

**Overhead Transfer Rate History
(1986-2021)**

Year	OTR	
1980-85	30-34%	
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%	↓
2018	61.5%	↓
2019	60.5%	↓
2020	61.3%	↑
2021	62.3%	↑
2022 (TBC)	63.4%	↑

History of NCUA Sources of Financing (2009 – 2022)

	NCUSIF via OTR		FCU Op Fees		Δ FCU Op Fees		NCUA Op Budget (\$)	
2008	52.0%	↓	48.0%	↑				
2009	53.8%	↑	46.2%	↓	-6.77%	↓		↑
2010	57.2%	↑	42.8%	↓	-1.58%	↓		↑
2011	58.9%	↑	41.1%	↓	-2.86%	↓		↑
2012	59.3%	↑	40.7%	↓	-0.90%	↓		↑
2013	59.1%	=	40.9%	=	+0.24%	=	\$241.8m	↑
2014	69.2%	↑	30.8%	↓	-18.4%	↓	\$266.9m	↑
2015	71.8%	↑	28.2%	↓	-0.90%	↓	\$279.5m	↑
2016	73.1%	↑	26.9%	↓	-0.47%	↓	\$290.9m	↑
Δ 2009 -2016	+21.1%	Δ	-21.1%	Δ	-31.64%	Δ		Δ
2017	67.7%	↓	32.3%	↑	+25.5%	↑	\$292.1m	↑
2018	61.5%	↓	38.5%	↑		↑	\$298.1m	
2019	60.5%	↑	39.5%	↓		↓	\$304.4m	↑
2020	61.3%	↑	38.7%	↓	-1.13%	↓	\$315.9m	↑
2021	62.3%	↑	37.7%	↓	-19.6%	↓	\$314.6m	↓
2022 (TBC)	63.4%	↑	36.6%		-11.2%	↓	\$326.0m	↑

