

Appendix A—FY 2004 Performance Measures and Results

The OCC's FY 2004 performance measures, workload indicators, customer service standards, and results are presented below.

OCC Program	Performance Measure Workload Indicator Customer Service Standard	FY 2001	FY 2002	FY 2003	FY 2004	
					Target	Actual [1]
Supervise	Percentage of national banks that are well-capitalized	98%	99%	99%	95%	99%
	Percentage of national banks with composite CAMELS rating of 1 or 2	94%	95%	94%	90%	94%
	Percentage of critically undercapitalized banks on which responsible action is taken within 90 calendar days after they become critically undercapitalized	N/A	N/A	100%	100%	100%
	Rehabilitated problem national banks as a percentage of prior fiscal year-end's problem national banks (CAMELS 3, 4 or 5)	44%	47%	32%	40%	41%
	Percentage of national banks with consumer compliance rating of 1 or 2	N/A	N/A	96%	94%	96%
	Percentage of community banks that are within one year of its first Large Bank Community Reinvestment Act examination in which the OCC offers to provide consultation on community development opportunities	N/A	N/A	100%	100%	100%
	Percentage of consumer complaints closed within 60 calendar days of receipt	N/A	N/A	87%	80%	74% [2]
	Number of consumer complaints opened/closed during the fiscal year	N/A	N/A	75,114 69,044	75,000 70,000	68,026 68,104
	Average survey response that the examiner-in-charge and the examination team were knowledgeable	N/A	N/A	1.26	≤ 1.5	1.34
	Average survey response that the examiner's requests for information were reasonable and justified by the examination scope	1.36	1.36	1.31	≤ 1.75	1.36
	Average survey response that the examination team conducted the examination in a professional manner	1.21	1.21	1.20	≤ 1.75	1.25
	Average survey response that the examiner-in-charge and examination team clearly and effectively communicated their findings and concerns	1.33	1.32	1.27	≤ 1.75	1.37
	Average survey response that the report of examination clearly communicated examination findings, significant issues and the corrective actions management needed to take	1.31	1.30	1.26	≤ 1.75	1.30
	Average survey response that ongoing communications by the examiner-in-charge with senior management and the board was appropriate	1.29	1.29	1.25	≤ 1.75	1.30
Regulate	Percentage of external legal opinions issued within established time frames	N/A	N/A	87%	85%	87%
	Number of external legal opinions issued during the fiscal year	N/A	N/A	92	110	119

OCC Program	Performance Measure Workload Indicator Customer Service Standard	FY 2001	FY 2002	FY 2003	FY 2004	
					Target	Actual [1]
Charter	Percentage of licensing applications filed electronically	N/A	N/A	8%	15%	34%
	Number of licensing applications filed electronically during the fiscal year	N/A	N/A	182	285	893
	Percentage of licensing applications completed within established time frames	96%	96%	97%	95%	96%
	Number of licensing applications completed during the fiscal year	N/A	N/A	1,918	1,900	2,477
	Average survey rating of OCC's timeliness on licensing applications	1.15	1.19	1.16	≤ 1.5	1.20
	Average survey rating of the knowledge of OCC's licensing staff	1.17	1.19	1.14	≤ 1.5	1.20
	Average survey rating of the professionalism of OCC's licensing staff	1.10	1.12	1.09	≤ 1.5	1.10
	Average survey rating of the overall licensing services provided by OCC	1.16	1.17	1.14	≤ 1.5	1.20

- [1] FY 2004 performance numbers shown in bold italics are estimates. Some performance data is obtained from quarterly call reports from banks. The September 30, 2004 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 and estimates are reported.
- [2] Seventy-four percent of closed consumer complaints were completed within 60 calendar days of receipt, falling short of the 80 percent target. Although the number of consumer complaint cases declined by 9 percent from FY 2003, the increase in complexity of written cases and a decline in the number of cases that could be closed over the phone, contributed to not meeting the performance goal this year. Management expects to meet this goal in FY 2005 by adding staff and increasing the efficient and effective use of technology.

Appendix B—Glossary of Acronyms

ALI	American Law Institute
ALICE	Automated Learning Information Center
AML	Anti-Money Laundering
ATRR	Allocated Transfer Risk Reserve
BSA	Bank Secrecy Act
CAG	Customer Assistance Group
CAIS	Corporate Activity Information System
CALMA	Capital Assurance and Liquidity Maintenance Agreements
CAMELS	Composite rating standing for Capital, Asset quality, Management, Earnings, Liquidity, and Sensitivity to market risk
CBCA	Change in Bank Control Act
CBI	Central Bank of Iraq
CD	Compact Disc
CEBA	Competitive Equality Banking Act
CEO	Chief Executive Officer
CFR	Code of Federal Regulations
CMP	Civil Money Penalty
COOP	Continuity of Operations Plan
CPIC	Capital Planning and Investment Control
CPOC	Contingency Planning Oversight Committee
CRA	Community Reinvestment Act
CSRS	Civil Service Retirement System
CY	Calendar Year
DO	Departmental Offices
DOL	Department of Labor
DRC	District Risk Committee
e-CORP	Electronic Corporate Application Process
EDP	Electronic Data Processing
EEO	Equal Employment Opportunity
EFT	Electronic Funds Transfer
EOC	Emergency Operations Center
EV	Examiner View

FAIR	Fair Alternative and Innovative Resolutions Program
FAQ	Frequently Asked Questions
FATF	Financial Action Task Force
FBIIC	Financial and Banking Infrastructure Information Committee
FCRA	Fair Credit Reporting Act
FDIC	Federal Deposit Insurance Corporation
FDICIA	Federal Deposit Insurance Corporation Improvement Act
FECA	Federal Employees' Compensation Act
Fed. Reg.	Federal Register
FEGLI	Federal Employees Group Life Insurance
FEHB	Federal Employees Health Benefits
FERS	Federal Employees Retirement System
FFIEC	Federal Financial Institutions Examination Council
FFMIA	Federal Financial Management Improvement Act
FinCEN	Financial Crimes Enforcement Network
FINDRS	Financial Institution Data Retrieval System
FIRREA	Financial Institutions Reform, Recovery, and Enforcement Act of 1989
FISMA	Federal Information Security Management Act of 2002
FM	Financial Management
FMFIA	Federal Managers' Financial Integrity Act
FPP	Financial Policy and Procedure
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 of 1999
GPRA	Government Performance Results Act
IPIA	Improper Payments Information Act of 2002
IT	Information Technology
ITS	Information Technology Services
LBCT	Large Bank Credit Tool
LIS	Licensing Information System
LRDA	Liquidity Reserve Deposit Accounts
MOU	Memorandum of Understanding

NA	National Association
N/A	Not Applicable
NAST	National Association of State Treasurers
NAUPA	National Association of Unclaimed Property Administrators
NCCUSL	National Conference of Commissioners on Uniform State Laws
NCT	National Credit Tool
NCUA	National Credit Union Administration
NRC	National Risk Committee
OCC	Office of the Comptroller of the Currency
OECD	Organization for Economic Cooperation and Development
OIG	Treasury's Office of Inspector General
OMB	Office of Management and Budget
OPM	Office of Personnel Management
OTS	Office of Thrift Supervision
PAU	Program Analysis Unit
PMA	President's Management Agenda
QM	Quality Management
RFA	Request for Applications
SAR	Suspicious Activity Report
SDLC	Systems Development Life Cycle
SEC	Securities and Exchange Commission
SGL	United States Government Standard General Ledger
SIS	Supervisory Information System
SNC	Shared National Credit
TSP	Federal Thrift Savings Plan
UCC	Uniform Commercial Code
U.S.	United States