

## APPENDIX A—COMPTROLLERS OF THE CURRENCY, 1863 TO THE PRESENT

No.	Name	Dates of tenure		State
1	McCulloch, Hugh	May 9, 1863	Mar. 8, 1865	Indiana
2	Clarke, Freeman	Mar. 21, 1865	July 24, 1866	New York
3	Hulburd, Hiland R.	Feb. 1, 1865	Apr. 3, 1872	Ohio
4	Knox, John Jay	Apr. 25, 1872	Apr. 30, 1884	Minnesota
5	Cannon, Henry W.	May 12, 1884	Mar. 1, 1886	Minnesota
6	Trenholm, William L.	Apr. 20, 1886	Apr. 30, 1889	South Carolina
7	Lacey, Edward S.	May 1, 1889	June 30, 1892	Michigan
8	Hepburn, A. Barton	Aug. 2, 1892	Apr. 25, 1893	New York
9	Eckels, James H.	Apr. 26, 1893	Dec. 31, 1897	Illinois
10	Dawes, Charles G.	Jan. 1, 1898	Sept. 30, 1901	Illinois
11	Ridgely, William Barret	Oct. 1, 1901	Mar. 28, 1908	Illinois
12	Murray, Lawrence O.	Apr. 27, 1908	Apr. 27, 1913	New York
13	Williams, John Skelton	Feb. 2, 1914	Mar. 2, 1921	Virginia
14	Crissinger, D.R.	Mar. 17, 1921	Mar. 30, 1923	Ohio
15	Dawes, Henry M.	May 1, 1923	Dec. 17, 1924	Illinois
16	McIntosh, Joseph W.	Dec. 20, 1924	Nov. 20, 1928	Illinois
17	Pole, John W.	Nov. 21, 1928	Sept. 20, 1932	Ohio
18	O'Connor, J.F.T.	May 11, 1933	Apr. 16, 1938	California
19	Delano, Preston	Oct. 24, 1938	Feb. 15, 1953	Massachusetts
20	Gidney, Ray M.	Apr. 16, 1953	Nov. 15, 1961	Ohio
21	Saxon, James J.	Nov. 16, 1961	Nov. 15, 1966	Illinois
22	Camp, William B.	Nov. 16, 1966	Mar. 23, 1973	Texas
23	Smith, James E.	July 5, 1973	July 31, 1976	South Dakota
24	Heimann, John G.	July 21, 1977	May 15, 1981	New York
25	Conover, C.T.	Dec. 16, 1981	May 4, 1985	California
26	Clarke, Robert L.	Dec. 2, 1985	Feb. 29, 1992	Texas
27	Ludwig, Eugene A.	Apr. 5, 1993	Apr. 4, 1998	Pennsylvania
28	Hawke, John D., Jr.	Dec. 8, 1998	—	New York

## APPENDIX B—SENIOR DEPUTY AND DEPUTY COMPTROLLERS OF THE CURRENCY, 1863 TO THE PRESENT

No.	Name	Dates of tenure		State
1	Howard, Samuel T.	May 9, 1863	Aug. 1, 1865	New York
2	Hulburt, Hiland R.	Aug. 1, 1865	Jan. 31, 1867	Ohio
3	Knox, John Jay	Mar. 12, 1867	Apr. 24, 1872	Minnesota
4	Langworthy, John S.	Aug. 8, 1872	Jan. 3, 1886	New York
5	Snyder, V.P.	Jan. 5, 1886	Jan. 3, 1887	New York
6	Abrahams, J.D.	Jan. 27, 1887	May 25, 1890	Virginia
7	Nixon, R.M.	Aug. 11, 1890	Mar. 16, 1893	Indiana
8	Tucker, Oliver P.	Apr. 7, 1893	Mar. 11, 1896	Kentucky
9	Coffin, George M.	Mar. 12, 1896	Aug. 31, 1898	South Carolina
10	Murray, Lawrence O.	Sept. 1, 1898	June 29, 1899	New York
11	Kane, Thomas P.	June 29, 1899	Mar. 2, 1923	District of Columbia
12	Fowler, Willis J.	July 1, 1908	Feb. 14, 1927	Indiana
13	McIntosh, Joseph W.	May 21, 1923	Dec. 19, 1924	Illinois
14	Collins, Charles W.	July 1, 1923	June 30, 1927	Illinois
15	Stearns, E.W.	Jan. 6, 1925	Nov. 30, 1928	Virginia
16	Awalt, F.G.	July 1, 1927	Feb. 15, 1936	Maryland
17	Gough, E.H.	July 6, 1927	Oct. 16, 1941	Indiana
18	Proctor, John L.	Dec. 1, 1928	Jan. 23, 1933	Washington
19	Lyons, Gibbs	Jan. 24, 1933	Jan. 15, 1938	Georgia
20	Prentiss, William, Jr.	Feb. 24, 1936	Jan. 15, 1938	Georgia
21	Diggs, Marshall R.	Jan. 16, 1938	Sept. 30, 1938	Texas
22	Oppegard, G.J.	Jan. 16, 1938	Sept. 30, 1938	California
23	Upham, C.B.	Oct. 1, 1938	Dec. 31, 1948	Iowa
24	Mulroney, A.J.	May 1, 1939	Aug. 31, 1941	Iowa
25	McCandless, R.B.	July 7, 1941	Mar. 1, 1951	Iowa
26	Sedlacek, L.H.	Sept. 1, 1941	Sept. 30, 1944	Nebraska
27	Robertson, J.L.	Oct. 1, 1944	Feb. 17, 1952	Nebraska
28	Hudspeth, J.W.	Jan. 1, 1949	Aug. 31, 1950	Texas

No.	Name	Dates of tenure		State
29	Jennings, L.A.	Sept. 1, 1950	May 16, 1960	New York
30	Taylor, W.M.	Mar. 1, 1951	Apr. 1, 1962	Virginia
31	Garwood, G.W.	Feb. 18, 1952	Dec. 31, 1962	Colorado
32	Fleming, Chapman C.	Sept. 15, 1959	Aug. 31, 1962	Ohio
33	Haggard, Holis S.	May 16, 1960	Aug. 3, 1962	Missouri
34	Camp, William B.	Apr. 2, 1962	Nov. 15, 1966	Texas
35	Redman, Clarence B.	Aug. 4, 1962	Oct. 26, 1963	Connecticut
36	Watson, Justin T.	Sept. 3, 1962	July 18, 1975	Ohio
37	Miller, Dean E.	Dec. 23, 1962	Oct. 22, 1990	Iowa
38	DeShazo, Thomas G.	Jan. 1, 1963	Mar. 3, 1978	Virginia
39	Egerston, R. Coleman	July 13, 1964	June 30, 1966	Iowa
40	Blanchard, Richard J.	Sept. 1, 1964	Sept. 26, 1975	Massachusetts
41	Park, Radcliffe	Sept. 1, 1964	June 1, 1967	Wisconsin
42	Faulstich, Albert J.	July 19, 1965	Oct. 26, 1974	Louisiana
43	Motter, David C.	July 1, 1966	Sept. 20, 1981	Ohio
44	Gwin, John D.	Feb. 21, 1967	Dec. 31, 1974	Mississippi
45	Howland, W.A., Jr.	July 5, 1973	Mar. 27, 1978	Georgia
46	Mullin, Robert A.	July 5, 1973	Sept. 8, 1978	Kansas
47	Ream, Joseph M.	Feb. 2, 1975	June 30, 1978	Pennsylvania
48	Bloom, Robert	Aug. 31, 1975	Feb. 28, 1978	New York
49	Chotard, Richard D.	Aug. 31, 1975	Nov. 25, 1977	Missouri
50	Hall, Charles B.	Aug. 31, 1975	Sept. 14, 1979	Pennsylvania
51	Jones, David H.	Aug. 31, 1975	Sept. 20, 1976	Texas
52	Murphy, C. Westbrook	Aug. 31, 1975	Dec. 30, 1977	Maryland
53	Selby, H. Joe	Aug. 31, 1975	Mar. 15, 1986	Texas
54	Homan, Paul W.	Mar. 27, 1978	Jan. 21, 1983	Nebraska
55	Keefe, James T.	Mar. 27, 1978	Sept. 18, 1981	Massachusetts
56	Muckenfuss, Cantwell F., III	Mar. 27, 1978	Oct. 1, 1981	Alabama
57	Wood, Billy C.	Nov. 7, 1978	Jan. 16, 1988	Texas
58	Longbrake, William A.	Nov. 8, 1978	July 9, 1982	Wisconsin
59	Odom, Lewis G., Jr.	Mar. 21, 1979	Nov. 16, 1980	Alabama
60	Martin, William E.	May 22, 1979	Apr. 4, 1983	Texas

No.	Name	Dates of tenure		State
61	Barefoot, Jo Ann	July 13, 1979	Sept. 5, 1982	Connecticut
62	Downey, John	Aug. 10, 1980	Aug. 2, 1986	Massachusetts
63	Lord, Charles E.	Apr. 13, 1981	Mar. 31, 1982	Connecticut
64	Bench, Robert R.	Mar. 21, 1982	Sept. 25, 1987	Massachusetts
65	Klinzing, Robert R.	Mar. 21, 1982	Aug. 21, 1983	Connecticut
66	Robertson, William L.	Mar. 21, 1982	Sept. 26, 1986	Texas
67	Arnold, Doyle L.	May 2, 1982	May 12, 1984	California
68	Weiss, Steven J.	May 2, 1982	—	Pennsylvania
69	Stephens, Martha B.	June 1, 1982	Jan. 19, 1985	Georgia
70	Stirnweis, Craig M.	Sept. 19, 1982	May 1, 1986	Idaho
71	Hermann, Robert J.	Jan. 1, 1983	May 3, 1995	Illinois
72	Mancusi, Michael A.	Jan. 1, 1983	Feb. 17, 1986	Maryland
73	Marriott, Dean S.	Jan. 1, 1983	Jan. 3, 1997	Missouri
74	Poole, Clifton A., Jr.	Jan. 1, 1983	Oct. 3, 1994	North Carolina
75	Taylor, Thomas W.	Jan. 1, 1983	Jan. 16, 1990	Ohio
76	Boland, James E., Jr.	Feb. 7, 1983	Feb. 15, 1985	Pennsylvania
77	Fisher, Jerry	Apr. 17, 1983	Apr. 4, 1992	Delaware
78	Patriarca, Michael	July 10, 1983	Aug. 15, 1986	California
79	Wilson, Karen J.	July 17, 1983	July 3, 1997	New Jersey
80	Winstead, Bobby B.	Mar. 18, 1984	June 11, 1991	Texas
81	Chew, David L.	May 2, 1984	Feb. 2, 1985	District of Columbia
82	Walter, Judith A.	Apr. 24, 1985	Dec. 30, 1997	Indiana
83	Maguire, Francis E., Jr.	Jan. 9, 1986	Aug. 6, 1996	Virginia
84	Kraft, Peter C.	July 20, 1986	Sept. 15, 1991	California
85	Klinzing, Robert R.	Aug. 11, 1986	July 7, 1997	Connecticut
86	Hechinger, Deborah S.	Aug. 31, 1986	Sept. 14, 1987	District of Columbia
87	Norton, Gary W.	Sept. 3, 1986	Jan. 2, 1999	Missouri
88	Shepherd, J. Michael	Jan. 9, 1987	May 3, 1991	California
89	Rushton, Emory Wayne	Jan. 21, 1987	Sept. 20, 1989	Georgia
90	Fiechter, Jonathan	Mar. 4, 1987	Oct. 30, 1987	Pennsylvania
91	Stolte, William J.	Mar. 11, 1987	Mar. 21, 1992	New Jersey
92	Clock, Edwin H.	Feb. 29, 1988	Jan. 3, 1990	California

No.	Name	Dates of tenure		State
93	Krause, Susan F.	Mar. 30, 1988	Oct. 18, 1999	California
94	Coonley, Donald G.	June 29, 1988	May 31, 1996	Virginia
95	Blakely, Kevin M.	Oct. 12, 1988	Sept. 27, 1990	Illinois
96	Steinbrink, Stephen R.	Apr. 8, 1990	May 3, 1996	Nebraska
97	Lindhart, Ronald A.	Apr. 22, 1990	July 27, 1991	Florida
98	Hartzell, Jon K.	July 29, 1990	Dec. 5, 1995	California
99	Cross, Leonora S.	Nov. 4, 1990	Mar. 31, 1998	Utah
100	Finke, Fred D.	Nov. 4, 1990	—	Nebraska
101	Kamihachi, James D.	Nov. 6, 1990	Feb. 18, 2000	Washington
102	Barton, Jimmy F.	July 14, 1991	May 1, 1994	Texas
103	Cross, Stephen M.	July 28, 1991	June 4, 1999	Virginia
104	Guerrina, Allan B.	Apr. 19, 1992	June 23, 1996	Virginia
105	Powers, John R.	Aug. 9, 1992	July 2, 1994	Illinois
106	Alt, Konrad S.	Sept. 5, 1993	Oct. 4, 1996	California
107	Harris, Douglas E.	May 20, 1994	June 21, 1996	New York
108	Williams, Julie L.	July 24, 1994	—	District of Columbia
109	Sharpe, Ralph E.	Oct. 30, 1994	July 6, 1997	Virginia
110	Jee, Delora Ng	May 28, 1995	—	California
111	Britton, Leann G.	Jan. 7, 1996	May 17, 2002	Minnesota
112	Golden, Samuel P.	Mar. 31, 1996	—	Texas
113	Abbott, John M.	Apr. 1, 1996	May 26, 2000	Texas
114	Healey, Barbara C.	June 9, 1996	Jan. 3, 1998	New Jersey
115	Calhoun, Scott G.	Sept. 29, 1996	Aug. 30, 1997	New York
116	Roberts, Matthew	Oct. 7, 1996	Oct. 18, 1997	District of Columbia
117	Nebhut, David H.	Oct. 27, 1996	Apr. 26, 1998	Pennsylvania
118	Rushton, Emory Wayne	May 5, 1997	—	Georgia
119	Reid, Leonard F., Jr.	May 19, 1997	Feb. 15, 1998	District of Columbia
120	Robinson, John F.	June 1, 1997	June 14, 2002	Missouri
121	Bailey, Kevin J.	July 6, 1997	June 27, 1999	Pennsylvania
122	Bodnar, John A.	July 6, 1997	Jan. 3, 2002	New Jersey
123	Bransford, Archie L., Jr.	July 6, 1997	—	Michigan
124	Gibbons, David D.	July 6, 1997	—	New York

No.	Name	Dates of tenure		State
125	Gilland, Jerilyn	July 6, 1997	—	Texas
126	Jaedicke, Ann F.	July 6, 1997	—	Texas
127	Long, Timothy W.	July 6, 1997	—	North Dakota
128	Nishan, Mark A.	July 6, 1997	—	New York
129	Otto, Bert A.	July 6, 1997	—	Indiana
130	Roeder, Douglas W.	July 6, 1997	—	Indiana
131	Yohai, Steven M.	Feb. 17, 1998	Sept. 21, 2001	New York
132	Finister, William	Mar. 1, 1998	July 3, 2000	Louisiana
133	Hanley, Edward J.	Mar. 1, 1998	Aug. 2, 2003	New York
134	Brosnan, Michael L.	Apr. 26, 1998	Aug. 24, 2002	Florida
135	Brown, Jeffrey A.	June 7, 1998	Aug. 2, 1998	Iowa
136	Hammaker, David G.	June 7, 1998	—	Pennsylvania
137	McCue, Mary M.	July 20, 1998	Apr. 9, 1999	New Jersey
138	Sharpe, Ralph E.	Jan. 3, 1999	—	Michigan
139	Engel, Jeanne K.	Mar. 29, 1999	May 5, 2000	New Jersey
140	Kelly, Jennifer C.	Nov. 22, 1999	—	New York
141	O'Dell, Mark L.	Jan. 2, 2000	—	Colorado
142	Fiechter, Jonathan L.	Feb. 27, 2000	May 31, 2003	Pennsylvania
143	Alvarez Boyd, Anna	June 4, 2000	—	California
144	Stephens, Martha B.	July 30, 2000	—	Georgia
145	Wentzler, Nancy A.	Aug. 27, 2000	—	Pennsylvania
146	Gentile, Paul R.	Jan. 14, 2001	Oct. 3, 2003	California
147	Petitt, Cynthia T.	Jan. 14, 2001	—	South Dakota
148	Dailey, Grace E.	Dec. 16, 2001	—	Pennsylvania
149	Fletcher, Jacquelyn	Feb. 24, 2002	—	District of Columbia
150	Dick, Kathryn	Aug. 25, 2002	—	Minnesota
151	McPherson, James	Sep. 9, 2002	—	Georgia
152	Kolatch, Barry	Sep. 22, 2002	—	New York
153	Grunkemeyer, Barbara	Oct. 20, 2002	—	Massachusetts
154	Kowitt, Kay E.	April 6, 2003	—	Washington
155	Antiporowich, Harriet	May 18, 2003	—	Illinois
156	Davis, Cheryl F.	May 18, 2003	—	Illinois
157	DeCoster, James L.	May 18, 2003	—	South Carolina

## APPENDIX C—GLOSSARY OF ACRONYMS

ADR	Alternative Dispute Resolution
ALICE	Automated Learning Information Center
AML	Anti-Money Laundering
ATM	Automated Teller Machine
BSA	Bank Secrecy Act
C&I	Commercial and Industrial
CAG	Customer Assistance Group
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
CD	Compact Disc
CEBA	Competitive Equality Banking Act
CIO	Chief Information Officer
CIRC	Computer Incident Response Capability
CMP	Civil Money Penalty
COOP	Continuity of Operations Plan
CRA	Community Reinvestment Act
CRE	Commercial Real Estate
CSRS	Civil Service Retirement System
CY	Calendar Year
DO	Departmental Offices
DOL	Department of Labor
DRC	District Risk Committee
EEO	Equal Employment Opportunity
EFT	Electronic Funds Transfer
ESSP	Examiner Specialized Skills Program
EWIM	Enterprise-Wide Information Management
FAIR	Fair Alternatives and Innovative Resolutions Program
FBIC	Financial and Banking Infrastructure Information Committee
FCRA	Fair Credit Reporting Act
FDIC	Federal Deposit Insurance Corporation
FECA	Federal Employees Compensation Act
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
FINDRS	Financial Institution Data Retrieval System
FIRREA	Financial Institutions Reform, Recovery, and Enforcement Act of 1989
FISMA	Federal Information Security Management Act of 2002
FLSA	Fair Labor Standards Act
FMFIA	Federal Managers' Financial Integrity Act
FRB	Federal Reserve System
FTC	Federal Trade Commission
FTE	Full-Time Equivalent
FY	Fiscal Year
GAAP	Generally Accepted Accounting Principles
GFLA	Georgia Fair Lending Act
GLBA	Gramm–Leach–Bliley Act
GPRA	Government Performance Results Act
ITS	Information Technology Services
LBCT	Large Bank Credit Tool
LRDA	Liquidity Reserve Deposit Accounts
MIS	Management Information System
NCUA	National Credit Union Administration
NRC	National Risk Committee
OCC	Office of the Comptroller of the Currency
OMB	Office of Management and Budget
OPM	Office of Personnel Management
OTS	Office of Thrift Supervision
OWCP	Office of Workers Compensation Programs
P&MA	Program and Management Accountability
PART	Program Assessment Rating Tool
PAU	Program Analysis Unit
PMA	President's Management Agenda
SDLC	System Development Life Cycle
SEC	Securities and Exchanges Commission
SIP	Sheltering-In-Place
SNC	Shared National Credit Program
SPARC	Strategic Plan for Active Recruitment, Retention, and Career Development
TSP	Thrift Savings Plan
U.S.	United States
VPN	Virtual Private Network



# APPENDIX D—FY 2003 PERFORMANCE MEASURES AND RESULTS

The OCC's FY 2003 performance measures, workload indicators, customer service standards, and results follow.

OCC Program	Performance Measure Workload Indicator Customer Service Standard	CY 2000	FY 2001	FY 2002	FY 2003	
					Target	Actual <sup>1</sup>
Supervise	Percentage of national banks that are well-capitalized	N/A	98%	99%	95%	<b>99%</b>
	Percentage of national banks with composite CAMELS rating of 1 or 2	N/A	94%	95%	90%	<b>94%</b>
	Percentage of critically undercapitalized banks on which responsible action is taken within 90 calendar days after they become critically undercapitalized	N/A	N/A	N/A	100%	100%
	Rehabilitated problem national banks as a percentage of prior fiscal year-end's problem national banks (CAMELS 3, 4 or 5)	N/A	44%	47%	40%	<b>32%</b> <sup>2</sup>
	Percentage of national banks with consumer compliance rating of 1 or 2	N/A	N/A	N/A	94%	<b>96%</b>
	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	N/A	100%	100%
	Percentage of consumer complaints closed within 60 calendar days of receipt	N/A	N/A	N/A	80%	87%
	Number of consumer complaints closed during the fiscal year	N/A	N/A	N/A	75,000	69,044
	Average survey response that the examiner-in-charge and the examination team were knowledgeable	N/A	N/A	N/A	≤ 1.5	1.26
	Average survey response that the examiner's requests for information were reasonable and justified by the examination scope	1.36	1.36	1.36	≤ 1.75	1.31
	Average survey response that the examination team conducted the examination in a professional manner	1.22	1.21	1.21	≤ 1.75	1.20
	Average survey response that the examiner-in-charge and examination team clearly and effectively communicated their findings and concerns	1.30	1.33	1.32	≤ 1.75	1.27
	Average survey response that the report of examination clearly communicated examination findings, significant issues and the corrective actions management needed to take	1.32	1.31	1.30	≤ 1.75	1.26
	Average survey response that on-going communications by the examiner-in-charge with senior management and the board was appropriate	1.29	1.29	1.29	≤ 1.75	1.25

OCC Program	Performance Measure Workload Indicator Customer Service Standard	CY 2000	FY 2001	FY 2002	FY 2003	
					Target	Actual <sup>1</sup>
Charter	Percentage of licensing applications filed electronically	N/A	N/A	N/A	Baseline	8%
	Number of licensing applications filed electronically during the fiscal year	N/A	N/A	N/A	Baseline	182
	Percentage of licensing applications completed within established time frames	96%	96%	96%	95%	97%
	Number of licensing applications completed during the fiscal year	N/A	N/A	N/A	1,900	1,918
	Average survey rating of OCC's timeliness on licensing applications	1.22	1.15	1.19	≤ 1.5	1.16
	Average survey rating of the knowledge of OCC's licensing staff	1.16	1.17	1.19	≤ 1.5	1.14
	Average survey rating of the professionalism of OCC's licensing staff	1.11	1.10	1.12	≤ 1.5	1.09
	Average survey rating of the appropriateness of OCC's filing location and contact person for licensing services	1.20	1.20	1.28	≤ 1.5	1.23
	Average survey rating of the overall licensing services provided by OCC	1.17	1.16	1.17	≤ 1.5	1.14
Regulate	Percentage of external legal opinions issued within established time frames	N/A	N/A	N/A	85%	87%
	Number of external legal opinions issued during the fiscal year	N/A	N/A	N/A	Baseline	92
Agency-wide	OCC's workforce distribution by race, national origin, and gender compares favorably with the civilian labor force	N/A	N/A	N/A	Met	Met
	Percentage of the nine merit system principles that are rated favorably by at least 75 percent of OCC employees surveyed	N/A	N/A	N/A	55%	Deleted <sup>3</sup>
	Ratio of OCC employees to management services support staff at fiscal year-end	N/A	N/A	N/A	13:1	13.2:1
	Percentage of the annual targeted amount for the OCC's reserves that is achieved	N/A	N/A	99.1%	100%	97% <sup>4</sup>
	Percentage reduction in total work-related injuries and illness rate	N/A	Baseline .536	(52%)	100%	(111%) <sup>5</sup>
	Reduction in number of new workers compensation claims accepted by the Office of Workers' Compensation Program	N/A	Baseline 11 cases	(109%)	100%	(182%) <sup>6</sup>
	Percent reduction in lost-time case-rate	N/A	Baseline .1675	(22%)	100%	(125%) <sup>7</sup>

<sup>1</sup>Performance numbers shown in bold italics are estimates. Some performance data is obtained from quarterly call reports from banks. The September 30, 2003 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 so estimates have been reported.

<sup>2</sup>During FY 2003, 38 of the 118 institutions with CAMELS rating of 3, 4 or 5 on September 30, 2002, had improved CAMELS ratings. Sluggish economic conditions influenced the pace of rehabilitation efforts during FY 2003. The OCC will continue to work aggressively with these institutions to bring about sound resolution of the problems affecting their CAMELS ratings.

<sup>3</sup>The OCC deleted this performance measure because the tool for obtaining the data is no longer available. This measure was based on the employee satisfaction survey administered by the OPM. The OCC received the results of the OPM's latest survey; however, the survey had been substantially changed from the previous instrument upon which the performance measure was developed. The survey instrument did not specifically address the nine merit system principles, and therefore, the OCC is no longer able to use this performance measure.

<sup>4</sup>The OCC did not achieve the FY 2003 goal for its special and contingency reserves for two reasons: 1) funding the cost of the OCC's district restructuring and 2) earnings on investments were below the anticipated rate of return. The OCC's FY 2003 goal was established based on an estimated rate of return of 3.82 percent on investments; however, the actual rate of return for the year was 2.77 percent.

<sup>5</sup>To achieve the goal of a 100 percent reduction, no accidents could occur during the fiscal year. The base year for comparison was FY 2001 when 16 work-related injuries and illnesses occurred. During FY 2003, there were 33 accidents, but they were less severe than in prior years. Each accident was investigated and there appears to be no patterns to the nature of the accidents and no obvious corrective actions to be taken.

<sup>6</sup>To achieve the goal of a 100 percent reduction, no accidents could be accepted by the OWCP. The base year for comparison was FY 2001 when 11 work-related injuries and illnesses were accepted by the OWCP. There were 31 claims accepted by the OWCP during FY 2003.

<sup>7</sup>To achieve the goal of a 100 percent reduction, no accidents with lost work time could occur during the fiscal year. During FY 2003, there were 11 cases where employees lost work time because of a work-related accident. The costs for the 11 lost-time cases were approximately \$3,000 less than the six lost-time cases incurred in FY 2002.