

APPENDICES

Appendix A — FY 2005 Performance Measures and Results

The OCC's FY 2005 performance measures, workload indicators, customer service standards, and results are presented below.

OCC Program	Performance Measure Workload Indicator Customer Service Standard	FY 2002	FY 2003	FY 2004	FY 2005	
					Target	Actual ¹
Supervise	Percentage of national banks that are well capitalized	99%	99%	99%	95%	99%
	Percentage of national banks with composite CAMELS rating of 1 or 2	95%	94%	94%	90%	94%
	Percentage of critically undercapitalized banks on which responsible action is taken within 90 calendar days after they become critically undercapitalized	NA	100%	100%	100%	N/A ²
	Rehabilitated problem national banks as a percentage of problem national banks one year ago (CAMELS 3, 4 or 5)	47%	32%	40%	40%	44%
	Percentage of national banks with consumer compliance rating of 1 or 2	NA	96%	96%	94%	94%
	Percentage of qualified Intermediate Small Banks to which the OCC offers to provide consultation on the Community Reinvestment Act and community development opportunities ³	NA	100%	100%	100%	100%
	Percentage of consumer complaints closed within 60 calendar days of receipt	NA	87%	74%	80%	72% ⁴
	Number of consumer complaints opened/closed during the fiscal year	NA	75,114 69,044	68,026 68,104	80,000 75,000	73,519 72,203
	Average survey response that the report of examination clearly communicated examination findings, significant issues and the corrective actions management needed to take	1.30	1.26	1.30	≤ 1.75	1.28
Regulate	Percentage of external legal opinions issued within established time frames	NA	87%	87%	86%	86%
	Number of external legal opinions issued during the fiscal year	N/A	92	119	125	119

OCC Program	Performance Measure Workload Indicator Customer Service Standard	FY 2002	FY 2003	FY 2004	FY 2005	
					Target	Actual ¹
Charter	Percentage of licensing applications and notices filed electronically	NA	8%	34%	35%	38%
	Number of licensing applications and notices filed electronically during the fiscal year	NA	182	893	875	1,256
	Percentage of licensing applications and notices completed within established time frames	96%	97%	96%	95%	96%
	Number of licensing applications and notices completed during the fiscal year	NA	1,918	2,477	2,400	2,128
	Average survey rating of the overall licensing services provided by OCC	1.17	1.14	1.20	≤ 1.5	1.19

¹ FY 2005 performance numbers shown in bold italics are estimates. Some performance data is obtained from quarterly call reports from banks. The September 30, 2005 call reports are not due until 30 or 45 days after the end of the period. Additionally, examinations concluded late in the fiscal year are not finalized for another 30 to 60 days. As a result, complete fiscal year data is not yet available; therefore, estimates have been reported.

² There were no critically undercapitalized national banks during FY 2005.

³ The OCC modified this performance measure to conform to the revised CRA regulations that were issued in the fourth quarter of FY 2005. Previously, the performance measure was: Percentage of community banks that are within one year of their first large bank Community Reinvestment Act examination in which the OCC offers to provide consultation on community development opportunities.

⁴ The OCC did not achieve its target for closing 80 percent of consumer complaints within 60 calendar days. The volume of calls received increased by 1 percent, cases opened increased by 8 percent, and cases closed increased by 6 percent over FY 2004. In addition to the increased volume of work, the risks and complexity of the consumer complaints continued to increase requiring additional time for analysis and in many instances additional information from the consumer and/or the bank. This lengthened the average response time achieved in FY 2005.

Appendix B — Glossary of Acronyms

ABCP	Asset-Backed Commercial Paper
ACH	Automated Clearing House
AIRB	Advanced Internal Ratings-Based
ALICE	Automated Learning Information Center
ALLL	Allowance for Loan and Lease Losses
AML	Anti-Money Laundering
ATM	Automated Teller Machine
BSA	Bank Secrecy Act
CAG	Customer Assistance Group
CAIS	Corporate Activity Information System
CAMELS	Composite rating standing for Capital, Asset quality, Management, Earnings, Liquidity, and Sensitivity to market risk
CBCA	Change in Bank Control Act
CDR	Central Data Repository
CMP	Civil Money Penalty
COOP	Continuity of Operations Plan
CPIC	Capital Planning and Investment Control
CRA	Community Reinvestment Act
CSRS	Civil Service Retirement System
CY	Calendar Year
DO	Departmental Offices
DOL	Department of Labor
DRC	District Risk Committee
EC	Executive Committee

EEO	Equal Employment Opportunity
EFT	Electronic Funds Transfer
e-Gov	Electronic Government Initiatives
e-TIME	Electronic Time and Attendance Processing
EOC	Emergency Operations Center
FAI	Federal Activities Inventory Reform
FAIR	Fair Alternatives and Innovative Resolutions Program
FBIIC	Financial and Banking Infrastructure Information Committee
FDIC	Federal Deposit Insurance Corporation
FECA	Federal Employees Compensation Act
FEGLI	Federal Employees Group Life Insurance
FEHB	Federal Employees Health Benefits
FEMA	Federal Emergency Management Agency
FERS	Federal Employees Retirement System
FFIEC	Federal Financial Institutions Examination Council
FFMIA	Federal Financial Management Improvement Act
FinCEN	Financial Crimes Enforcement Network
FISMA	Federal Information Security Management Act of 2002
FM	Financial Management Division
FMFIA	Federal Managers' Financial Integrity Act
FPP	Financial Policy & Procedures
FRB	Board of Governors of the Federal Reserve System
FTC	Federal Trade Commission
FTE	Full-Time Equivalent
FY	Fiscal Year
GAAP	Generally Accepted Accounting Principles

GAO	Government Accountability Office
GLBA	Gramm-Leach-Bliley Act
GPRA	Government Performance Results Act
HMDA	Home Mortgage Disclosure Act
HR	Human Resources
IPIA	Improper Payments Act of 2002
IRB	Investment Review Board
IT	Information Technology
LIS	Licensing Information System
MDPS	Multi-Regional Data Processing Servicers
MLR	Money Laundering Risk
NA	Not Applicable
NAIC	National Association of Insurance Commissioners
NCUA	National Credit Union Administration
NRC	National Risk Committee
NRPT	National Resource Planning Tool
NTEU	National Treasury Employees Union
OCC	Office of the Comptroller of the Currency
OIG	Treasury's Office of Inspector General
OM	Office of Management
OMB	Office of Management and Budget
OPM	Office of Personnel Management
OTS	Office of Thrift Supervision
PMA	President's Management Agenda
P&MA	Program and Management Accountability Division
QAP	Quality Assurance Program

QIS	Quantitative Impact Statement
SAR	Suspicious Activity Report
SAT	Senior Assessment Team
SDLC	Systems Development Life Cycle
SEC	Securities and Exchange Commission
SGL	United States Government Standard General Ledger
SMS	System Management Server
SNC	Shared National Credit
TSP	Federal Thrift Savings Plan
U.S.	United States
USAPA	USA PATRIOT Act