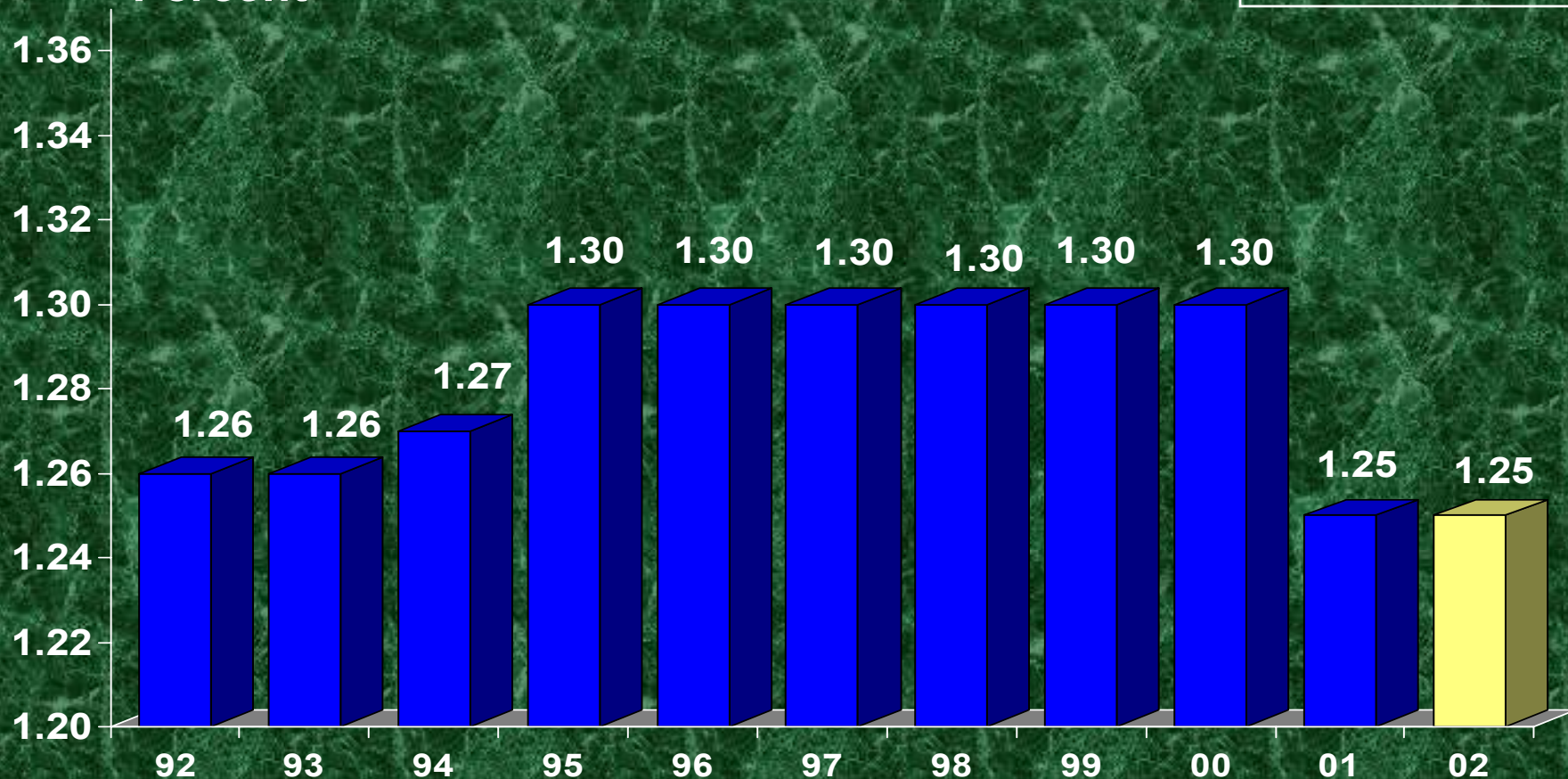
Percent



# NCUSIF EQUITY RATIO FY 92 – FY 02

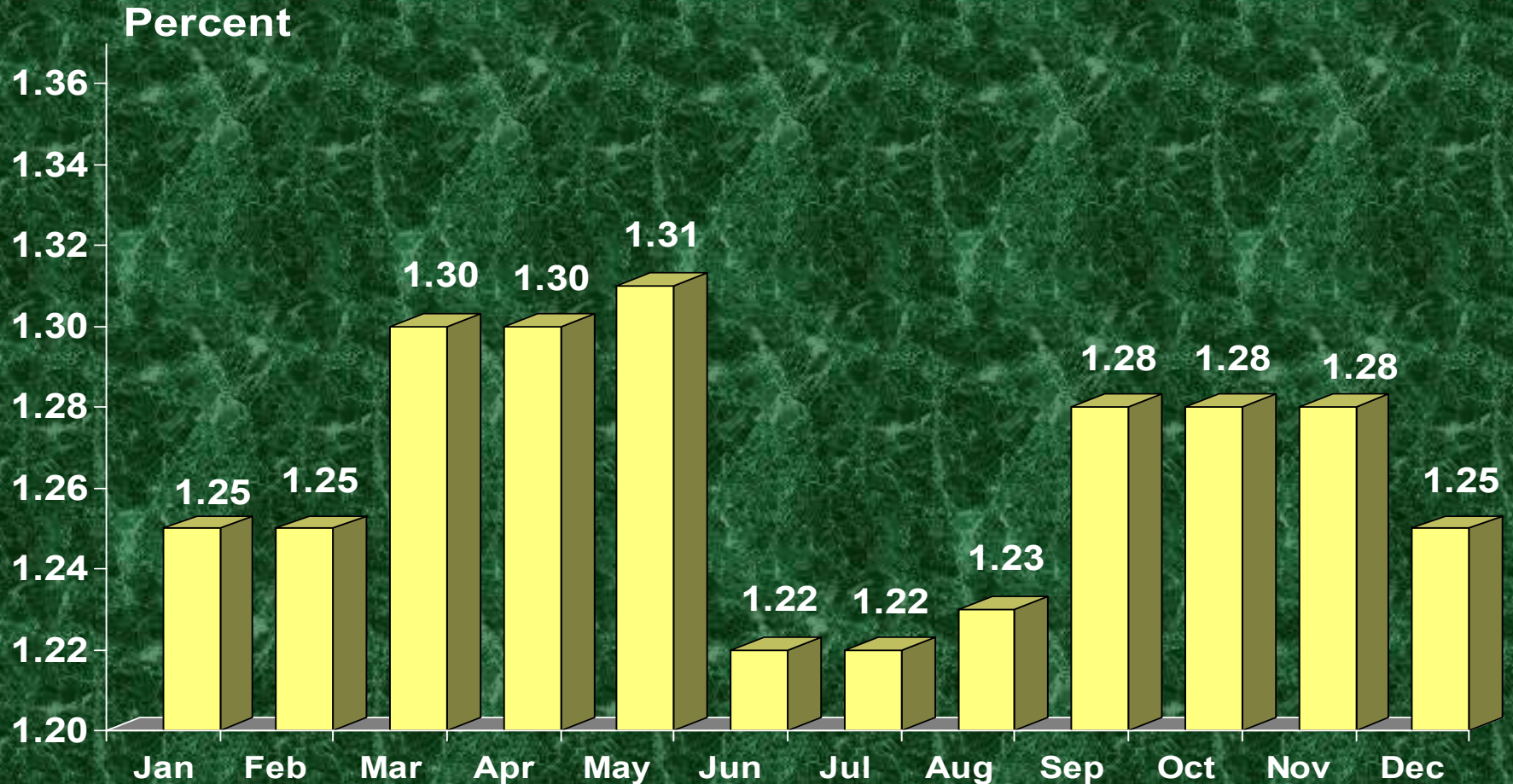


Percent



# NCUSIF EQUITY RATIO

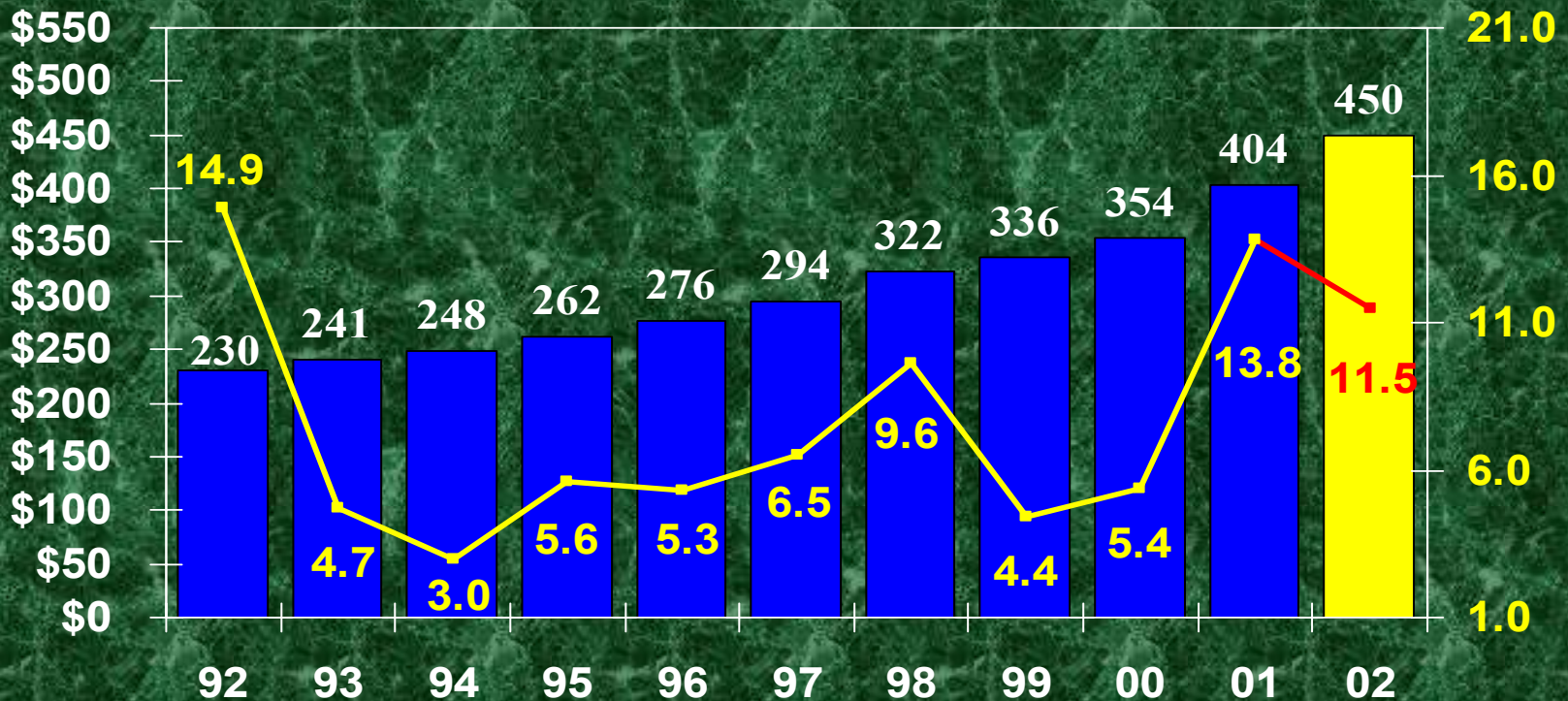
## Projected FY 2003



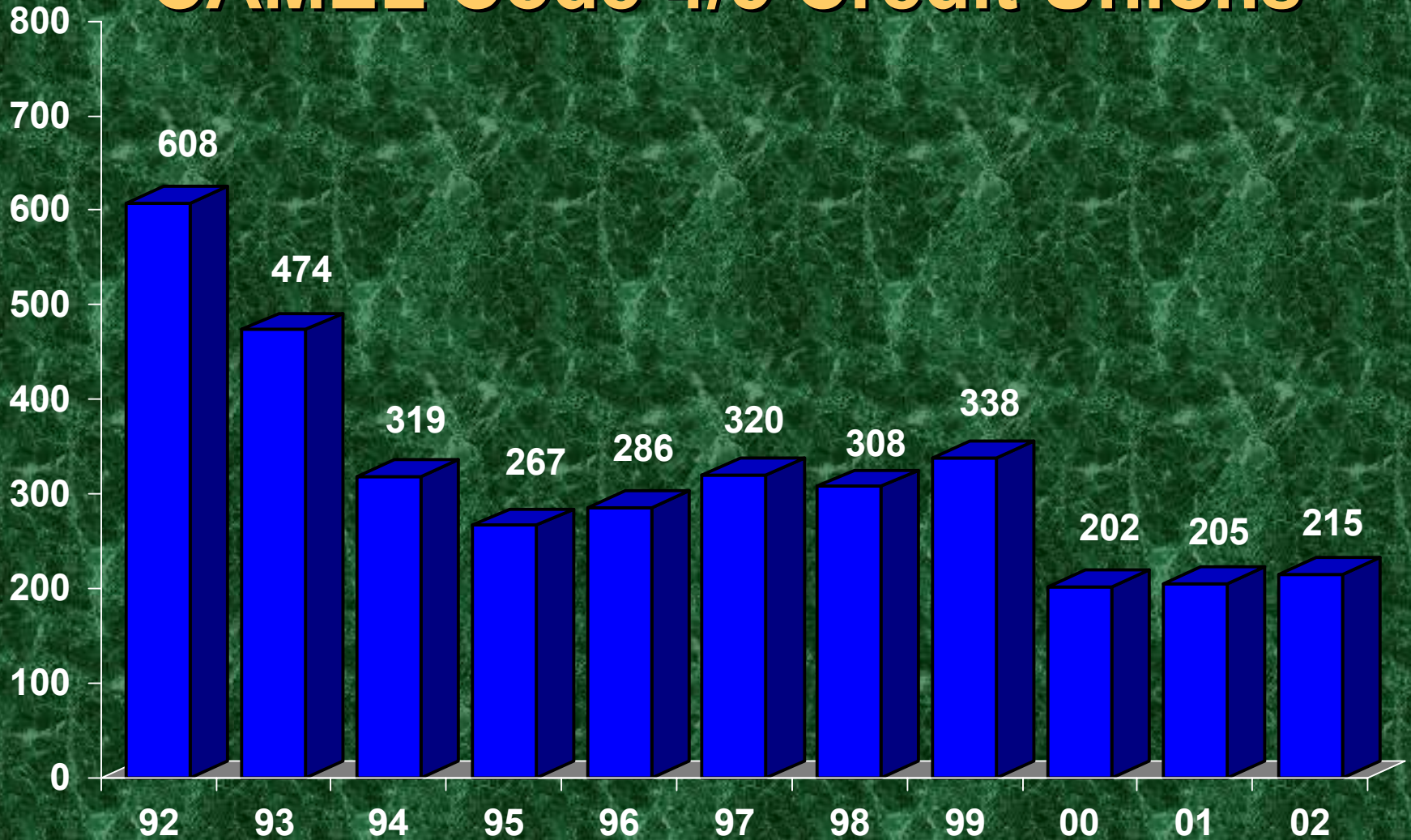
# Share Growth – Insured Shares and Deposits

Insured Shares (Billions)

Percent Change



# Number of Problem Credit Unions CAMEL Code 4/5 Credit Unions



# Percent of CAMEL Code 4/5 Shares to Total Insured Shares

Percent

7.00

6.00

5.00

4.00

3.00

2.00

1.00

0.00

3.40

1.80

1.00

0.80

0.70

1.00

1.00

0.80

0.40

0.43

0.69

92

93

94

95

96

97

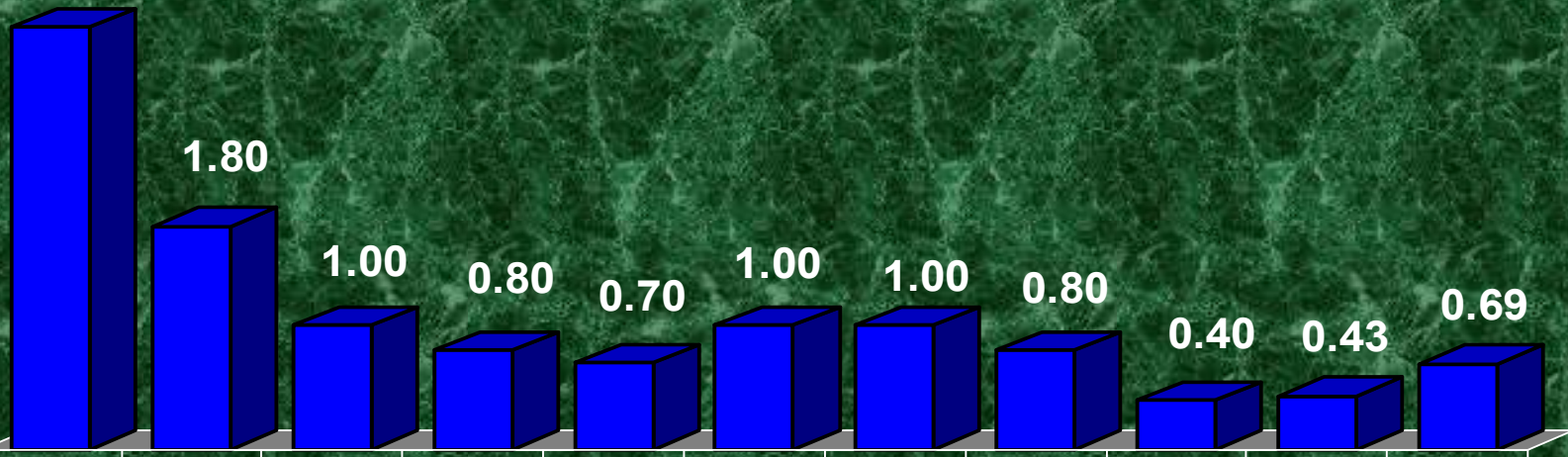
98

99

00

01

02





# Credit Union Failures FY 92 – FY 02

