



CU OPERATING EXPENSE REPORT

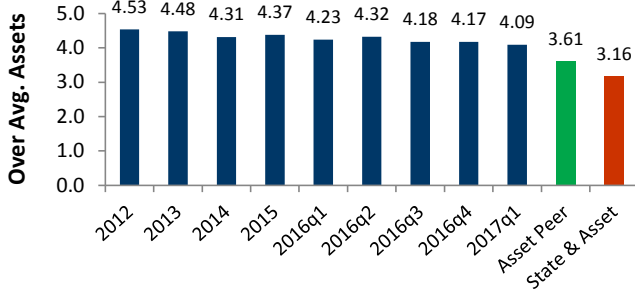
NAFCU's Quarterly Report on the Effectiveness of Your Credit Union's Cost Controls

SAMPLE CU
CITY, ST

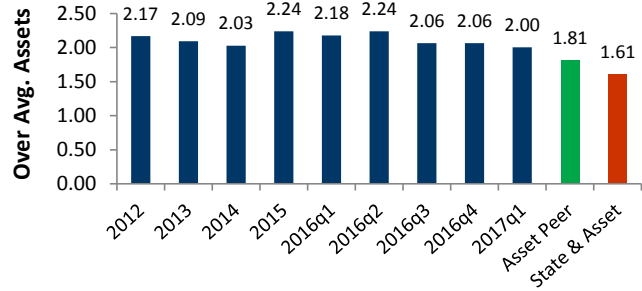
Assets (\$m): 123.4
Asset class: \$100-500M

Charter: 99998
Period: 2017 Q1

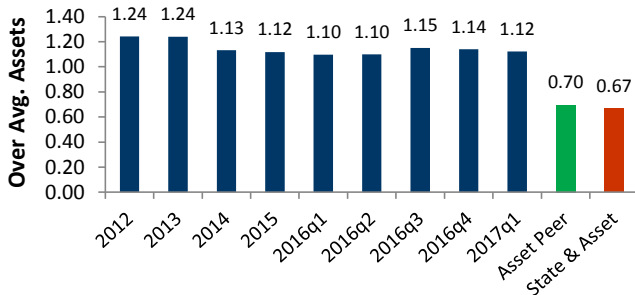
Total Operating Exp.



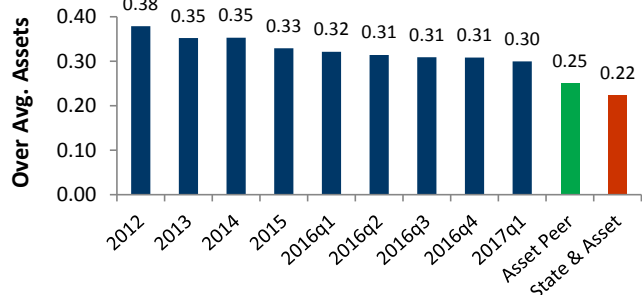
Employee Compensation



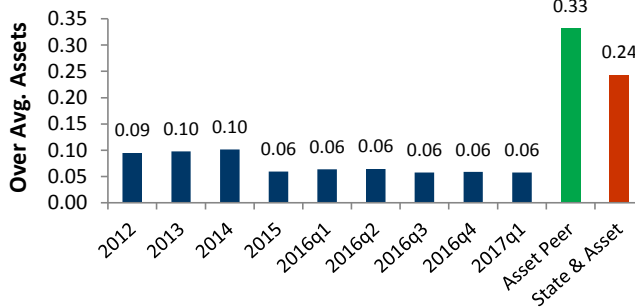
Office Operations Exp.



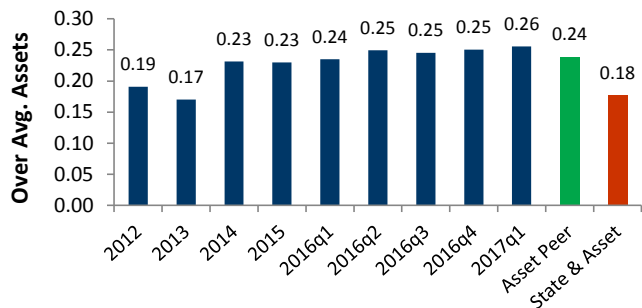
Office Occupancy Exp.



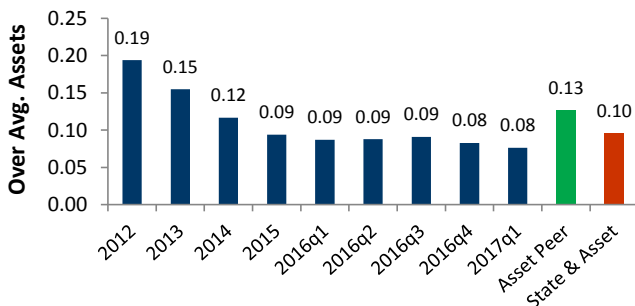
Professional & Outside Services



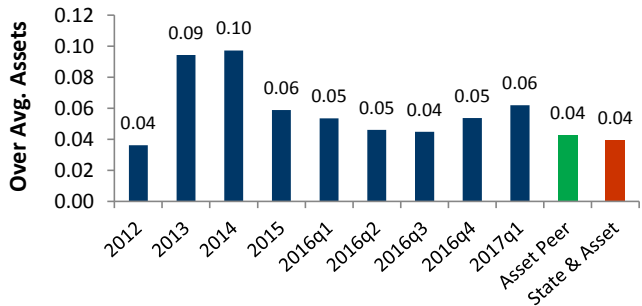
Loan Servicing Exp.



Educational & Promotional Exp.



Travel & Conference Exp.



* All ratios reflect prior four quarters of expenses divided by average assets
Operating Expense Report (NCUA 5300 Call Report Data)



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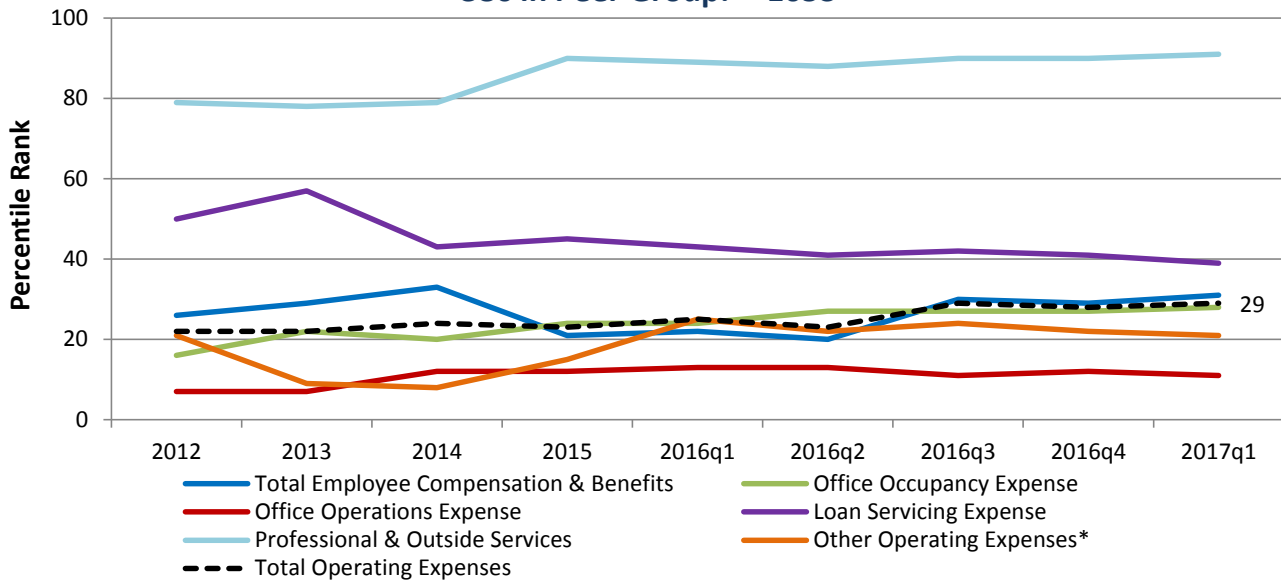
SAMPLE CU
CITY, ST

Assets (\$m): 123.4
Asset class: \$100-500M

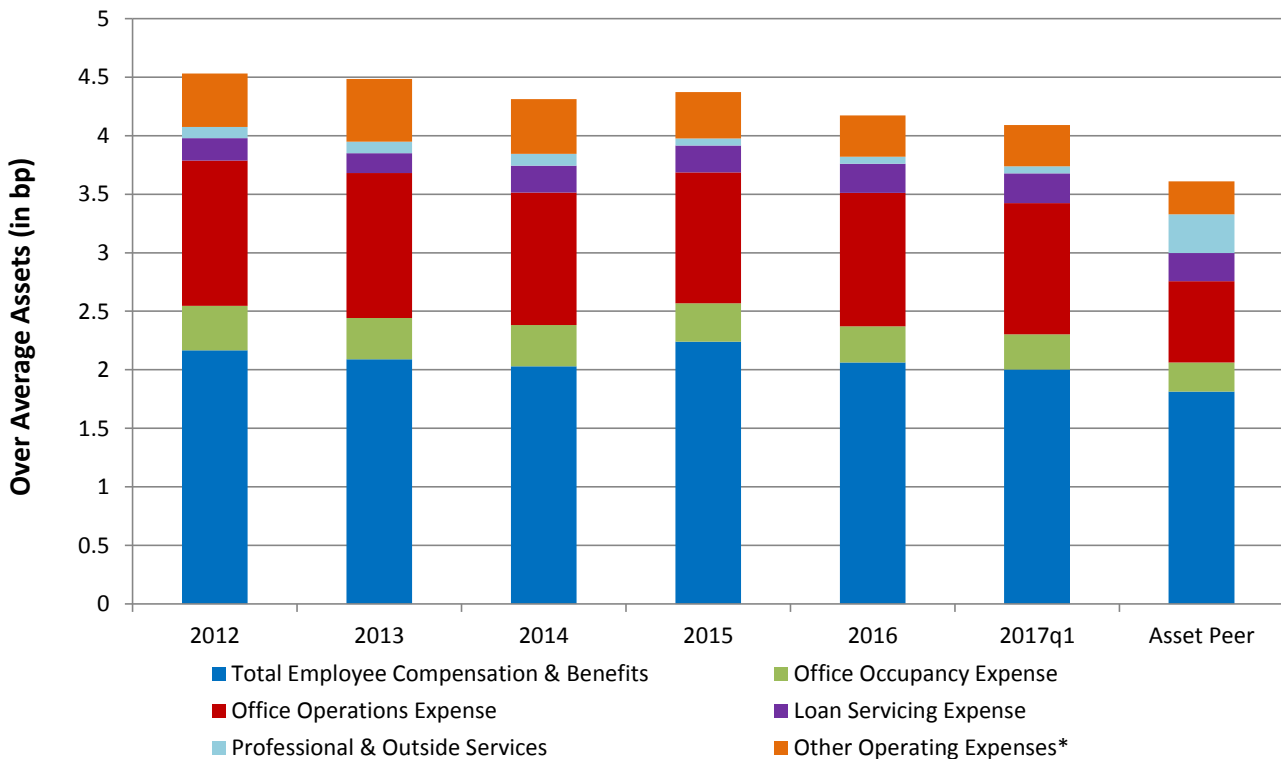
Charter: 99998
Period: 2017 Q1

Rank within Asset Class

CUs in Peer Group: 1053



Contributions to Total Operating Expenses



*Other Operating Expenses includes travel, educational & promotional, member insurance, operating fees (exam & supervision) and miscellaneous operating expenses

**SAMPLE CU
CITY, ST**

**Assets (\$m): 123.4
Asset class: \$100-500M**

**Charter: 99998
Type: FCU**

Your Credit Union Trends											
Your CU Expense Ratios	2012	2013	2014	2015	2016q1	2016q2	2016q3	2016q4	2017q1	Asset Peer	State & Asset
Total Employee Compensation & Benefits	2.17	2.09	2.03	2.24	2.18	2.24	2.06	2.06	2.00	1.81	1.61
Travel & Conference Expense	0.04	0.09	0.10	0.06	0.05	0.05	0.04	0.05	0.06	0.04	0.04
Office Occupancy Expense	0.38	0.35	0.35	0.33	0.32	0.31	0.31	0.31	0.30	0.25	0.22
Office Operations Expense	1.24	1.24	1.13	1.12	1.10	1.10	1.15	1.14	1.12	0.70	0.67
Educational & Promotional Expenses	0.19	0.15	0.12	0.09	0.09	0.09	0.09	0.08	0.08	0.13	0.10
Loan Servicing Expense	0.19	0.17	0.23	0.23	0.24	0.25	0.25	0.25	0.26	0.24	0.18
Professional & Outside Services	0.09	0.10	0.10	0.06	0.06	0.06	0.06	0.06	0.06	0.33	0.24
Member Insurance	0.09	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Operating Fees	0.04	0.05	0.04	0.06	0.06	0.05	0.04	0.04	0.04	0.02	0.02
Miscellaneous Operating Expenses	0.10	0.17	0.21	0.18	0.14	0.17	0.18	0.18	0.18	0.09	0.09
Total Operating Expenses	4.53	4.48	4.31	4.37	4.23	4.32	4.18	4.17	4.09	3.61	3.16
Net Operating Expenses*	3.54	3.56	3.45	3.53	3.41	3.50	3.38	3.39	3.32	2.78	2.53
Percentile Rank, all CUs in asset peer	2012	2013	2014	2015	2016q1	2016q2	2016q3	2016q4	2017q1		
Total Employee Compensation & Benefits	26	29	33	21	22	20	30	29	31		
Travel & Conference Expense	52	6	6	25	30	37	39	28	20		
Office Occupancy Expense	16	22	20	24	24	27	27	27	28		
Office Operations Expense	7	7	12	12	13	13	11	12	11		
Educational & Promotional Expenses	19	31	49	65	68	67	65	69	73		
Loan Servicing Expense	50	57	43	45	43	41	42	41	39		
Professional & Outside Services	79	78	79	90	89	88	90	90	91		
Member Insurance	40	38	68	64	60	60	60	60	62		
Operating Fees	1	1	2	1	1	1	1	1	2		
Miscellaneous Operating Expenses	26	12	7	10	14	10	10	10	10		
Total Operating Expenses	22	22	24	23	25	23	29	28	29		
Net Operating Expenses*	13	14	17	16	18	16	21	21	21		
Percentile Rank, all CUs in state and asset peer	2012	2013	2014	2015	2016q1	2016q2	2016q3	2016q4	2017q1		
Total Employee Compensation & Benefits	19	20	29	13	14	12	21	14	17		
Travel & Conference Expense	36	5	8	19	20	25	24	14	10		
Office Occupancy Expense	22	27	23	21	20	22	21	20	24		
Office Operations Expense	9	8	10	6	9	11	9	9	11		
Educational & Promotional Expenses	9	12	35	51	53	53	51	57	63		
Loan Servicing Expense	34	45	27	29	25	24	25	25	19		
Professional & Outside Services	80	76	78	86	86	87	88	88	90		
Member Insurance	27	23	63	66	62	60	59	60	63		
Operating Fees	2	2	3	1	3	3	3	3	3		
Miscellaneous Operating Expenses	23	8	6	9	18	11	14	13	15		
Total Operating Expenses	15	16	16	12	15	12	16	14	15		
Net Operating Expenses*	10	10	13	12	10	9	13	13	10		

Note: All ratios reflect prior four quarters of expenses divided by average assets

* Total non-interest expense minus fee income divided by average assets