

102 - Dept of Financial Institutions

A001 Agency Management and Administrative Services

The Division of Administration provides administrative and advisory services for the Department of Financial Institutions. These services include policy and legal advice, human resources, financial and budgeting functions.

Account	FY 2020	FY 2021	Biennial Total
FTE	10.4	10.4	10.4
300 Financial Services Regulation Account			
300-6 Non-Appropriated	\$1,688,000	\$1,684,000	\$3,372,000

Statewide Result Area: Prosperous Economy

Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

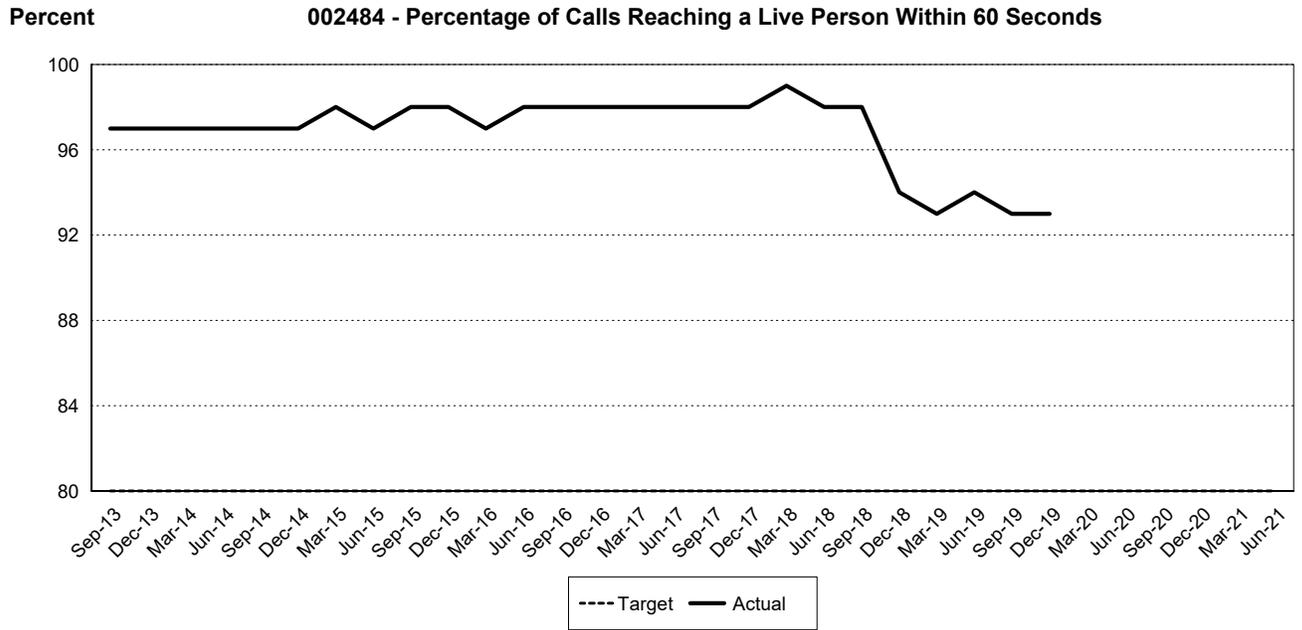
Expected Results

Provide quality leadership and administrative services in support of the agency's mission.

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002484 Percentage of Calls Reaching a Live Person Within 60 Seconds			
Biennium	Period	Actual	Target
2019-21	Q8		80%
	Q7		80%
	Q6		80%
	Q5		80%
	Q4		80%
	Q3		80%
	Q2	93%	80%
	Q1	93%	80%
2017-19	Q8	94%	80%
	Q7	93%	80%
	Q6	94%	80%
	Q5	98%	80%
	Q4	98%	80%
	Q3	99%	80%
	Q2	98%	80%
	Q1	98%	80%
2015-17	Q8	98%	80%
	Q7	98%	80%
	Q6	98%	80%
	Q5	98%	80%
	Q4	98%	80%
	Q3	97%	80%
	Q2	98%	80%
	Q1	98%	80%

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

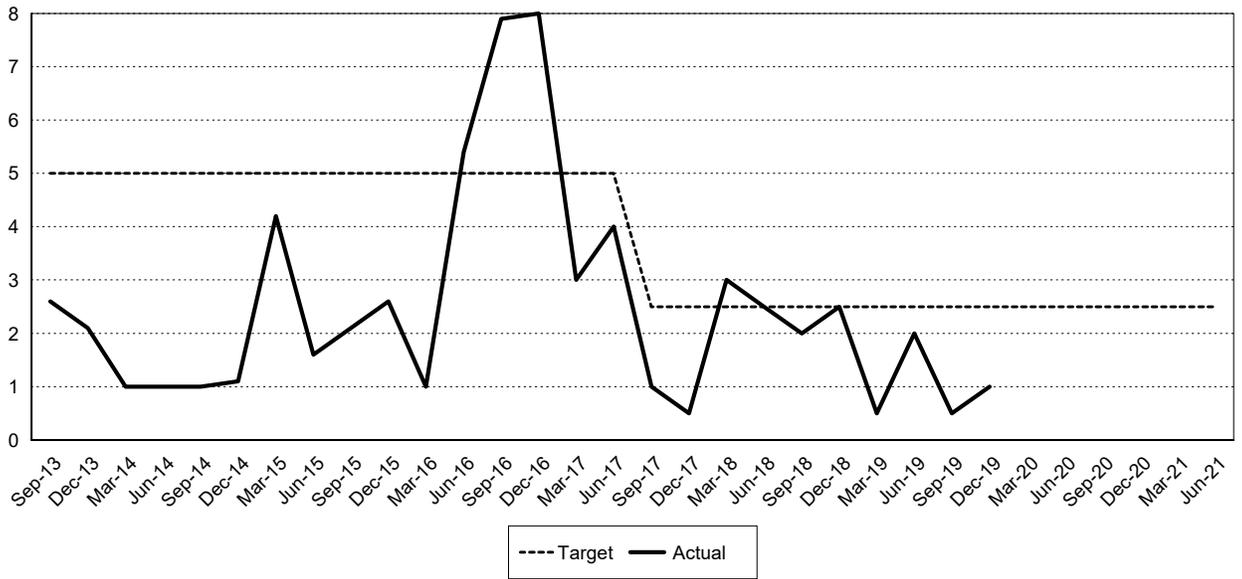


Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002486 Percentage of Employees who Leave DFI to Take A Position With Another Employer			
Biennium	Period	Actual	Target
2019-21	Q8		2.5%
	Q7		2.5%
	Q6		2.5%
	Q5		2.5%
	Q4		2.5%
	Q3		2.5%
	Q2	1%	2.5%
	Q1	0.5%	2.5%
2017-19	Q8	2%	2.5%
	Q7	0.5%	2.5%
	Q6	2.5%	2.5%
	Q5	2%	2.5%
	Q4	2.5%	2.5%
	Q3	3%	2.5%
	Q2	0.5%	2.5%
	Q1	1%	2.5%
2015-17	Q8	4%	5%
	Q7	3%	5%
	Q6	8%	5%
	Q5	7.9%	5%
	Q4	5.4%	5%
	Q3	1%	5%
	Q2	2.6%	5%
	Q1	2.1%	5%

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

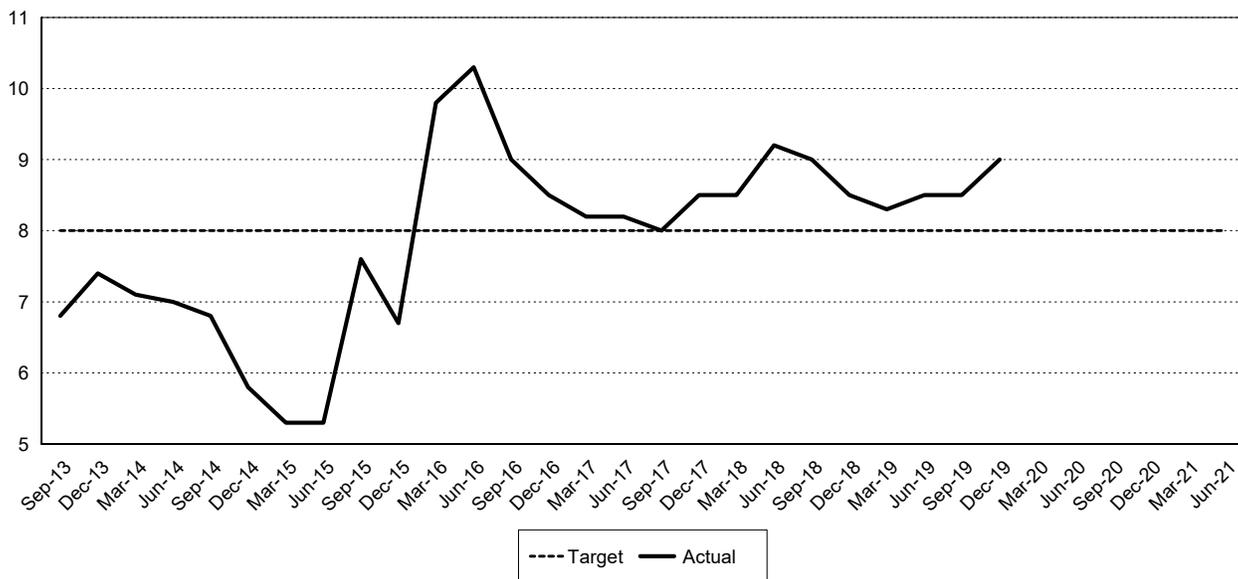
Percent 002486 - Percentage of Employees who Leave DFI to Take A Position With Another Employer



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

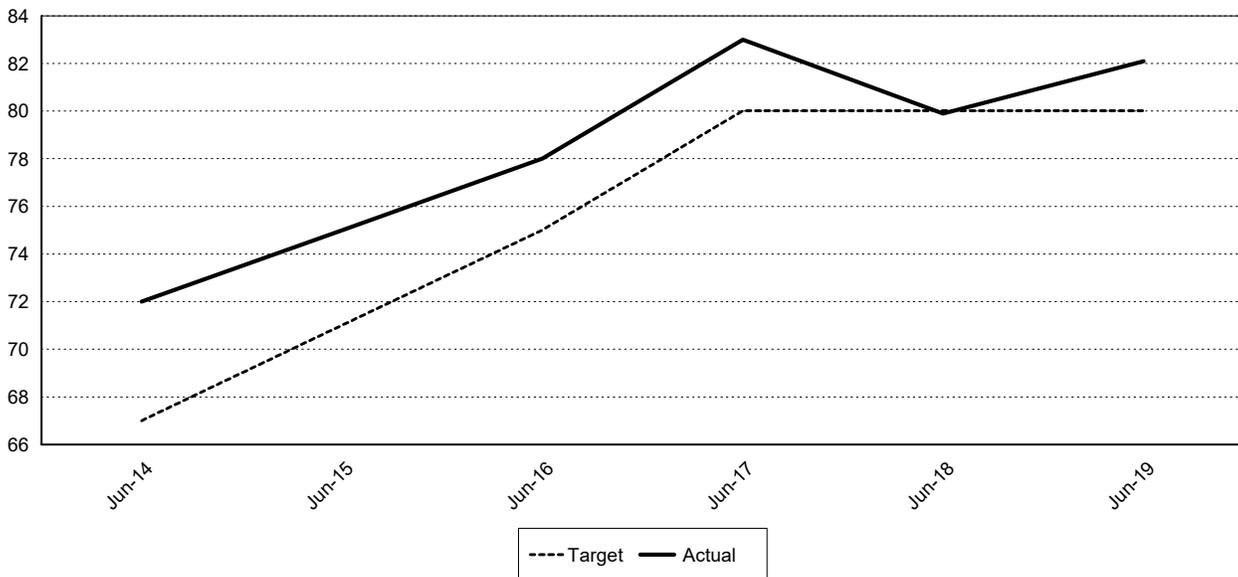
002488 Percentage of Employees with Disabilities in DFI's Workforce			
Biennium	Period	Actual	Target
2019-21	Q8		8%
	Q7		8%
	Q6		8%
	Q5		8%
	Q4		8%
	Q3		8%
	Q2	9%	8%
	Q1	8.5%	8%
2017-19	Q8	8.5%	8%
	Q7	8.3%	8%
	Q6	8.5%	8%
	Q5	9%	8%
	Q4	9.2%	8%
	Q3	8.5%	8%
	Q2	8.5%	8%
	Q1	8%	8%
2015-17	Q8	8.2%	8%
	Q7	8.2%	8%
	Q6	8.5%	8%
	Q5	9%	8%
	Q4	10.3%	8%
	Q3	9.8%	8%
	Q2	6.7%	8%
	Q1	7.6%	8%

Percent 002488 - Percentage of Employees with Disabilities in DFI's Workforce



002483 Percentage of Revenues Collected Electronically			
Biennium	Period	Actual	Target
2017-19	A3	82.1%	80%
	A2	79.9%	80%
2015-17	A3	83%	80%
	A2	78%	75%

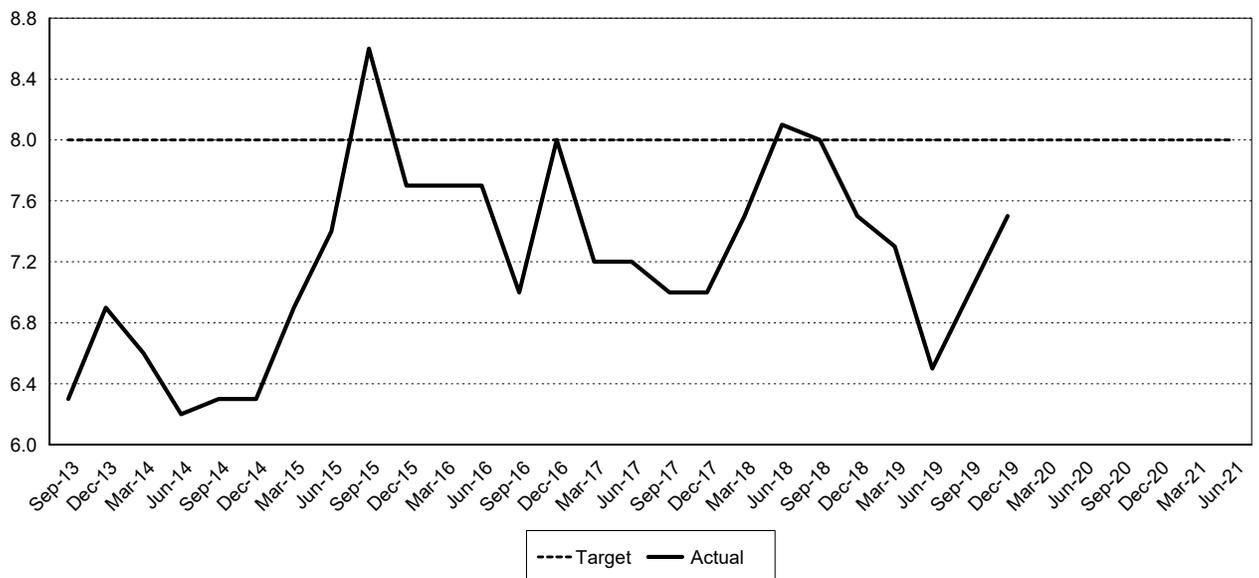
Percent 002483 - Percentage of Revenues Collected Electronically



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002487 Percentage of Veterans in DFI's Workforce			
Biennium	Period	Actual	Target
2019-21	Q8		8%
	Q7		8%
	Q6		8%
	Q5		8%
	Q4		8%
	Q3		8%
	Q2	7.5%	8%
	Q1	7%	8%
2017-19	Q8	6.5%	8%
	Q7	7.3%	8%
	Q6	7.5%	8%
	Q5	8%	8%
	Q4	8.1%	8%
	Q3	7.5%	8%
	Q2	7%	8%
	Q1	7%	8%
2015-17	Q8	7.2%	8%
	Q7	7.2%	8%
	Q6	8%	8%
	Q5	7%	8%
	Q4	7.7%	8%
	Q3	7.7%	8%
	Q2	7.7%	8%
	Q1	8.6%	8%

Percent 002487 - Percentage of Veterans in DFI's Workforce



A002 Chartering, Licensing and Registration

The Department of Financial Institutions evaluates and approves new applications, mergers, conversions, branches, and corporate governance changes for banks and credit unions. The department also conducts licensing, registration, and exemption activities for financial entities, such as broker dealers, investment advisers, securities issuers, escrow officers, mortgage brokers and loan originators, payday lenders, money transmitters, currency exchangers, and consumer loan companies.

Account	FY 2020	FY 2021	Biennial Total
FTE	30.3	30.3	30.3
300 Financial Services Regulation Account			
300-6 Non-Appropriated	\$3,546,000	\$3,659,000	\$7,205,000

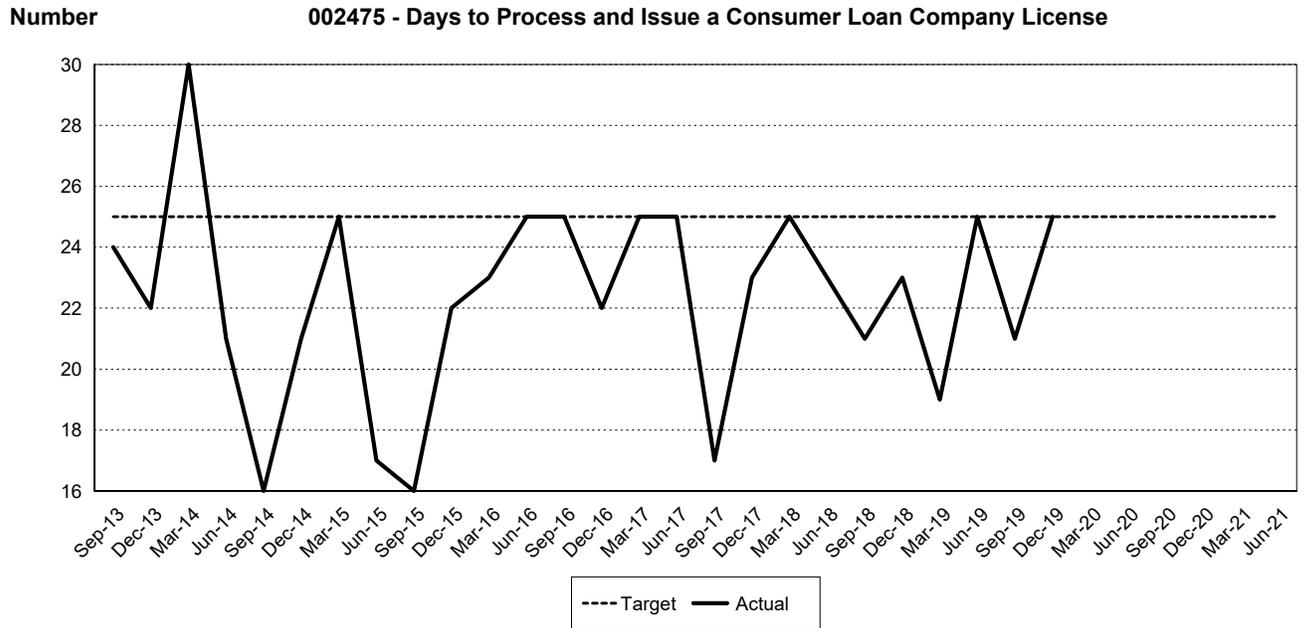
Statewide Result Area: Prosperous Economy
Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

Expected Results

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002475 Days to Process and Issue a Consumer Loan Company License			
Biennium	Period	Actual	Target
2019-21	Q8		25
	Q7		25
	Q6		25
	Q5		25
	Q4		25
	Q3		25
	Q2	25	25
	Q1	21	25
2017-19	Q8	25	25
	Q7	19	25
	Q6	23	25
	Q5	21	25
	Q4	23	25
	Q3	25	25
	Q2	23	25
	Q1	17	25
2015-17	Q8	25	25
	Q7	25	25
	Q6	22	25
	Q5	25	25
	Q4	25	25
	Q3	23	25
	Q2	22	25
	Q1	16	25

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

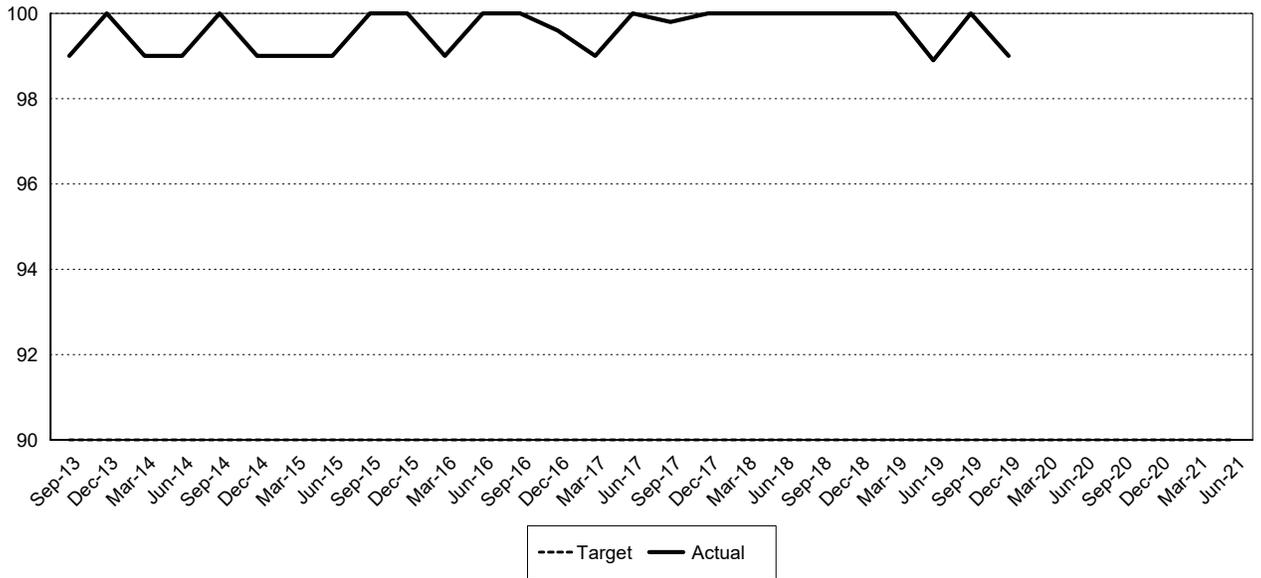


Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002478 Percentage of Callers who are "Satisfied" or "Very Satisfied" with the Information they Received			
Biennium	Period	Actual	Target
2019-21	Q8		90%
	Q7		90%
	Q6		90%
	Q5		90%
	Q4		90%
	Q3		90%
	Q2	99%	90%
	Q1	100%	90%
2017-19	Q8	98.9%	90%
	Q7	100%	90%
	Q6	100%	90%
	Q5	100%	90%
	Q4	100%	90%
	Q3	100%	90%
	Q2	100%	90%
	Q1	99.8%	90%
2015-17	Q8	100%	90%
	Q7	99%	90%
	Q6	99.6%	90%
	Q5	100%	90%
	Q4	100%	90%
	Q3	99%	90%
	Q2	100%	90%
	Q1	100%	90%

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

Percent 002478 - Percentage of Callers who are "Satisfied" or "Very Satisfied" with the Information they Received

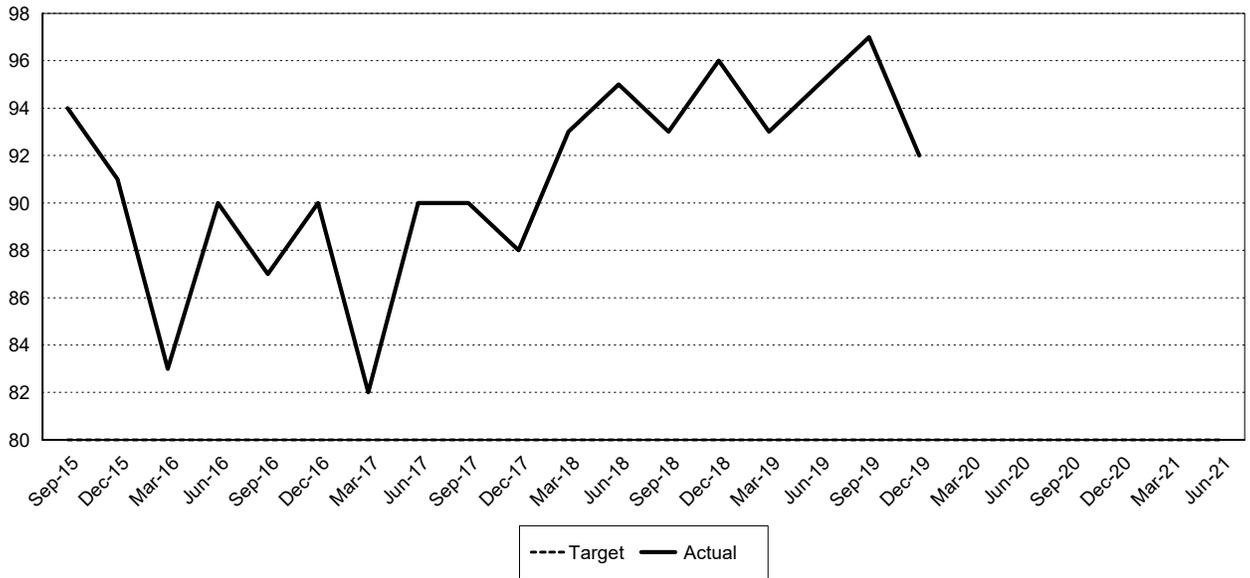


Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002750 Percentage of Mortgage Loan Originator sponsorship applications approved within 5 days			
Biennium	Period	Actual	Target
2019-21	Q8		80%
	Q7		80%
	Q6		80%
	Q5		80%
	Q4		80%
	Q3		80%
	Q2	92%	80%
	Q1	97%	80%
2017-19	Q8	95%	80%
	Q7	93%	80%
	Q6	96%	80%
	Q5	93%	80%
	Q4	95%	80%
	Q3	93%	80%
	Q2	88%	80%
	Q1	90%	80%
2015-17	Q8	90%	80%
	Q7	82%	80%
	Q6	90%	80%
	Q5	87%	80%
	Q4	90%	80%
	Q3	83%	80%
	Q2	91%	80%
	Q1	94%	80%

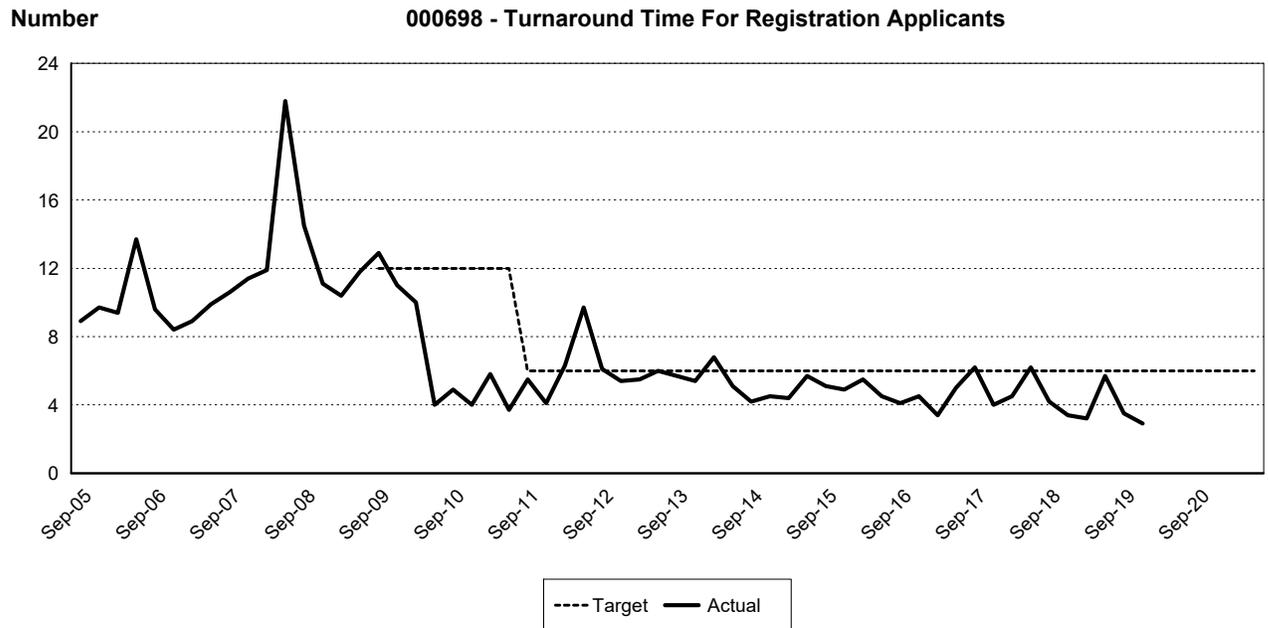
Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

Percent 002750 - Percentage of Mortgage Loan Originator sponsorship applications approved within 5 days



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

000698 Turnaround Time For Registration Applicants			
Biennium	Period	Actual	Target
2019-21	Q8		6
	Q7		6
	Q6		6
	Q5		6
	Q4		6
	Q3		6
	Q2	2.9	6
	Q1	3.5	6
2017-19	Q8	5.7	6
	Q7	3.2	6
	Q6	3.4	6
	Q5	4.2	6
	Q4	6.2	6
	Q3	4.5	6
	Q2	4	6
	Q1	6.2	6
2015-17	Q8	5	6
	Q7	3.4	6
	Q6	4.5	6
	Q5	4.1	6
	Q4	4.5	6
	Q3	5.5	6
	Q2	4.9	6
	Q1	5.1	6



A003 Education and Public Outreach

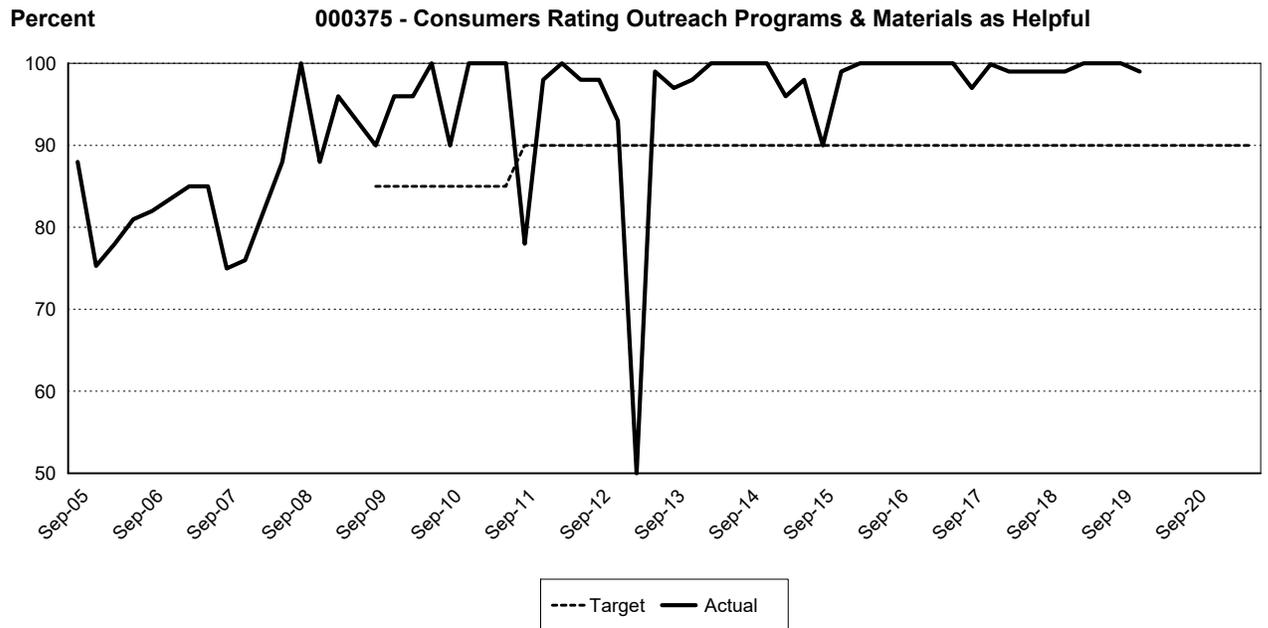
The Department conducts education and outreach activities for consumers and stakeholders. Activities include presentations, town meetings, and press conferences addressing consumer and industry concerns; Internet-based information; and interactive programs.

Account	FY 2020	FY 2021	Biennial Total
FTE	4.0	4.0	4.0
300 Financial Services Regulation Account			
300-6 Non-Appropriated	\$697,000	\$774,000	\$1,471,000

Statewide Result Area: Prosperous Economy
Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

Expected Results

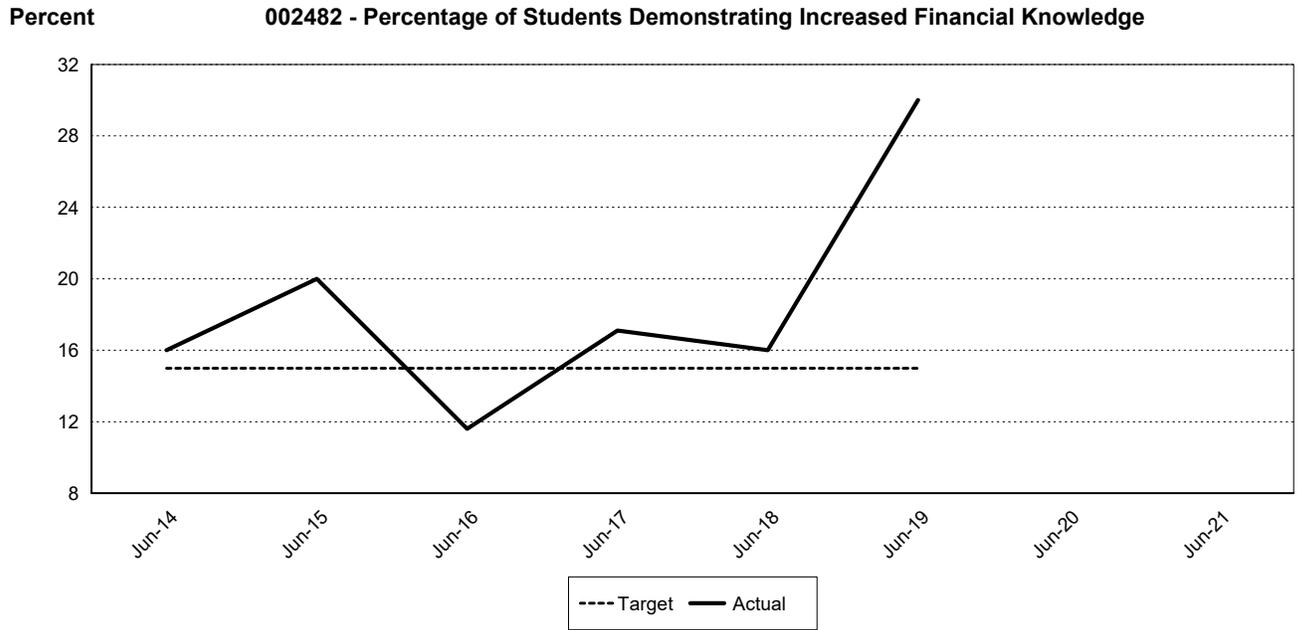
000375 Consumers Rating Outreach Programs & Materials as Helpful			
Biennium	Period	Actual	Target
2019-21	Q8		90%
	Q7		90%
	Q6		90%
	Q5		90%
	Q4		90%
	Q3		90%
	Q2	99%	90%
	Q1	100%	90%
2017-19	Q8	100%	90%
	Q7	100%	90%
	Q6	99%	90%
	Q5	99%	90%
	Q4	99%	90%
	Q3	99%	90%
	Q2	99.9%	90%
	Q1	97%	90%
2015-17	Q8	100%	90%
	Q7	100%	90%
	Q6	100%	90%
	Q5		90%
	Q4	100%	90%
	Q3	100%	90%
	Q2	99%	90%
	Q1	90%	90%



002482 Percentage of students demonstrating, through pre and post instruction testing, increased financial knowledge after completing a financial education curriculum.

Biennium	Period	Actual	Target
2019-21	A3		
	A2		
2017-19	A3	30%	15%
	A2	16%	15%
2015-17	A3	17.1%	15%
	A2	11.6%	15%

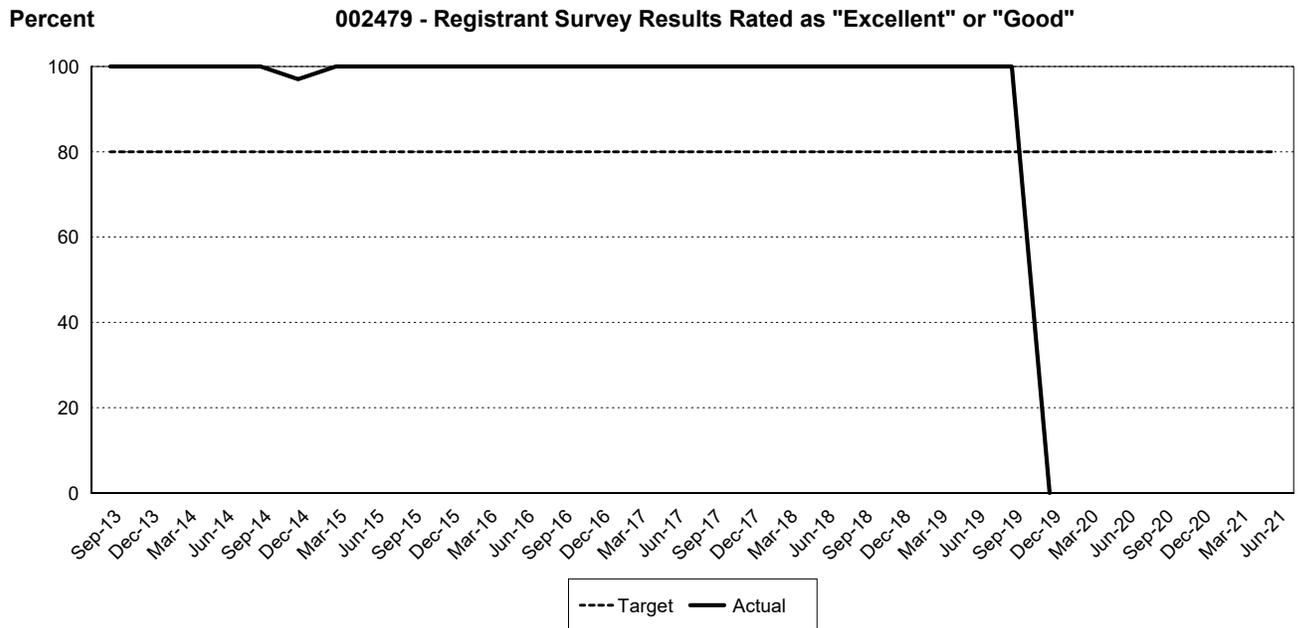
Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002479 Registrant Survey Results Rated as "Excellent" or "Good"			
Biennium	Period	Actual	Target
2019-21	Q8		80%
	Q7		80%
	Q6		80%
	Q5		80%
	Q4		80%
	Q3		80%
	Q2	0%	80%
	Q1	100%	80%
2017-19	Q8	100%	80%
	Q7	100%	80%
	Q6	100%	80%
	Q5	100%	80%
	Q4	100%	80%
	Q3	100%	80%
	Q2	100%	80%
	Q1	100%	80%
2015-17	Q8	100%	80%
	Q7	100%	80%
	Q6	100%	80%
	Q5	100%	80%
	Q4	100%	80%
	Q3	100%	80%
	Q2	100%	80%
	Q1	100%	80%

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity



A004 Enforcement

The Department conducts various types of supervisory, surveillance, and enforcement activities to detect and take corrective action for violations of the regulatory and anti-fraud statutes applicable to financial institutions. Activities include processing complaints, doing investigations, and taking appropriate actions against banks, credit unions, and other financial entities. Additional enforcement functions include coordination and assistance to other law enforcement agencies and prosecutors and providing testimony in courts of law.

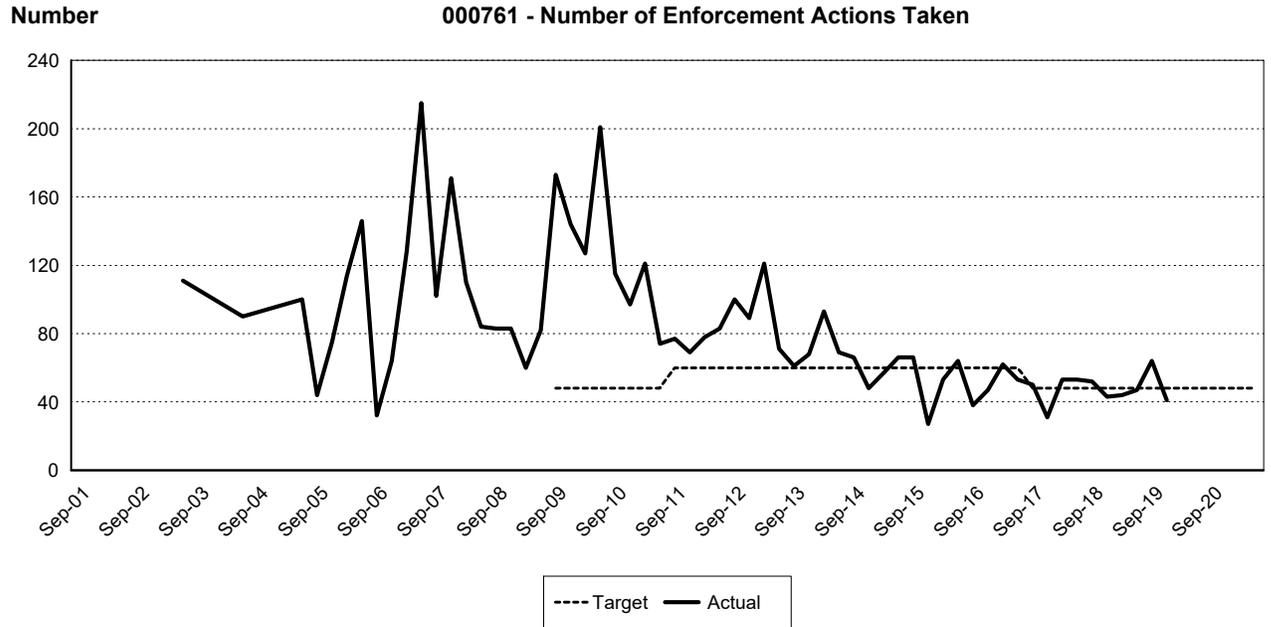
Account	FY 2020	FY 2021	Biennial Total
FTE	43.6	43.3	43.5
300 Financial Services Regulation Account			
300-6 Non-Appropriated	\$6,247,000	\$6,526,000	\$12,773,000
07A Mortgage Lending Fraud Prosecution Account			
07A-6 Non-Appropriated	\$500,000	\$500,000	\$1,000,000
06J Securities Prosecution Account			
06J-6 Non-Appropriated	\$106,000	\$105,000	\$211,000

Statewide Result Area: **Prosperous Economy**
 Statewide Strategy: **Provide consumer protection**

Expected Results

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

000761 Number of Enforcement Actions Taken			
Biennium	Period	Actual	Target
2019-21	Q8		48
	Q7		48
	Q6		48
	Q5		48
	Q4		48
	Q3		48
	Q2	41	48
	Q1	64	48
2017-19	Q8	47	48
	Q7	44	48
	Q6	43	48
	Q5	52	48
	Q4	53	48
	Q3	53	48
	Q2	31	48
	Q1	50	48
2015-17	Q8	53	60
	Q7	62	60
	Q6	47	60
	Q5	38	60
	Q4	64	60
	Q3	53	60
	Q2	27	60
	Q1	66	60

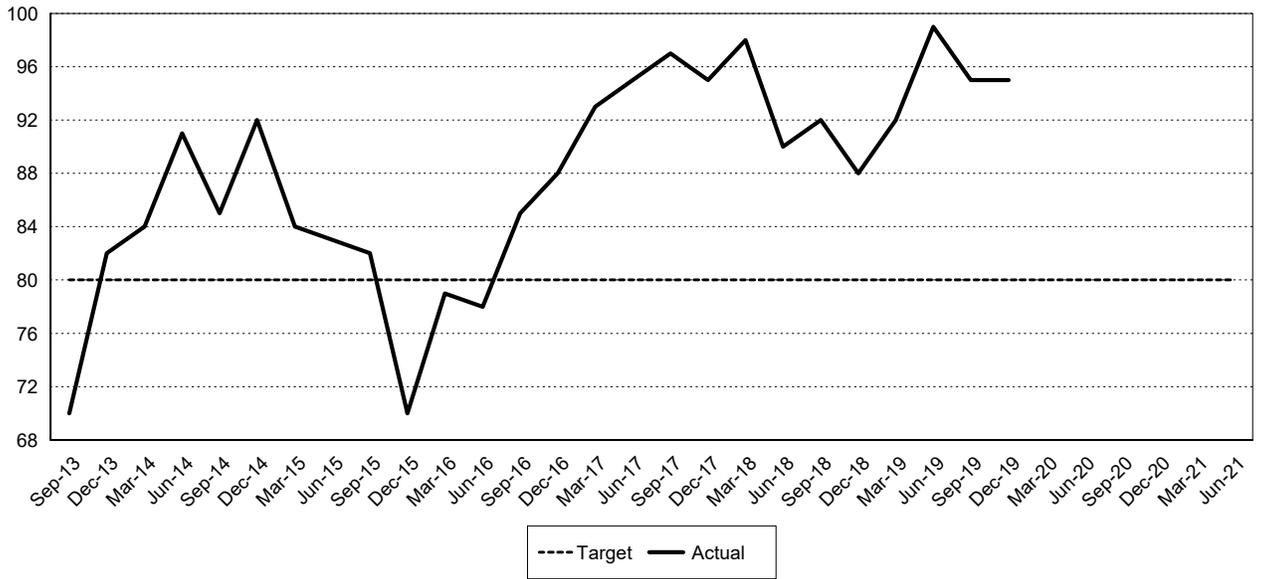


Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002481 Percentage of Complaints That Are Closed or Moved to Investigation Within 90 Days.			
Biennium	Period	Actual	Target
2019-21	Q8		80%
	Q7		80%
	Q6		80%
	Q5		80%
	Q4		80%
	Q3		80%
	Q2	95%	80%
	Q1	95%	80%
2017-19	Q8	99%	80%
	Q7	92%	80%
	Q6	88%	80%
	Q5	92%	80%
	Q4	90%	80%
	Q3	98%	80%
	Q2	95%	80%
	Q1	97%	80%
2015-17	Q8	95%	80%
	Q7	93%	80%
	Q6	88%	80%
	Q5	85%	80%
	Q4	78%	80%
	Q3	79%	80%
	Q2	70%	80%
	Q1	82%	80%

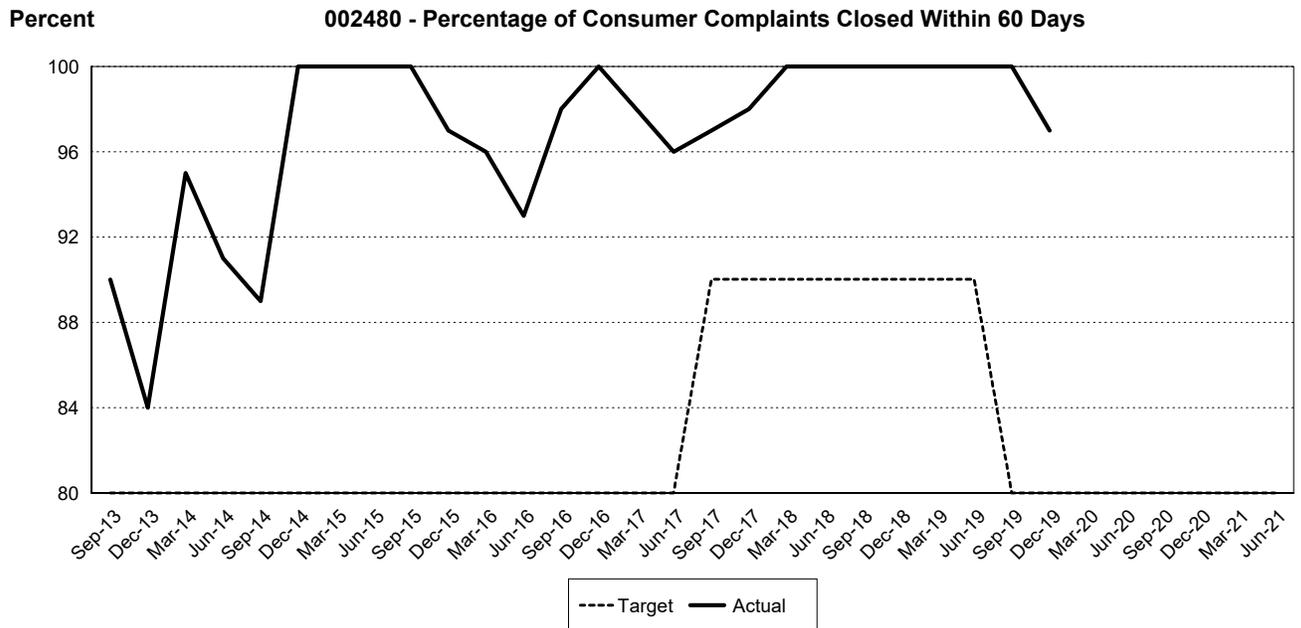
Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

Percent 002481 - Percentage of Complaints That Are Closed or Moved to Investigation Within 90 Days.



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002480 Percentage of Consumer Complaints Closed Within 60 Days			
Biennium	Period	Actual	Target
2019-21	Q8		80%
	Q7		80%
	Q6		80%
	Q5		80%
	Q4		80%
	Q3		80%
	Q2	97%	80%
	Q1	100%	80%
2017-19	Q8	100%	90%
	Q7	100%	90%
	Q6	100%	90%
	Q5	100%	90%
	Q4	100%	90%
	Q3	100%	90%
	Q2	98%	90%
	Q1	97%	90%
2015-17	Q8	96%	80%
	Q7	98%	80%
	Q6	100%	80%
	Q5	98%	80%
	Q4	93%	80%
	Q3	96%	80%
	Q2	97%	80%
	Q1	100%	80%



A005 Examinations

The department performs several types of examinations. The three primary examinations are compliance and for-cause examinations of financial entities; safety and soundness examinations of banks, credit unions, debenture companies, money transmitters, trust companies, Small Business Association (SBA) lenders, and industrial development corporations; and information system examinations of banks and credit unions.

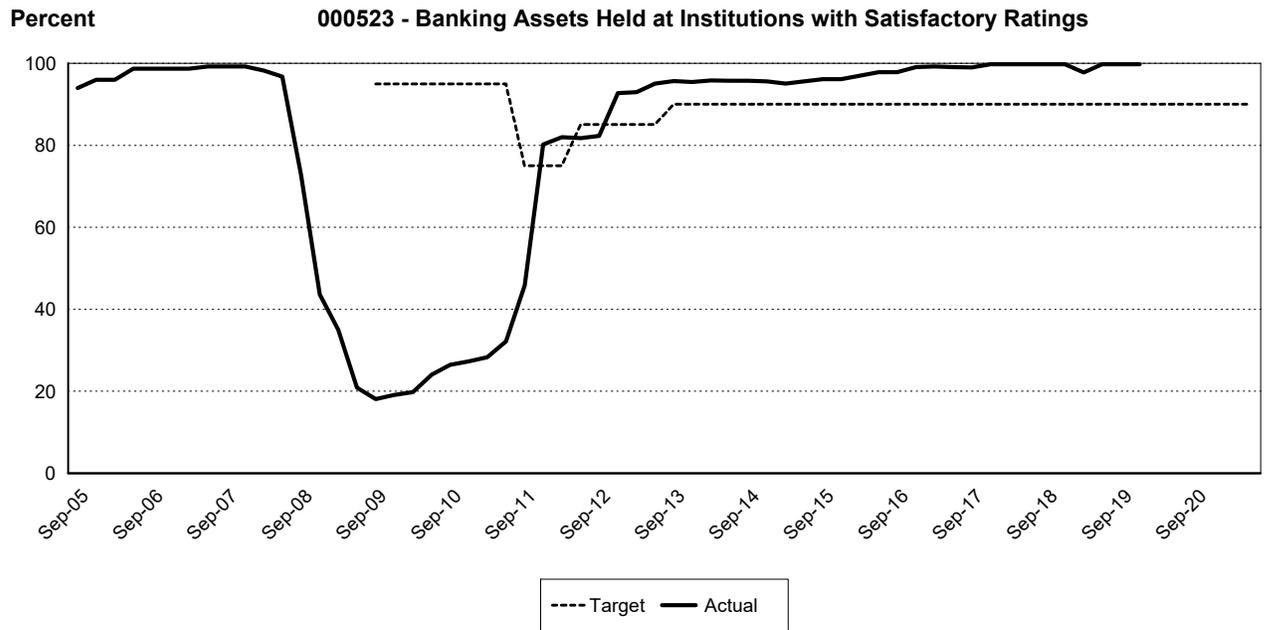
Account	FY 2020	FY 2021	Biennial Total
FTE	121.4	121.4	121.4
300 Financial Services Regulation Account			
300-6 Non-Appropriated	\$16,365,000	\$17,300,000	\$33,665,000

Statewide Result Area: Prosperous Economy
Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

Expected Results

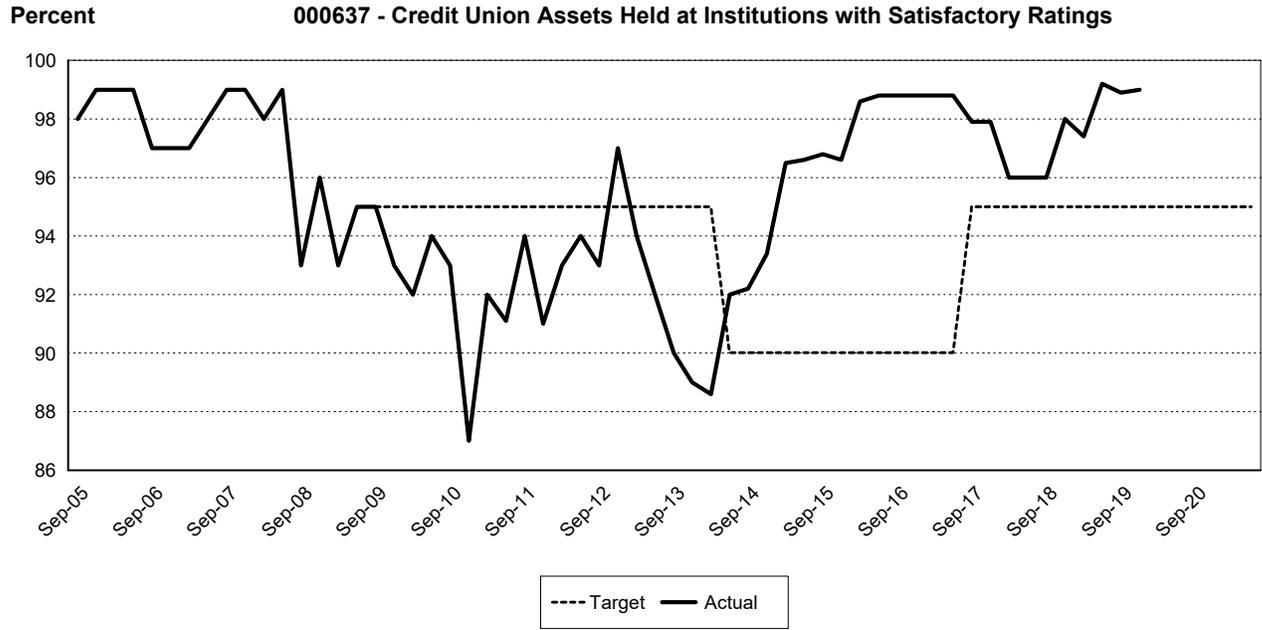
Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

000523 Banking Assets Held at Institutions with Satisfactory Ratings			
Biennium	Period	Actual	Target
2019-21	Q8		90%
	Q7		90%
	Q6		90%
	Q5		90%
	Q4		90%
	Q3		90%
	Q2	99.8%	90%
	Q1	99.8%	90%
2017-19	Q8	99.8%	90%
	Q7	97.8%	90%
	Q6	99.8%	90%
	Q5	99.8%	90%
	Q4	99.8%	90%
	Q3	99.8%	90%
	Q2	99.8%	90%
	Q1	99%	90%
2015-17	Q8	99.1%	90%
	Q7	99.3%	90%
	Q6	99.1%	90%
	Q5	97.9%	90%
	Q4	97.9%	90%
	Q3	97%	90%
	Q2	96.2%	90%
	Q1	96.2%	90%



Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

000637 Credit Union Assets Held at Institutions with Satisfactory Ratings			
Biennium	Period	Actual	Target
2019-21	Q8		95%
	Q7		95%
	Q6		95%
	Q5		95%
	Q4		95%
	Q3		95%
	Q2	99%	95%
	Q1	98.9%	95%
2017-19	Q8	99.2%	95%
	Q7	97.4%	95%
	Q6	98%	95%
	Q5	96%	95%
	Q4	96%	95%
	Q3	96%	95%
	Q2	97.9%	95%
	Q1	97.9%	95%
2015-17	Q8	98.8%	90%
	Q7	98.8%	90%
	Q6	98.8%	90%
	Q5	98.8%	90%
	Q4	98.8%	90%
	Q3	98.6%	90%
	Q2	96.6%	90%
	Q1	96.8%	90%

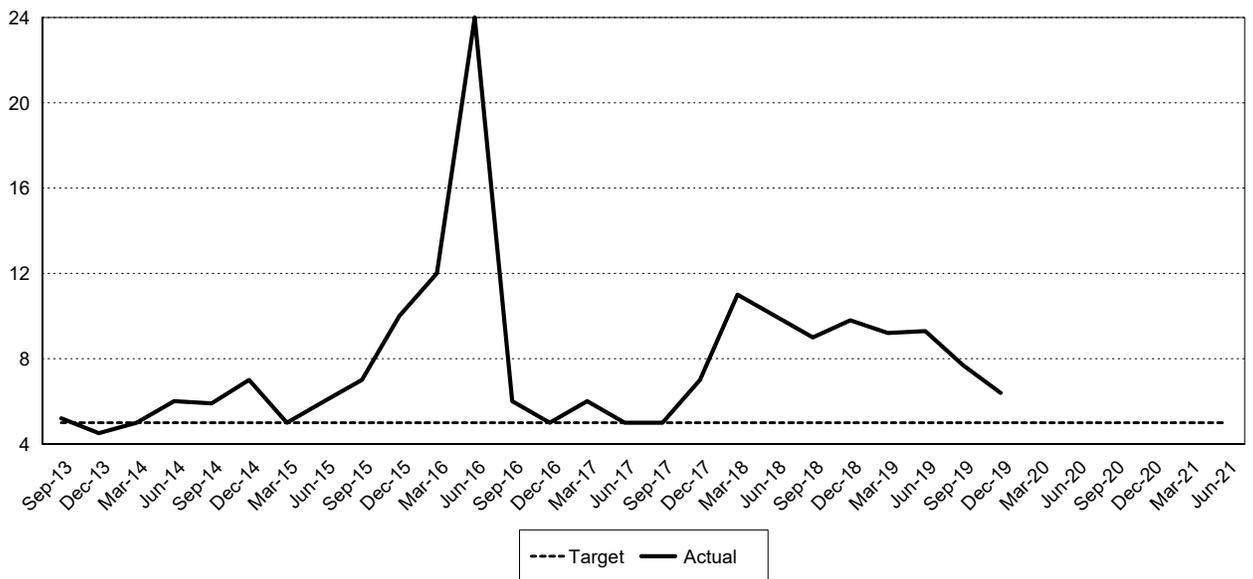


Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

002477 Percentage of DFI's Consumer Services Division Licensees Examined Per Quarter			
Biennium	Period	Actual	Target
2019-21	Q8		5%
	Q7		5%
	Q6		5%
	Q5		5%
	Q4		5%
	Q3		5%
	Q2	6.4%	5%
	Q1	7.7%	5%
2017-19	Q8	9.3%	5%
	Q7	9.2%	5%
	Q6	9.8%	5%
	Q5	9%	5%
	Q4	10%	5%
	Q3	11%	5%
	Q2	7%	5%
	Q1	5%	5%
2015-17	Q8	5%	5%
	Q7	6%	5%
	Q6	5%	5%
	Q5	6%	5%
	Q4	24%	5%
	Q3	12%	5%
	Q2	10%	5%
	Q1	7%	5%

Appropriation Period: 2019-21 Activity Version: 36 - Working Analyst Supp. Version 6 Sort By: Activity

Percent 002477 - Percentage of DFI's Consumer Services Division Licensees Examined Per Quarter



Grand Total

	FY 2020	FY 2021	Biennial Total
FTE's	209.7	209.4	209.6
GFS	\$0	\$0	\$0
Other	\$29,149,000	\$30,548,000	\$59,697,000
Total	\$29,149,000	\$30,548,000	\$59,697,000