

**Overhead Transfer Rate History
(1986-2017)**

Year	OTR	
1986-2000	50%	=
2001	66.7%	↑
2002	62%	↓
2003	62%	=
2004	59.8%	↓
2005	57.0%	↓
2006	57.0%	=
2007	53.3%	↓
2008	52.0%	↓
2009	53.8%	↑
2010	57.2%	↑
2011	58.9%	↑
2012	59.3%	↑
2013	59.1%	=
2014	69.2%	↑
2015	71.8%	↑
2016	73.1%	↑
2017	67.7%	↓

Impact on Expenses Borne by FISCUs & FCUs

	FISCU OTR Contribution to NCUA Expenses	FCU OTR Contribution to NCUA Expenses	FCU Operating Fees (Actual Out-of- Pocket Expenses)	NCUA Operating Expenses
2013	\$67.0m	\$79.0m	\$93.1m	\$241.8m
2014	\$85.6m	\$100.1m	\$82.6m	\$268.3m
2015	\$93.9m	\$106.8m	\$78.8m	\$279.5m
2016	\$101.5m	\$111.3	\$78.1m	\$290.9m
2017	\$98.3m	\$103.5	\$95.2m	\$298.2m
Δ 2013 -2016	+\$34.5m	\$32.3m	-\$15.0m	+\$49.1m
Δ 2013 -2017	+\$31.3m	+\$24.5m	\$2.1m	+\$56.4m