



ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

Robert D. Charlton
Superintendent of Financial Institutions

Douglas A. Ducey
Governor

August 31, 2016

The Honorable Douglas Ducey
Governor, State of Arizona
1700 West Washington Street
Phoenix, AZ 85007

Dear Governor Ducey:

We are pleased to submit the Department of Financial Institutions' budget request for FY 2018. This request has been developed to effectively supervise over 17,600 financial entities and individuals currently under our regulatory authority, at the minimum cost to the industry and Arizona taxpayers.

Should you have any questions or require any additional information, please contact me at (602) 771-2770.

Sincerely,

Robert D. Charlton
Superintendent of Financial Institutions



State of Arizona Budget Request

State Agency

State Department of Financial Institutions

A.R.S. Citation: **6-110**

Appropriated Funds

	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total Budget
Total Amount Requested:	5,246.3	400.5	5,646.8
General Fund	2,978.2	796.5	3,774.7
Financial Services Fund	1,453.0	(396.0)	1,057.0
Board of Appraisal Fund	815.1	0.0	815.1

Governor DUCEY:

This and the accompanying budget schedules, statements and explanatory information constitute the operating budget request for this agency for Fiscal Year 2018.

To the best of my knowledge all statements and explanations contained in the estimates submitted are true and correct.

Agency Head: **Robert D. Charlton**

Non-Appropriated Funds

	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total Budget
Total Amount Planned:	1,388.7	(309.1)	1,079.6
Banking Department Revolving Fund	849.1	0.0	849.1
IGA and ISA Fund	1.1	(1.1)	0.0
Receivership Revolving Fund	538.5	(308.0)	230.5

Title: **Superintendent of Financial Institutions**

(signature)

Phone: **(602) 771-2781**

Prepared By: **Michael Fowler**

Email Address: **MFowler@azdfi.gov**

Date Prepared: **Tuesday, August 30, 2016**

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 1000 General Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4312	EXAMINATION FEES	1,183.0	748.0	789.0
4332	OTHER EDUCATION FEES	5.9	4.0	4.0
4339	OTHER FEES AND CHARGES FOR SERVICES	1,414.2	1,315.0	1,380.0
4372	PUBLICATIONS AND REPRODUCTIONS	1.8	1.0	1.0
4415	OCCUPATIONAL AND PROFESSIONAL LICENSES	2,594.1	2,449.0	2,498.0
4449	OTHER FEES	1,076.5	1,027.0	1,048.0
4519	OTHER FINES OR FORFEITURES OR PENALTIES	126.8	90.0	90.0
4645	CREDIT CARD DISCOUNT FEES PAID	(4.7)	(5.0)	(5.0)
4699	MISCELLANEOUS RECEIPTS	0.9	1.0	1.0
4821	PRIOR YEAR REIMBURSEMENT - REFUNDS	2.6	0.0	0.0
Fund Total:		6,401.1	5,630.0	5,806.0

Revenue Schedule

Agency:	BDA	State Department of Financial Institutions
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Fund:	1000	General Fund
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Justification:

DFI combines historical revenue trends for licensing, renewal, examination, and financial institutions assessments with division management forecasts for activity (i.e., changes in application levels, financial institution asset levels, etc.) that will impact these revenue streams.

Note: On May 17th, 2016 HB 1358 (Laws 2016, Chapter 277) and HB 2535 (Laws 2016, Chapter 263) were signed into law. Both bills, which were effective August 6, 2016, amended ARS § 6-126 by removing the requirement for a motor vehicle dealer to apply for licensure through DFI. As a result, FY 2017 revenue projections include an estimated decline of \$179K in license application and renewal fees related to this license type.

Revenue Schedule

Agency: BDA State Department of Financial Institutions
Fund: 1997 Mortgage Recovery Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4612	RESTRICTED DONATIONS	151.5	72.0	72.0
4631	TREASURERS INTEREST INCOME	17.9	20.0	22.0
4645	CREDIT CARD DISCOUNT FEES PAID	(0.2)	(0.1)	(0.1)
Fund Total:		169.2	91.9	93.9

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 1997 Mortgage Recovery Fund
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Justification:

Under A.R.S. 6-991.09 the Mortgage Recovery Fund was established, consisting of monies paid by loan originator license applicants for the benefit of any person aggrieved by any act, representation, transaction or conduct of a licensed loan originator that violates statute or rule.

Applicants have the option of obtaining a bond in lieu of payment into the fund. Payment into the fund is \$100 at the time of initial application and an additional \$100 at the renewal date. Based on actual experience, DFI projects that only 30% of future applicants will pay into the fund.

Note: This fund has a cap of \$2.0 million, which was reached as of June 30, 2015. Under A.R.S. 6-991.10, once the cap is reached, payments into the fund are no longer made by licensees as part of their license renewal application. However, one-time payments into the fund continue for new license applicants.

Revenue Schedule

Agency: BDA State Department of Financial Institutions
Fund: 1998 Financial Services Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4415	OCCUPATIONAL AND PROFESSIONAL LICENSES	1,827.4	2,070.0	2,355.0
4449	OTHER FEES	2,040.6	1,015.0	1,015.0
4519	OTHER FINES OR FORFEITURES OR PENALTIES	17.2	25.0	25.0
4645	CREDIT CARD DISCOUNT FEES PAID	(3.8)	(4.0)	(4.0)
Fund Total:		3,881.4	3,106.0	3,391.0

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 1998 Financial Services Fund

Justification:

Under A.R.S. 6-991.21 the Financial Service Fund was established, consisting of loan originator licensing fees collected by DF1. Licensing fees include an initial application fee (\$350), prorated license fee (\$150), and an annual license renewal fee (\$150).

As of June 30, 2016, there were 11,600 licensed loan originators. The Department is projecting that number to grow to 12,300 by the next renewal date of December 31, 2016 and to 15,400 by the end of FY 2018.

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2126 Banking Department Revolving Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4519	OTHER FINES OR FORFEITURES OR PENALTIES	994.2	900.0	775.0
4821	PRIOR YEAR REIMBURSEMENT - REFUNDS	1.7	0.0	0.0
4901	OPERATING TRANSFERS IN	0.0	1.1	0.0
Fund Total:		995.9	901.1	775.0

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2126 Banking Department Revolving Fund

Justification: The Revolving Fund is established under A.R.S. 6-135. DFI forecasts Special Revolving Fund (SRF) revenue primarily using historical data and projected examiner staff size.

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2270 Board of Appraisal Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4332	OTHER EDUCATION FEES	36.3	18.0	18.0
4372	PUBLICATIONS AND REPRODUCTIONS	0.1	0.0	0.0
4415	OCCUPATIONAL AND PROFESSIONAL LICENSES	573.3	600.0	575.0
4449	OTHER FEES	60.1	60.0	60.0
4519	OTHER FINES OR FORFEITURES OR PENALTIES	1.9	2.0	2.0
4645	CREDIT CARD DISCOUNT FEES PAID	(7.5)	(8.0)	(8.0)
Fund Total:		664.2	672.0	647.0

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2270 Board of Appraisal Fund

Justification: DFI combines historical revenue trends for licensing with division management forecasts for activity (i.e., changes in application levels) that will impact these revenue streams.

Note: The FY 2016 Agency Consolidation Budget Reconciliation Bill (Laws 2015, Chapter 19) merged the State Board of Appraisal into the Department of Financial Institutions (DFI) effective July 3, 2015. To facilitate financial accounting and reporting on a fiscal year basis, a Memorandum of Understanding was entered into, which implemented an effective date of July 1, 2015 for the consolidation. Under the merged entity, a separate Real Estate Appraisal Division was established and the Board of Appraisal Fund retained its 90/10 funding structure.

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2500 IGA and ISA Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4901	OPERATING TRANSFERS IN	81.1	0.0	0.0
Fund Total:		81.1	0.0	0.0

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 2500 IGA and ISA Fund

Justification: Receipts into the IGA and ISA Fund represent funds transferred from the Attorney General's Office to reimburse the Department of Financial Institutions for the cost of one (1) money transmitter examiner.

Note: This ISA ended as of June 30, 2016.

Revenue Schedule

Agency: BDA State Department of Financial Institutions
Fund: 3023 Receivership Revolving Fund

AFIS Code	Category of Receipt and Description	FY 2016	FY 2017	FY 2018
4699	MISCELLANEOUS RECEIPTS	150.2	981.3	0.2
4901	OPERATING TRANSFERS IN	764.9	52.0	0.0
Fund Total:		915.1	1,033.3	0.2

Revenue Schedule

Agency: BDA State Department of Financial Institutions

Fund: 3023 Receivership Revolving Fund

Justification:

Pursuant to A.R.S. 6-135.01, the revenue received in the Receivership Revolving Fund comes from two sources: 1) monies awarded and received as fees and costs in receiverships in which the Superintendent was the receiver, and 2) monies transferred from the Special Revolving Fund (SRF). Specifically, all unencumbered monies in excess of two hundred thousand dollars in the SRF at the end of each fiscal year, shall be deposited in the Department of Financial Institution's Receivership Revolving Fund.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	1997 Mortgage Recovery Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	2,044.3	2,213.5	2,305.4
Revenue (From Revenue Schedule)	169.2	91.9	93.9
Total Available	2,213.5	2,305.4	2,399.3
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	0.0	0.0	0.0
Balance Forward to Next Year	2,213.5	2,305.4	2,399.3

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	0.0	0.0	0.0
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: Under A.R.S. 6-991.09, the Mortgage Recovery Fund was established, consisting of monies paid by loan originator license applicants for the benefit of any person aggrieved by any act, representation, transaction of conduct of a licensed loan originator that violates statute or rule.

Applicants have the option of obtaining a bond in lieu of payment into the fund. Payment into the fund is \$100 at the time of initial application and an additional \$100 at renewal date. Based on actual experience, DFI projects that only 30% of future applicants will pay into the fund.

Note: This fund has a cap of \$2.0 million, which was reached as of June 30, 2015. Under A.R.S. 6-991.10, once the cap is reached, payments into the fund are no longer made by licensees as part of their license renewal application. However, one-time payments into the fund continue for new license applicants.

Fund Description

Source: Under A.R.S. § 6-991.09, the Mortgage Recovery Fund was established, consisting of one-time and annual contributions into the fund by licensed loan originators.

Note: This fund has a cap of \$2.0 million, which was reached as of June 30, 2015. Under A.R.S. 6-991.10, once the cap is reached, payments into the fund are no longer made by licensees as part of their license renewal application. However, one-time payments into the fund continue for new license applicants.

Use: Monies may be expended only for the benefit of any person aggrieved by any act, representation, transaction or conduct of a licensed loan originator that violates statute or rule. In addition, the Superintendent may spend interest monies from the fund that are necessary to increase public awareness of the fund, but that do not exceed fifty thousand dollars in any fiscal year.

OSP: Revenues consist of assessments levied by the Superintendent of Financial Institutions if the balance of the fund falls below two million dollars at the end of the fiscal year. The Mortgage Recovery Fund provides relief to persons or parties who have suffered an out-of-pocket loss from a fraudulent mortgage transaction.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	1998 Financial Services Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	6,141.4	8,714.6	10,367.6
Revenue (From Revenue Schedule)	3,881.4	3,106.0	3,391.0
Total Available	10,022.8	11,820.6	13,758.6
Total Appropriated Disbursements	1,308.2	1,453.0	1,057.0
Total Non-Appropriated Disbursements	0.0	0.0	0.0
Balance Forward to Next Year	8,714.6	10,367.6	12,701.6

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	650.6	726.5	623.3
Employee Related Expenses	270.1	294.2	242.7
Prof. And Outside Services	157.4	101.9	101.9
Travel - In State	2.5	3.0	1.0
Travel - Out of State	1.5	2.0	1.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	151.6	209.0	87.1
Equipment	72.0	116.4	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	1,305.7	1,453.0	1,057.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	2.5	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	1,308.2	1,453.0	1,057.0
Appropriated FTE:	14.0	14.0	14.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	0.0	0.0	0.0
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: Under A.R.S. 6-991.21, the Financial Services Fund was established, consisting of loan originator licensing fees collected by DFI. Licensing fees include an initial application fee (\$350), prorated license fee (\$150), and an annual license renewal fee (\$150).

As of June 30, 2016, there were 11,600 licensed loan originators. The Department is projecting that number to grow to 12,300 by the next renewal date of December 31, 2016, and to 15,400 by the end of FY 2018.

Fund Description

Source: Under A.R.S. § 6-991.21, the Financial Services Fund was established, consisting of loan originator licensing fees collected by DFI. Licensing fees consist of initial application fee, license fee, and an annual renewal fee.

Use: The Superintendent shall administer the Financial Services Fund for the supervision and regulation of loan regulators.

Note: The FY 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB) allow DFI to use the Financial Services Fund for general operating expenditures of the Department.

OSPB: Revenues are collected from licensing fees paid by loan originators operating in Arizona and used to regulate and license loan originators.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	2126 Banking Department Revolving Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	783.0	200.0	200.0
Revenue (From Revenue Schedule)	995.9	901.1	775.0
Total Available	1,778.9	1,101.1	975.0
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	1,578.9	901.1	849.1
Balance Forward to Next Year	200.0	200.0	125.9

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	60.0	60.0
Employee Related Expenses	0.0	27.3	27.3
Prof. And Outside Services	665.5	640.0	640.0
Travel - In State	46.6	48.0	48.0
Travel - Out of State	39.1	40.0	40.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	22.6	30.8	30.8
Equipment	37.6	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	2.6	3.0	3.0
Expenditure Categories Total:	814.0	849.1	849.1
Cap Transfer due to Fund Balance	764.9	52.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	1,578.9	901.1	849.1
Non-Appropriated FTE:	0.0	1.0	1.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: The Revolving Fund is established under A.R.S. 6-135. DFI forecasts Special Revolving Fund (SRF) revenue primarily using historical data and projected examiner staff size.

Fund Description

Source: Any investigative costs, attorney fees or civil money penalties recovered for the state by the attorney general or the superintendent as a result of actions brought against those found to have violated statutes or administrative code.

Use: The monies in the fund may be used for investigative proceedings or for the purposes of instituting and prosecuting civil actions. All unencumbered monies in excess of fifty thousand dollars at the end of the fiscal year must be deposited/transferred to the Department's Receivership Revolving Fund.

OSP: Revenues include any recovered investigative costs, or attorney's fees and civil penalties recovered by the state. Funds are used to investigate and prosecute civil actions against financial entities in Arizona. Any unencumbered balance at the end of the fiscal year above \$200K is transferred to the Receivership Revolving Fund.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	2270 Board of Appraisal Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	247.0	377.3	234.2
Revenue (From Revenue Schedule)	664.2	672.0	647.0
Total Available	911.2	1,049.3	881.2
Total Appropriated Disbursements	533.9	815.1	815.1
Total Non-Appropriated Disbursements	0.0	0.0	0.0
Balance Forward to Next Year	377.3	234.2	66.1

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	311.2	427.5	427.5
Employee Related Expenses	125.5	165.7	165.7
Prof. And Outside Services	41.7	158.6	158.6
Travel - In State	0.7	1.8	1.8
Travel - Out of State	3.2	13.2	13.2
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	43.8	41.8	41.8
Equipment	4.8	5.0	5.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	1.2	1.5	1.5
Expenditure Categories Total:	532.1	815.1	815.1
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	1.8	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	533.9	815.1	815.1
Appropriated FTE:	9.0	9.0	9.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	0.0	0.0	0.0
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: Under A.R.S. 32-3608, the Board of Appraisal Fund was established, consisting of fees collected to fund the activities necessary to carry out Chapter 36, Real Estate Appraisal. Pursuant to A.R.S. 32-3608(A), ten percent of monies collected are deposited to the state general fund and the remaining ninety percent to the Board of Appraisal fund.

Also pursuant to A.R.S. 32-3607(A)(6), a national registry fee is collected and pursuant to A.R.S. 32-3608(C), the national registry fee is deposited to the fund pending transmittal to the appraisal subcommittee. These monies are not subject to A.R.S. 35-143.01.

Note: The FY 2016 Agency Consolidation Budget Reconciliation Bill (Laws 2015, Chapter 19) merged the State Board of Appraisal into the Department of Financial Institutions (DFI) effective July 3, 2015. To facilitate financial accounting and reporting on a fiscal year basis, a Memorandum of Understanding was entered into, which implemented an effective date of July 1, 2015 for the consolidation. Under the merged entity, a separate Real Estate Appraisal Division was established and the Board of Appraisal Fund retained its 90/10 funding structure.

Fund Description

Source: Pursuant to A.R.S. 32-3607, 32-3652 and 32-3667, the money for the fund comes from the fees collected from the appraiser license/certification applications, appraisal management companies registrations, property tax agent registrations, and course providers. Fees are also collected for course approval.

Also pursuant to A.R.S. 32-3607(A)(6), a national registry fee is collected and pursuant to A.R.S. 32-3608©, the national registry fee is deposited to the fund pending transmittal to the appraisal subcommittee. These monies are not subject to A.R.S. 35-143.01.

Use: Pursuant to A.R.S. 32-3607, 32-3652, and 32-3667, the fees collected fund the activities necessary to carry out Chapter 36, Real Estate Appraisal.

Also pursuant to A.R.S. 32-3607(A)(6), a national registry fee is collected and pursuant to A.R.S. 32-3608©, the national registry fee collected is deposited to the fund pending transmittal to the appraisal subcommittee. These monies are not subject to A.R.S. 35-143.01.

OSP: This fund consists of fees and charges paid by real estate appraisers, property tax agents, appraisal management companies and education fees that are used to license, certify, and regulate the appraisers, tax agents, and appraisal management companies.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	2341 Arizona Escrow Guaranty Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	0.0	0.0	0.0
Total Available	0.0	0.0	0.0
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	0.0	0.0	0.0
Balance Forward to Next Year	0.0	0.0	0.0

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	0.0	0.0	0.0
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: HB2297 (2011) (escrow agents; recovery fund; repeal) was signed into law and became effective July 20, 2011. Under this bill, the Escrow Recovery (Guaranty) Fund was repealed and all remaining monies in the fund reverted to the General Fund. This occurred in August 2011. This fund is now closed.

Fund Description

Source:	One-time and quarterly contributions into the fund by licensed escrow agents.
Use:	Monies may be expended only for administrative costs and, if the court grants a petition for receivership, the amount of additional funds needed to enable the receiver to pay covered claims against the impaired escrow agent.
OSPB:	Revenues include a one time contribution of \$5,000 for each real property escrow agent plus three per cent of their gross escrow fees charged for closing any sale or loan transaction. Monies are used to pay claims against insolvent escrow agents.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	2500 IGA and ISA Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	1.6	1.1	0.0
Revenue (From Revenue Schedule)	81.1	0.0	0.0
Total Available	82.7	1.1	0.0
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	81.6	1.1	0.0
Balance Forward to Next Year	1.1	0.0	0.0

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	55.4	0.0	0.0
Employee Related Expenses	25.6	0.0	0.0
Prof. And Outside Services	0.1	0.0	0.0
Travel - In State	0.5	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	1.1	0.0
Expenditure Categories Total:	81.6	1.1	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	81.6	1.1	0.0
Non-Appropriated FTE:	1.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: Receipts into the IGA and ISA Fund represent funds transferred from the Attorney General's Office to reimburse the Department of Financial Institutions for the cost of one (1) money transmitter examiner.

Note: This ISA ended as of June 30, 2016.

Fund Description

Source:	Payments from the attorney general's office to reimburse the Department for the cost of one (1) money transmitter examiner.
Use:	The total cost associated with one (1) money transmitter examiner.
OSPB:	This fund was established for state agencies as a clearing account to properly account for, control, and report receipts and disbursements associated with intergovernmental and interagency service agreements, which are not reported in other funds.

Sources and Uses of Funds

Agency:	BDA State Department of Financial Institutions
Fund:	2600 Credit Card Clearing Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	0.0	0.0	0.0
Total Available	0.0	0.0	0.0
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	0.0	0.0	0.0
Balance Forward to Next Year	0.0	0.0	0.0

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	0.0	0.0	0.0
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: This fund serves as a clearing account for incoming fees paid by licensees and license applicants by credit card. Upon deposit of monies into this Fund by the State Treasurer's Office, the Department transfers the monies to the appropriate funds as fee revenue.

Fund Description

Source: Fees paid by licensees and license applicants by credit card.

Use: This fund serves as a clearing account. Upon deposit of monies into this fund by the State Treasurer's Office, the Department transfers the monies to the appropriate funds as fee revenue.

OSP:

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund: 3023 Receivership Revolving Fund

Cash Flow Summary	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Balance Forward from Prior Year	1,426.2	2,033.5	2,528.3
Revenue (From Revenue Schedule)	915.1	1,033.3	0.2
Total Available	2,341.3	3,066.8	2,528.5
Total Appropriated Disbursements	0.0	0.0	0.0
Total Non-Appropriated Disbursements	307.8	538.5	230.5
Balance Forward to Next Year	2,033.5	2,528.3	2,298.0

Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	0.0	0.0	0.0
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0
Equipment	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	0.0	0.0	0.0
Non-Lapsing Authority from Prior Years	0.0	0.0	0.0
Administrative Adjustments	0.0	0.0	0.0
Capital Projects (Land, Buildings, Improvements)	0.0	0.0	0.0
Appropriated 27th Pay Roll	0.0	0.0	0.0
Legislative Fund Transfers	0.0	0.0	0.0
Appropriated Expenditure Total:	0.0	0.0	0.0
Appropriated FTE:	0.0	0.0	0.0

Non-Appropriated Expenditure	Actual FY 2016	Estimate FY 2017	Estimate FY 2018
Expenditure Categories			
Personal Services	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0
Prof. And Outside Services	265.3	538.5	230.5
Travel - In State	0.0	0.0	0.0
Travel - Out of State	0.0	0.0	0.0
Food	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0
Other Operating Expenses	20.7	0.0	0.0
Equipment	21.8	0.0	0.0
Capital Outlay	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0
Transfers	0.0	0.0	0.0
Expenditure Categories Total:	307.8	538.5	230.5
Cap Transfer due to Fund Balance	0.0	0.0	0.0
Prior Commitments or Obligated Expenditures	0.0	0.0	0.0
Non Appropriated 27th Pay Roll	0.0	0.0	0.0
Non-Appropriated Expenditure Total:	307.8	538.5	230.5
Non-Appropriated FTE:	0.0	0.0	0.0

Sources and Uses of Funds

Agency: BDA State Department of Financial Institutions

Fund Justification

Justification: Pursuant to A.R.S. 6-135.01, the revenue received in the Receivership Revolving Fund comes from two sources: 1) monies awarded and received as fees and costs in receiverships in which the Superintendent was the receiver, and 2) monies transferred from the Special Revolving Fund (SRF). Specifically, all unencumbered monies in excess of two hundred thousand dollars in the SRF at the end of each fiscal year, shall be deposited in the Department of Financial Institutions' Receivership Revolving Fund.

Fund Description

Source: The fund consists of monies from the following sources:

- 1) Monies awarded and received as fees and costs in receiverships in which the superintendent was the receiver.
- 2) Monies received from the Department Revolving Fund at fiscal year end.

Use: Monies in the fund may be used to pay any costs incurred by the Department arising out of the administration of a receivership in which the superintendent is the receiver.

Note: The FY 2014, 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB) gives the Department authority to spend up to \$850,000 from this fund in Fiscal Years 2014 through 2017 (combined) for expenditures on an electronic licensing system.

OSP: Revenues include monies awarded and received as fees and costs in receiverships in which the superintendent was the receiver and monies received from the banking department revolving fund. Monies in the fund may be used to pay any costs incurred by the department arising out of the administration of a receivership in which the superintendent is the receiver.

Funding Issues List

Agency: BDA State Department of Financial Institutions

FY 2018

Priority	Funding Issue Title	Category	Total FTE	Total Amount	General Fund	Other Funds	Non-App Funds
1	Financial Institutions Division - Add 3 Examiners	Decision Pack	0.0	250.5	250.5	0.0	0.0
2	Training Budget - Examiners	Decision Pack	0.0	50.0	50.0	0.0	0.0
3	Travel Reimbursement Budget	Decision Pack	0.0	100.0	100.0	0.0	0.0
4	Funding Source Correction	Decision Pack	0.0	0.0	396.0	(396.0)	0.0
5	New Licensing System	Decision Pack	0.0	(258.0)	0.0	0.0	(258.0)
6	Reduce Receivership Expenditures	Decision Pack	0.0	(50.0)	0.0	0.0	(50.0)
7	Reduce ISA Fund Expenditures	Decision Pack	0.0	(1.1)	0.0	0.0	(1.1)
Total:			0.0	91.4	796.5	(396.0)	(309.1)
Decision Package Total:			0.0	91.4	796.5	(396.0)	(309.1)

Funding Issue Detail

Agency: BDA State Department of Financial Institutions

Issue: 1 **Financial Institutions Division - Add 3 Examiners** **Issue Category:** Decision Package

Justification: See DP 2018-1 in the accompanying Decision Package Justification

Program: 1-1 **Office of Supervision**
Fund: 1000-A **General Fund (Appropriated)**

Calculated ERE: \$32.10
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	150.0
Employee Related Expenses	61.5
Subtotal Personal Services and ERE:	211.5
Professional & Outside Services	0.0
Travel In-State	6.0
Travel Out-of-State	3.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	24.0
Equipment	6.0
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	250.5

Issue: 2 **Training Budget - Examiners** **Issue Category:** Decision Package

Justification: See DP 2018-2 in the accompanying Decision Package Justification

Program: 1-1 **Office of Supervision**
Fund: 1000-A **General Fund (Appropriated)**

Calculated ERE: \$0.00
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	0.0
Employee Related Expenses	0.0
Subtotal Personal Services and ERE:	0.0
Professional & Outside Services	0.0
Travel In-State	0.0
Travel Out-of-State	25.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	25.0
Equipment	0.0
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	50.0

Funding Issue Detail

Agency: BDA State Department of Financial Institutions

Issue: 3 Travel Reimbursement Budget **Issue Category:** Decision Package

Justification: See DP 2018-3 in the accompanying Decision Package Justification

Program: 1-1 Office of Supervision
Fund: 1000-A General Fund (Appropriated)

Calculated ERE: \$0.00
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	0.0
Employee Related Expenses	0.0
Subtotal Personal Services and ERE:	0.0
Professional & Outside Services	0.0
Travel In-State	60.0
Travel Out-of-State	40.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	0.0
Equipment	0.0
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	100.0

Issue: 4 Funding Source Correction **Issue Category:** Decision Package

Justification: See DP 2018-4 in the accompanying Decision Package Justification

Program: 1-1 Office of Supervision
Fund: 1000-A General Fund (Appropriated)

Calculated ERE: \$17.10
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	80.0
Employee Related Expenses	36.7
Subtotal Personal Services and ERE:	116.7
Professional & Outside Services	0.0
Travel In-State	2.0
Travel Out-of-State	1.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	63.5
Equipment	58.2
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	241.4

Funding Issue Detail

Agency: BDA State Department of Financial Institutions

Issue: 4 **Funding Source Correction** **Issue Category:** Decision Package

Program: 1-1 **Office of Supervision**
Fund: 1998-A **Financial Services Fund (Appropriated)**

Calculated ERE: (\$17.10)
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	(80.0)
Employee Related Expenses	(36.7)
Subtotal Personal Services and ERE:	(116.7)
Professional & Outside Services	0.0
Travel In-State	(2.0)
Travel Out-of-State	(1.0)
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	(63.5)
Equipment	(58.2)
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	(241.4)

Program: 2-2 **Office of Regulatory Affairs**
Fund: 1000-A **General Fund (Appropriated)**

Calculated ERE: \$5.00
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	23.2
Employee Related Expenses	14.8
Subtotal Personal Services and ERE:	38.0
Professional & Outside Services	0.0
Travel In-State	0.0
Travel Out-of-State	0.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	58.4
Equipment	58.2
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	154.6

Program: 2-2 **Office of Regulatory Affairs**
Fund: 1998-A **Financial Services Fund (Appropriated)**

Calculated ERE: (\$5.00)
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	(23.2)
Employee Related Expenses	(14.8)
Subtotal Personal Services and ERE:	(38.0)
Professional & Outside Services	0.0
Travel In-State	0.0
Travel Out-of-State	0.0

Funding Issue Detail

Agency:	BDA State Department of Financial Institutions
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Issue:	4 Funding Source Correction	Issue Category: Decision Package
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Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	(58.4)
Equipment	(58.2)
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	(154.6)

Issue:	5 New Licensing System	Issue Category: Decision Package
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Justification: See DP 2018-5 in the accompanying Decision Package Justification

Program:	3-3 Receiverships
Fund:	3023-N Receivership Revolving Fund (Non-Appropriated)

Calculated ERE: \$0.00
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	0.0
Employee Related Expenses	0.0
Subtotal Personal Services and ERE:	0.0
Professional & Outside Services	(258.0)
Travel In-State	0.0
Travel Out-of-State	0.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	0.0
Equipment	0.0
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	0.0
Program / Fund Total:	(258.0)

Issue:	6 Reduce Receivership Expenditures	Issue Category: Decision Package
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Justification: See DP 2018-6 in the accompanying Decision Package Justification

Program:	3-3 Receiverships
Fund:	3023-N Receivership Revolving Fund (Non-Appropriated)

Calculated ERE: \$0.00
Uniform Allowance: \$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	0.0
Employee Related Expenses	0.0
Subtotal Personal Services and ERE:	0.0
Professional & Outside Services	(50.0)
Travel In-State	0.0
Travel Out-of-State	0.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	0.0
Equipment	0.0
Capital Outlay	0.0

Funding Issue Detail

Agency:	BDA State Department of Financial Institutions
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Issue:	6 Reduce Receivership Expenditures	Issue Category: Decision Package
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Debt Services	0.0	
Cost Allocation	0.0	
Transfers	0.0	
	0.0	
Program / Fund Total:	(50.0)	

Issue:	7 Reduce ISA Fund Expenditures	Issue Category: Decision Package
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Justification: The Department's ISA with the AG's Office ended as of 6/30/16. In July 2016, the remaining balance in the ISA Fund was transferred out. This decision package is needed to reduce FY 2018 expenditures to zero.

Program:	1-1 Office of Supervision	Calculated ERE:	\$0.00
Fund:	2500-N IGA and ISA Fund (Non-Appropriated)	Uniform Allowance:	\$0.00

Justification:

Expenditure Categories	FY 2018
FTE	0.0
Personal Services	0.0
Employee Related Expenses	0.0
	0.0
Subtotal Personal Services and ERE:	0.0
Professional & Outside Services	0.0
Travel In-State	0.0
Travel Out-of-State	0.0
Food (Library for Universities)	0.0
Aid to Organizations & Individuals	0.0
Other Operating Expenditures	0.0
Equipment	0.0
Capital Outlay	0.0
Debt Services	0.0
Cost Allocation	0.0
Transfers	(1.1)
	(1.1)
Program / Fund Total:	(1.1)

Summary of Expenditure and Budget Request for All Funds

Agency: BDA State Department of Financial Institutions

Appropriated

		FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:					
1	Office of Supervision	2,434.1	2,748.8	400.5	3,149.3
2	Office of Regulatory Affairs	2,295.5	2,474.9	0.0	2,474.9
3	Receiverships	12.5	22.6	0.0	22.6
		<u>4,742.1</u>	<u>5,246.3</u>	<u>400.5</u>	<u>5,646.8</u>
Expenditure Categories					
	FTE	69.1	69.1	0.0	69.1
	Personal Services	2,734.5	3,038.5	150.0	3,188.5
	Employee Related Expenses	1,121.7	1,214.1	61.5	1,275.6
	Professional and Outside Services	209.0	267.3	0.0	267.3
	Travel In-State	3.7	4.8	66.0	70.8
	Travel Out of State	4.9	15.2	68.0	83.2
	Food (Library for Universities)	0.0	0.0	0.0	0.0
	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
	Other Operating Expenses	557.4	583.5	49.0	632.5
	Equipment	109.7	121.4	6.0	127.4
	Capital Outlay	0.0	0.0	0.0	0.0
	Debt Service	0.0	0.0	0.0	0.0
	Cost Allocation	0.0	0.0	0.0	0.0
	Transfers	1.2	1.5	0.0	1.5
Expenditure Categories Total:		<u>4,742.1</u>	<u>5,246.3</u>	<u>400.5</u>	<u>5,646.8</u>

Summary of Expenditure and Budget Request for All Funds

Agency: BDA State Department of Financial Institutions

Non-Appropriated

		FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:					
1	Office of Supervision	895.6	850.2	(1.1)	849.1
3	Receiverships	307.8	538.5	(308.0)	230.5
		<u>1,203.4</u>	<u>1,388.7</u>	<u>(309.1)</u>	<u>1,079.6</u>
Expenditure Categories					
	FTE	1.0	1.0	0.0	1.0
	Personal Services	55.4	60.0	0.0	60.0
	Employee Related Expenses	25.6	27.3	0.0	27.3
	Professional and Outside Services	930.9	1,178.5	(308.0)	870.5
	Travel In-State	47.1	48.0	0.0	48.0
	Travel Out of State	39.1	40.0	0.0	40.0
	Food (Library for Universities)	0.0	0.0	0.0	0.0
	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
	Other Operating Expenses	43.3	30.8	0.0	30.8
	Equipment	59.4	0.0	0.0	0.0
	Capital Outlay	0.0	0.0	0.0	0.0
	Debt Service	0.0	0.0	0.0	0.0
	Cost Allocation	0.0	0.0	0.0	0.0
	Transfers	2.6	4.1	(1.1)	3.0
Expenditure Categories Total:		<u>1,203.4</u>	<u>1,388.7</u>	<u>(309.1)</u>	<u>1,079.6</u>

Summary of Expenditure and Budget Request for All Funds

Agency: BDA State Department of Financial Institutions

Agency Total for All Funds: 5,945.5 6,635.0 91.4 6,726.4

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	1000	General Fund (Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
1 Office of Supervision	1,811.5	2,053.3	641.9	2,695.2
2 Office of Regulatory Affairs	1,080.3	902.3	154.6	1,056.9
3 Receiverships	12.5	22.6	0.0	22.6
	2,904.3	2,978.2	796.5	3,774.7
Expenditure Categories				
FTE	46.1	46.1	0.0	46.1
Personal Services	1,772.7	1,884.5	253.2	2,137.7
Employee Related Expenses	726.1	754.2	113.0	867.2
Professional and Outside Services	9.9	6.8	0.0	6.8
Travel In-State	0.5	0.0	68.0	68.0
Travel Out of State	0.2	0.0	69.0	69.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	362.0	332.7	170.9	503.6
Equipment	32.9	0.0	122.4	122.4
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	0.0	0.0	0.0
	2,904.3	2,978.2	796.5	3,774.7
Expenditure Categories Total:				
Fund Total:	2,904.3	2,978.2	796.5	3,774.7

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	1998	Financial Services Fund (Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
1 Office of Supervision	622.6	695.5	(241.4)	454.1
2 Office of Regulatory Affairs	683.1	757.5	(154.6)	602.9
	1,305.7	1,453.0	(396.0)	1,057.0
Expenditure Categories				
FTE	14.0	14.0	0.0	14.0
Personal Services	650.6	726.5	(103.2)	623.3
Employee Related Expenses	270.1	294.2	(51.5)	242.7
Professional and Outside Services	157.4	101.9	0.0	101.9
Travel In-State	2.5	3.0	(2.0)	1.0
Travel Out of State	1.5	2.0	(1.0)	1.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	151.6	209.0	(121.9)	87.1
Equipment	72.0	116.4	(116.4)	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	0.0	0.0	0.0
	1,305.7	1,453.0	(396.0)	1,057.0
Expenditure Categories Total:				
Fund Total:	1,305.7	1,453.0	(396.0)	1,057.0

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	2126	Banking Department Revolving (Non-Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
1 Office of Supervision	814.0	849.1	0.0	849.1
	814.0	849.1	0.0	849.1
Expenditure Categories				
FTE	0.0	1.0	0.0	1.0
Personal Services	0.0	60.0	0.0	60.0
Employee Related Expenses	0.0	27.3	0.0	27.3
Professional and Outside Services	665.5	640.0	0.0	640.0
Travel In-State	46.6	48.0	0.0	48.0
Travel Out of State	39.1	40.0	0.0	40.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	22.6	30.8	0.0	30.8
Equipment	37.6	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	2.6	3.0	0.0	3.0
Expenditure Categories Total:	814.0	849.1	0.0	849.1
Fund Total:	814.0	849.1	0.0	849.1

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	2270	Board of Appraisal Fund (Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
2 Office of Regulatory Affairs	532.1	815.1	0.0	815.1
	532.1	815.1	0.0	815.1
Expenditure Categories				
FTE	9.0	9.0	0.0	9.0
Personal Services	311.2	427.5	0.0	427.5
Employee Related Expenses	125.5	165.7	0.0	165.7
Professional and Outside Services	41.7	158.6	0.0	158.6
Travel In-State	0.7	1.8	0.0	1.8
Travel Out of State	3.2	13.2	0.0	13.2
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	43.8	41.8	0.0	41.8
Equipment	4.8	5.0	0.0	5.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	1.2	1.5	0.0	1.5
Expenditure Categories Total:	532.1	815.1	0.0	815.1
Fund Total:	532.1	815.1	0.0	815.1

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	2500	IGA and ISA Fund (Non-Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
1 Office of Supervision	81.6	1.1	(1.1)	0.0
	81.6	1.1	(1.1)	0.0
Expenditure Categories				
FTE	1.0	0.0	0.0	0.0
Personal Services	55.4	0.0	0.0	0.0
Employee Related Expenses	25.6	0.0	0.0	0.0
Professional and Outside Services	0.1	0.0	0.0	0.0
Travel In-State	0.5	0.0	0.0	0.0
Travel Out of State	0.0	0.0	0.0	0.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0	0.0
Equipment	0.0	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	1.1	(1.1)	0.0
Expenditure Categories Total:	81.6	1.1	(1.1)	0.0
Fund Total:	81.6	1.1	(1.1)	0.0

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	3023	Receivership Revolving Fund (Non-Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Cost Center/Program:				
3 Receiverships	307.8	538.5	(308.0)	230.5
	307.8	538.5	(308.0)	230.5
Expenditure Categories				
FTE	0.0	0.0	0.0	0.0
Personal Services	0.0	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0	0.0
Professional and Outside Services	265.3	538.5	(308.0)	230.5
Travel In-State	0.0	0.0	0.0	0.0
Travel Out of State	0.0	0.0	0.0	0.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	20.7	0.0	0.0	0.0
Equipment	21.8	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:	307.8	538.5	(308.0)	230.5
Fund Total:	307.8	538.5	(308.0)	230.5

Summary of Expenditure and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Fund:	3023	Receivership Revolving Fund (Non-Appropriated)

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Agency Total for Selected Funds	5,945.5	6,635.0	91.4	6,726.4

Program Summary of Expenditures and Budget Request

Agency:	BDA	State Department of Financial Institutions
Program:	1	Office of Supervision

		FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Program Summary					
1-1	Office of Supervision	3,329.7	3,599.0	399.4	3,998.4
Program Summary Total:		3,329.7	3,599.0	399.4	3,998.4
Expenditure Categories					
0000	FTE Positions	38.3	38.3	0.0	38.3
6000	Personal Services	1,533.6	1,777.2	150.0	1,927.2
6100	Employee Related Expenses	620.8	719.1	61.5	780.6
6200	Professional and Outside Services	708.8	678.8	0.0	678.8
6500	Travel In-State	50.0	51.0	66.0	117.0
6600	Travel Out of State	40.1	42.0	68.0	110.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	283.0	283.4	49.0	332.4
8000	Equipment	90.8	43.4	6.0	49.4
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	2.6	4.1	(1.1)	3.0
Expenditure Categories Total:		3,329.7	3,599.0	399.4	3,998.4
Fund Source					
Appropriated Funds					
1000-A	General Fund (Appropriated)	1,811.5	2,053.3	641.9	2,695.2
1998-A	Financial Services Fund (Appropriated)	622.6	695.5	(241.4)	454.1
		2,434.1	2,748.8	400.5	3,149.3
Non-Appropriated Funds					
2126-N	Banking Department Revolving (Non-Appropriated)	814.0	849.1	0.0	849.1
2500-N	IGA and ISA Fund (Non-Appropriated)	81.6	1.1	(1.1)	0.0
		895.6	850.2	(1.1)	849.1
Fund Source Total:		3,329.7	3,599.0	399.4	3,998.4

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	1	Office of Supervision

		FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Fund: 1000-A General Fund (Appropriated)					
Program Expenditures					
COST CENTER/PROGRAM BUDGET UNIT					
1-1	Office of Supervision	1,811.5	2,053.3	641.9	2,695.2
	Total	1,811.5	2,053.3	641.9	2,695.2
Appropriated Funding					
Expenditure Categories					
	FTE Positions	31.8	31.8	0.0	31.8
	Personal Services	1,133.3	1,335.2	230.0	1,565.2
	Employee Related Expenses	459.0	537.1	98.2	635.3
	Professional and Outside Services	6.4	6.4	0.0	6.4
	Travel In-State	0.4	0.0	68.0	68.0
	Travel Out of State	0.0	0.0	69.0	69.0
	Food (Library for Universities)	0.0	0.0	0.0	0.0
	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
	Other Operating Expenses	195.2	174.6	112.5	287.1
	Equipment	17.2	0.0	64.2	64.2
	Capital Outlay	0.0	0.0	0.0	0.0
	Debt Service	0.0	0.0	0.0	0.0
	Cost Allocation	0.0	0.0	0.0	0.0
	Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:		1,811.5	2,053.3	641.9	2,695.2
Fund 1000-A Total:		1,811.5	2,053.3	641.9	2,695.2
Program 1 Total:		1,811.5	2,053.3	641.9	2,695.2

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	1	Office of Supervision

		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Fund: 1998-A Financial Services Fund (Appropriated)					
Program Expenditures					
COST CENTER/PROGRAM BUDGET UNIT					
1-1	Office of Supervision	622.6	695.5	(241.4)	454.1
	Total	622.6	695.5	(241.4)	454.1
Appropriated Funding					
Expenditure Categories					
	FTE Positions	5.5	5.5	0.0	5.5
	Personal Services	344.9	382.0	(80.0)	302.0
	Employee Related Expenses	136.2	154.7	(36.7)	118.0
	Professional and Outside Services	36.8	32.4	0.0	32.4
	Travel In-State	2.5	3.0	(2.0)	1.0
	Travel Out of State	1.0	2.0	(1.0)	1.0
	Food (Library for Universities)	0.0	0.0	0.0	0.0
	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
	Other Operating Expenses	65.2	78.0	(63.5)	14.5
	Equipment	36.0	43.4	(58.2)	(14.8)
	Capital Outlay	0.0	0.0	0.0	0.0
	Debt Service	0.0	0.0	0.0	0.0
	Cost Allocation	0.0	0.0	0.0	0.0
	Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:		622.6	695.5	(241.4)	454.1
Fund 1998-A Total:		622.6	695.5	(241.4)	454.1
Program 1 Total:		622.6	695.5	(241.4)	454.1

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	1	Office of Supervision

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
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Fund:	2126-N	Banking Department Revolving (Non-Appropriated)
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Program Expenditures

COST CENTER/PROGRAM BUDGET UNIT

1-1	Office of Supervision	814.0	849.1	0.0	849.1
	Total	814.0	849.1	0.0	849.1

Non-Appropriated Funding

Expenditure Categories

FTE Positions	0.0	1.0	0.0	1.0
Personal Services	0.0	60.0	0.0	60.0
Employee Related Expenses	0.0	27.3	0.0	27.3
Professional and Outside Services	665.5	640.0	0.0	640.0
Travel In-State	46.6	48.0	0.0	48.0
Travel Out of State	39.1	40.0	0.0	40.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	22.6	30.8	0.0	30.8
Equipment	37.6	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	2.6	3.0	0.0	3.0

Expenditure Categories Total:	814.0	849.1	0.0	849.1
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Fund 2126-N Total:	814.0	849.1	0.0	849.1
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Program 1 Total:	814.0	849.1	0.0	849.1
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Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	1	Office of Supervision

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
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Fund:	2500-N	IGA and ISA Fund (Non-Appropriated)
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Program Expenditures

COST CENTER/PROGRAM BUDGET UNIT

1-1	Office of Supervision	81.6	1.1	(1.1)	0.0
	Total	81.6	1.1	(1.1)	0.0

Non-Appropriated Funding

Expenditure Categories

FTE Positions	1.0	0.0	0.0	0.0
Personal Services	55.4	0.0	0.0	0.0
Employee Related Expenses	25.6	0.0	0.0	0.0
Professional and Outside Services	0.1	0.0	0.0	0.0
Travel In-State	0.5	0.0	0.0	0.0
Travel Out of State	0.0	0.0	0.0	0.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	0.0	0.0	0.0	0.0
Equipment	0.0	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	1.1	(1.1)	0.0

Expenditure Categories Total:	81.6	1.1	(1.1)	0.0
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Fund 2500-N Total:	81.6	1.1	(1.1)	0.0
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Program 1 Total:	81.6	1.1	(1.1)	0.0
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Program Budget Unit Summary of Expenditures and Budget Request for All Funds

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

Expenditure Categories	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
0000 FTE	38.3	38.3	0.0	38.3
6000 Personal Services	1,533.6	1,777.2	150.0	1,927.2
6100 Employee Related Expenses	620.8	719.1	61.5	780.6
6200 Professional and Outside Services	708.8	678.8	0.0	678.8
6500 Travel In-State	50.0	51.0	66.0	117.0
6600 Travel Out of State	40.1	42.0	68.0	110.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	283.0	283.4	49.0	332.4
8000 Equipment	90.8	43.4	6.0	49.4
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	2.6	4.1	(1.1)	3.0
Expenditure Categories Total:	3,329.7	3,599.0	399.4	3,998.4
Fund Source				
Appropriated Funds				
1000-A General Fund (Appropriated)	1,811.5	2,053.3	641.9	2,695.2
1998-A Financial Services Fund (Appropriated)	622.6	695.5	(241.4)	454.1
	2,434.1	2,748.8	400.5	3,149.3
Non-Appropriated Funds				
2126-N Banking Department Revolving (Non-Appropriated)	814.0	849.1	0.0	849.1
2500-N IGA and ISA Fund (Non-Appropriated)	81.6	1.1	(1.1)	0.0
	895.6	850.2	(1.1)	849.1
Fund Source Total:	3,329.7	3,599.0	399.4	3,998.4

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency: BDA State Department of Financial Institutions					
		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Program: 1-1 Office of Supervision					
Fund: 1000-A General Fund					
Appropriated					
0000	FTE	31.8	31.8	0.0	31.8
6000	Personal Services	1,133.3	1,335.2	230.0	1,565.2
6100	Employee Related Expenses	459.0	537.1	98.2	635.3
6200	Professional and Outside Services	6.4	6.4	0.0	6.4
6500	Travel In-State	0.4	0.0	68.0	68.0
6600	Travel Out of State	0.0	0.0	69.0	69.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	195.2	174.6	112.5	287.1
8000	Equipment	17.2	0.0	64.2	64.2
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
Appropriated Total:		1,811.5	2,053.3	641.9	2,695.2
Fund Total:		1,811.5	2,053.3	641.9	2,695.2
Program Total For Selected Funds:		1,811.5	2,053.3	641.9	2,695.2

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency: BDA State Department of Financial Institutions		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Program: 1-1 Office of Supervision					
Fund: 1998-A Financial Services Fund					
Appropriated					
0000	FTE	5.5	5.5	0.0	5.5
6000	Personal Services	344.9	382.0	(80.0)	302.0
6100	Employee Related Expenses	136.2	154.7	(36.7)	118.0
6200	Professional and Outside Services	36.8	32.4	0.0	32.4
6500	Travel In-State	2.5	3.0	(2.0)	1.0
6600	Travel Out of State	1.0	2.0	(1.0)	1.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	65.2	78.0	(63.5)	14.5
8000	Equipment	36.0	43.4	(58.2)	(14.8)
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
Appropriated Total:		622.6	695.5	(241.4)	454.1
Fund Total:		622.6	695.5	(241.4)	454.1
Program Total For Selected Funds:		622.6	695.5	(241.4)	454.1

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA State Department of Financial Institutions			
	FY 2016	FY 2017	FY 2018	FY 2018
	Actual	Expd. Plan	Fund. Issue	Total
Program:	1-1 Office of Supervision			
Fund:	2126-N Banking Department Revolving Fund			
Non-Appropriated				
0000 FTE	0.0	1.0	0.0	1.0
6000 Personal Services	0.0	60.0	0.0	60.0
6100 Employee Related Expenses	0.0	27.3	0.0	27.3
6200 Professional and Outside Services	665.5	640.0	0.0	640.0
6500 Travel In-State	46.6	48.0	0.0	48.0
6600 Travel Out of State	39.1	40.0	0.0	40.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	22.6	30.8	0.0	30.8
8000 Equipment	37.6	0.0	0.0	0.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	2.6	3.0	0.0	3.0
Non-Appropriated Total:	814.0	849.1	0.0	849.1
Fund Total:	814.0	849.1	0.0	849.1
Program Total For Selected Funds:	814.0	849.1	0.0	849.1

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA State Department of Financial Institutions			
	FY 2016	FY 2017	FY 2018	FY 2018
	Actual	Expd. Plan	Fund. Issue	Total
Program:	1-1 Office of Supervision			
Fund:	2500-N IGA and ISA Fund			
Non-Appropriated				
0000 FTE	1.0	0.0	0.0	0.0
6000 Personal Services	55.4	0.0	0.0	0.0
6100 Employee Related Expenses	25.6	0.0	0.0	0.0
6200 Professional and Outside Services	0.1	0.0	0.0	0.0
6500 Travel In-State	0.5	0.0	0.0	0.0
6600 Travel Out of State	0.0	0.0	0.0	0.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	0.0	0.0	0.0	0.0
8000 Equipment	0.0	0.0	0.0	0.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	0.0	1.1	(1.1)	0.0
Non-Appropriated Total:	81.6	1.1	(1.1)	0.0
Fund Total:	81.6	1.1	(1.1)	0.0
Program Total For Selected Funds:	81.6	1.1	(1.1)	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
FTE Positions		
FTE	38.3	38.3
Expenditure Category Total	38.3	38.3
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	31.8	31.8
1998-A Financial Services Fund (Appropriated)	5.5	5.5
	37.3	37.3
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	0.0	1.0
2500-N IGA and ISA Fund (Non-Appropriated)	1.0	0.0
	1.0	1.0
Fund Source Total	38.3	38.3

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Personal Services		
Personal Services	1,533.6	1,777.2
Boards and Commissions	0.0	0.0
Expenditure Category Total	1,533.6	1,777.2
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	1,133.3	1,335.2
1998-A Financial Services Fund (Appropriated)	344.9	382.0
	1,478.2	1,717.2
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	0.0	60.0
2500-N IGA and ISA Fund (Non-Appropriated)	55.4	0.0
	55.4	60.0
Fund Source Total	1,533.6	1,777.2

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Employee Related Expenses		
Employee Related Expenses	620.8	719.1
Expenditure Category Total	620.8	719.1
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	459.0	537.1
1998-A Financial Services Fund (Appropriated)	136.2	154.7
	595.2	691.8
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	0.0	27.3
2500-N IGA and ISA Fund (Non-Appropriated)	25.6	0.0
	25.6	27.3
Fund Source Total	620.8	719.1

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Professional and Outside Services	0.0	0.0
External Prof/Outside Serv Budg And Appn	0.0	0.0
External Investment Services	0.0	0.0
Other External Financial Services	375.5	380.0
Attorney General Legal Services	301.9	279.4
External Legal Services	0.0	4.0
External Engineer/Architect Cost - Exp	0.0	0.0
External Engineer/Architect Cost- Cap	0.0	0.0
Other Design	0.0	0.0
Temporary Agency Services	16.0	0.0
Hospital Services	0.0	0.0
Other Medical Services	0.0	0.0
Institutional Care	0.0	0.0
Education And Training	0.0	0.0
Vendor Travel	8.8	9.0
Professional & Outside Services Excluded from Cost Alloca	0.0	0.0
Vendor Travel - Non Reportable	0.0	0.0
External Telecom Consulting Services	0.0	0.0
Non - Confidential Specialist Fees	0.0	0.0
Confidential Specialist Fees	0.0	0.0
Outside Actuarial Costs	0.0	0.0
Other Professional And Outside Services	6.6	6.4
Expenditure Category Total	708.8	678.8
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	6.4	6.4
1998-A Financial Services Fund (Appropriated)	36.8	32.4
	43.2	38.8
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	665.5	640.0
2500-N IGA and ISA Fund (Non-Appropriated)	0.1	0.0
	665.6	640.0
Fund Source Total	708.8	678.8

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel In-State		
Travel In-State	50.0	51.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel In-State		
Expenditure Category Total	50.0	51.0
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	0.4	0.0
1998-A Financial Services Fund (Appropriated)	2.5	3.0
	2.9	3.0
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	46.6	48.0
2500-N IGA and ISA Fund (Non-Appropriated)	0.5	0.0
	47.1	48.0
Fund Source Total	50.0	51.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel Out-of-State		
Travel Out of State	40.1	42.0
Expenditure Category Total	40.1	42.0
Fund Source		
Appropriated		
1998-A Financial Services Fund (Appropriated)	1.0	2.0
	1.0	2.0
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	39.1	40.0
	39.1	40.0
Fund Source Total	40.1	42.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Food (Library for Universities)		
Food (Library for Universities)	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Aid to Organizations & Individuals		
Aid to Organizations and Individuals	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
Other Operating Expenditures	0.0	0.0
Insurance & Related Charges	5.6	5.5
Information Technology Services	109.7	121.0
Utilities	0.0	0.0
Non-Building or Land Rent	0.0	0.0
Building Rent Charges to State Agencies	86.5	85.7

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
COP Building Rent Charges to State Agencies	0.0	0.0
Rental of Land & Buildings	1.2	1.1
Interest Payments	0.0	0.0
Internal Acct, Budgeting and Financial Svcs.	0.0	0.0
Payments for Internal Services	0.0	0.0
Repair & Maintenance	5.1	11.0
Software Support and Maintenance	0.0	0.0
Operating Supplies	5.7	5.9
Resale Supplies	0.0	0.0
Sales of Assets	0.0	0.0
Conference, Education & Training	7.0	10.0
Advertising	0.0	0.0
Printing & Photography	1.2	1.1
Postage & Delivery	4.0	3.8
Miscellaneous Operating	57.0	38.3
Depreciation Expense	0.0	0.0
Expenditure Category Total	283.0	283.4
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	195.2	174.6
1998-A Financial Services Fund (Appropriated)	65.2	78.0
	260.4	252.6
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	22.6	30.8
	22.6	30.8
Fund Source Total	283.0	283.4

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
Vehicles - Capital Leases	0.0	0.0
Furniture - Capital Leases	0.0	0.0
EDP Equipment - Mainframe - Capital Leases	0.0	0.0
EDP Equipment - Midrange - Capital Leases	0.0	0.0
EDP Equipment - PCs/LAN - Capital Leases	0.0	0.0
Telecommunication Equipment - Capital Leases	0.0	0.0
Other Equipment - Capital Leases	0.0	0.0
Capital Equipment Purchases	0.0	0.0
Vehicles - Non-Capital	0.0	0.0
Furniture - Non-Capital	0.0	0.0
EDP Equipment - Mainframe - Non-Capital	0.0	0.0
Telecommunication Equipment - Non Capital	0.0	0.0
Other Equipment - Non-Capital	90.8	43.4
Purchased Or Licensed Software/Website	0.0	0.0
Internally Generated Software/Website	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Equipment		
Expenditure Category Total	90.8	43.4
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	17.2	0.0
1998-A Financial Services Fund (Appropriated)	36.0	43.4
	53.2	43.4
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	37.6	0.0
	37.6	0.0
Fund Source Total	90.8	43.4

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Capital Outlay		
Capital Outlay	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Debt Services		
Debt Service	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Cost Allocation		
Cost Allocation	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Transfers		
Transfers	2.6	4.1
Expenditure Category Total	2.6	4.1
Fund Source		
Non-Appropriated		
2126-N Banking Department Revolving (Non-Appropriated)	2.6	3.0
2500-N IGA and ISA Fund (Non-Appropriated)	0.0	1.1
	2.6	4.1
Fund Source Total	2.6	4.1

<u>Classification Listing</u>			
<u>Class Code</u>	<u>Title</u>	<u>Grade</u>	<u>Total FTE</u>

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

AUN01	ADMV ASST 3	17	0.5
AUN09	ADMV SVCS OFFCR 2	21	0.5
AUN02	BD ADMINISTRATIVE SECY	14	0.5
AUN06	BD ASST SUPERINTENDENT ADMN	25	0.5
AUN05	BD DEPUTY SUPT OF BANKS	E2	0.5
AUN07	BD DIV MGR	24	1.0
AUN07	BD DIV MGR	24	1.0
AUN07	BD DIV MGR	24	1.0
AUN07	BD DIV MGR	24	1.0
AUN02	BD EXEC STAFF ASSISTANT	20	0.5
AUN05	BD SUPERINTENDENT OF BANKS	E3	0.5
AUN04	CLERK TYPIST 2	09	0.1
AUN03	CLERK TYPIST 3	11	0.5
ACV31	CLERK TYPIST III	11	0.5
AUN07	CNSMR AFFAIRS & LICG MGR	23	1.0
AUN09	ELECTRNC SECURITY SYS SPCT	20	1.0
AUN08	Financial Institutions Exmg. Mngr.	25	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Entry	20	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Sr.	22	0.5
AUN08	FINL INSTNS EXMNR JOURNEY	21	1.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	1-1	Office of Supervision

AUN08	FINL INSTNS EXMNR JOURNEY	21	1.0
AUN08	FINL INSTNS EXMNR JOURNEY	21	1.0
AUN08	FINL INSTNS EXMNR SR	22	1.0
AUN08	FINL INSTNS EXMNR SR	22	1.0
AUN08	FINL INSTNS EXMNR SR	22	1.0
AUN08	FINL INSTNS EXMNR SR	22	1.0
AUN08	FINL INSTNS EXMNR SR	22	1.0
AUN04	FISC SVCS SPCT 2	16	0.5
AUN01	INFO TECH SPCT 3	C3	0.2
AUN01	INFO TECH SPCT 4	C4	0.5
AUN09	LGL SECRETARY 2	16	1.0

Employee Retirement Coverage

Retirement System	FTE	Personal Services	Fund#
State Retirement System	31.8	1,335.2	1000-A
State Retirement System	5.5	382.0	1998-A
State Retirement System	1.0	60.0	2126-N

Combined Regular & Elected Positions At/Above FICA Maximum of \$118,500

Total FTE	Personal Services	FTE's not eligible for Health, Dental & Life
0.0	0.0	0.0

Program Summary of Expenditures and Budget Request

Agency:	BDA	State Department of Financial Institutions
Program:	2	Office of Regulatory Affairs

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Program Summary				
2-2 Office of Regulatory Affairs	1,763.4	1,659.8	0.0	1,659.8
2-3 SLI Real Estate Appraisal	532.1	815.1	0.0	815.1
Program Summary Total:	2,295.5	2,474.9	0.0	2,474.9
Expenditure Categories				
0000 FTE Positions	31.3	31.3	0.0	31.3
6000 Personal Services	1,247.0	1,305.1	0.0	1,305.1
6100 Employee Related Expenses	523.3	515.9	0.0	515.9
6200 Professional and Outside Services	165.8	228.5	0.0	228.5
6500 Travel In-State	0.8	1.8	0.0	1.8
6600 Travel Out of State	3.9	13.2	0.0	13.2
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	297.0	330.9	0.0	330.9
8000 Equipment	56.5	78.0	0.0	78.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	1.2	1.5	0.0	1.5
Expenditure Categories Total:	2,295.5	2,474.9	0.0	2,474.9
Fund Source				
Appropriated Funds				
1000-A General Fund (Appropriated)	1,080.3	902.3	154.6	1,056.9
1998-A Financial Services Fund (Appropriated)	683.1	757.5	(154.6)	602.9
2270-A Board of Appraisal Fund (Appropriated)	532.1	815.1	0.0	815.1
Fund Source Total:	2,295.5	2,474.9	0.0	2,474.9

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	2	Office of Regulatory Affairs

		FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Fund: 1000-A General Fund (Appropriated)					
Program Expenditures					
COST CENTER/PROGRAM BUDGET UNIT					
2-2	Office of Regulatory Affairs	1,080.3	902.3	154.6	1,056.9
	Total	1,080.3	902.3	154.6	1,056.9
Appropriated Funding					
Expenditure Categories					
	FTE Positions	13.8	13.8	0.0	13.8
	Personal Services	630.1	533.1	23.2	556.3
	Employee Related Expenses	263.9	210.7	14.8	225.5
	Professional and Outside Services	3.5	0.4	0.0	0.4
	Travel In-State	0.1	0.0	0.0	0.0
	Travel Out of State	0.2	0.0	0.0	0.0
	Food (Library for Universities)	0.0	0.0	0.0	0.0
	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
	Other Operating Expenses	166.8	158.1	58.4	216.5
	Equipment	15.7	0.0	58.2	58.2
	Capital Outlay	0.0	0.0	0.0	0.0
	Debt Service	0.0	0.0	0.0	0.0
	Cost Allocation	0.0	0.0	0.0	0.0
	Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:		1,080.3	902.3	154.6	1,056.9
Fund 1000-A Total:		1,080.3	902.3	154.6	1,056.9
Program 2 Total:		1,080.3	902.3	154.6	1,056.9

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	2	Office of Regulatory Affairs

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Fund: 1998-A Financial Services Fund (Appropriated)				
Program Expenditures				
COST CENTER/PROGRAM BUDGET UNIT				
2-2 Office of Regulatory Affairs	683.1	757.5	(154.6)	602.9
Total	683.1	757.5	(154.6)	602.9

Appropriated Funding

Expenditure Categories

FTE Positions	8.5	8.5	0.0	8.5
Personal Services	305.7	344.5	(23.2)	321.3
Employee Related Expenses	133.9	139.5	(14.8)	124.7
Professional and Outside Services	120.6	69.5	0.0	69.5
Travel In-State	0.0	0.0	0.0	0.0
Travel Out of State	0.5	0.0	0.0	0.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	86.4	131.0	(58.4)	72.6
Equipment	36.0	73.0	(58.2)	14.8
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	0.0	0.0	0.0

Expenditure Categories Total:	683.1	757.5	(154.6)	602.9
Fund 1998-A Total:	683.1	757.5	(154.6)	602.9
Program 2 Total:	683.1	757.5	(154.6)	602.9

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	2	Office of Regulatory Affairs

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
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Fund:	2270-A	Board of Appraisal Fund (Appropriated)
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Program Expenditures

COST CENTER/PROGRAM BUDGET UNIT

2-3	SLI Real Estate Appraisal	532.1	815.1	0.0	815.1
	Total	532.1	815.1	0.0	815.1

Appropriated Funding

Expenditure Categories

FTE Positions	9.0	9.0	0.0	9.0
Personal Services	311.2	427.5	0.0	427.5
Employee Related Expenses	125.5	165.7	0.0	165.7
Professional and Outside Services	41.7	158.6	0.0	158.6
Travel In-State	0.7	1.8	0.0	1.8
Travel Out of State	3.2	13.2	0.0	13.2
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	43.8	41.8	0.0	41.8
Equipment	4.8	5.0	0.0	5.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	1.2	1.5	0.0	1.5

Expenditure Categories Total:	532.1	815.1	0.0	815.1
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Fund 2270-A Total:	532.1	815.1	0.0	815.1
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Program 2 Total:	532.1	815.1	0.0	815.1
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Program Budget Unit Summary of Expenditures and Budget Request for All Funds

Agency:	BDA	State Department of Financial Institutions
Program:	2-2	Office of Regulatory Affairs

Expenditure Categories	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
0000 FTE	22.3	22.3	0.0	22.3
6000 Personal Services	935.8	877.6	0.0	877.6
6100 Employee Related Expenses	397.8	350.2	0.0	350.2
6200 Professional and Outside Services	124.1	69.9	0.0	69.9
6500 Travel In-State	0.1	0.0	0.0	0.0
6600 Travel Out of State	0.7	0.0	0.0	0.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	253.2	289.1	0.0	289.1
8000 Equipment	51.7	73.0	0.0	73.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:	1,763.4	1,659.8	0.0	1,659.8
Fund Source				
Appropriated Funds				
1000-A General Fund (Appropriated)	1,080.3	902.3	154.6	1,056.9
1998-A Financial Services Fund (Appropriated)	683.1	757.5	(154.6)	602.9
	1,763.4	1,659.8	0.0	1,659.8
Fund Source Total:	1,763.4	1,659.8	0.0	1,659.8

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA State Department of Financial Institutions				
		FY 2016	FY 2017	FY 2018	
		Actual	Expd. Plan	Fund. Issue	
				FY 2018	
				Total	
Program:	2-2 Office of Regulatory Affairs				
Fund:	1000-A General Fund				
	Appropriated				
0000	FTE	13.8	13.8	0.0	13.8
6000	Personal Services	630.1	533.1	23.2	556.3
6100	Employee Related Expenses	263.9	210.7	14.8	225.5
6200	Professional and Outside Services	3.5	0.4	0.0	0.4
6500	Travel In-State	0.1	0.0	0.0	0.0
6600	Travel Out of State	0.2	0.0	0.0	0.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	166.8	158.1	58.4	216.5
8000	Equipment	15.7	0.0	58.2	58.2
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
	Appropriated Total:	1,080.3	902.3	154.6	1,056.9
	Fund Total:	1,080.3	902.3	154.6	1,056.9
	Program Total For Selected Funds:	1,080.3	902.3	154.6	1,056.9

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency: BDA State Department of Financial Institutions		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Program: 2-2 Office of Regulatory Affairs					
Fund: 1998-A Financial Services Fund					
Appropriated					
0000	FTE	8.5	8.5	0.0	8.5
6000	Personal Services	305.7	344.5	(23.2)	321.3
6100	Employee Related Expenses	133.9	139.5	(14.8)	124.7
6200	Professional and Outside Services	120.6	69.5	0.0	69.5
6500	Travel In-State	0.0	0.0	0.0	0.0
6600	Travel Out of State	0.5	0.0	0.0	0.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	86.4	131.0	(58.4)	72.6
8000	Equipment	36.0	73.0	(58.2)	14.8
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
Appropriated Total:		683.1	757.5	(154.6)	602.9
Fund Total:		683.1	757.5	(154.6)	602.9
Program Total For Selected Funds:		683.1	757.5	(154.6)	602.9

Program Expenditure Schedule

Agency:	BDA State Department of Financial Institutions
Program:	2-2 Office of Regulatory Affairs

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
FTE Positions		
FTE	22.3	22.3
Expenditure Category Total	22.3	22.3
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	13.8	13.8
1998-A Financial Services Fund (Appropriated)	8.5	8.5
Fund Source Total	22.3	22.3

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Personal Services		
Personal Services	935.8	877.6
Boards and Commissions	0.0	0.0
Expenditure Category Total	935.8	877.6
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	630.1	533.1
1998-A Financial Services Fund (Appropriated)	305.7	344.5
Fund Source Total	935.8	877.6

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Employee Related Expenses		
Employee Related Expenses	397.8	350.2
Expenditure Category Total	397.8	350.2
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	263.9	210.7
1998-A Financial Services Fund (Appropriated)	133.9	139.5
Fund Source Total	397.8	350.2

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Professional and Outside Services	0.0	0.0
External Prof/Outside Serv Budg And Appn	0.0	0.0
External Investment Services	0.0	0.0
Other External Financial Services	0.0	0.0
Attorney General Legal Services	55.2	54.5
External Legal Services	0.0	0.0
External Engineer/Architect Cost - Exp	0.0	0.0
External Engineer/Architect Cost- Cap	0.0	0.0
Other Design	0.0	0.0
Temporary Agency Services	68.5	15.0
Hospital Services	0.0	0.0

Program Expenditure Schedule

Agency:	BDA State Department of Financial Institutions
Program:	2-2 Office of Regulatory Affairs

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Other Medical Services	0.0	0.0
Institutional Care	0.0	0.0
Education And Training	0.0	0.0
Vendor Travel	0.0	0.0
Professional & Outside Services Excluded from Cost Alloca	0.0	0.0
Vendor Travel - Non Reportable	0.0	0.0
External Telecom Consulting Services	0.0	0.0
Non - Confidential Specialist Fees	0.0	0.0
Confidential Specialist Fees	0.0	0.0
Outside Actuarial Costs	0.0	0.0
Other Professional And Outside Services	0.4	0.4
Expenditure Category Total	124.1	69.9
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	3.5	0.4
1998-A Financial Services Fund (Appropriated)	120.6	69.5
Fund Source Total	124.1	69.9

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel In-State		
Travel In-State	0.1	0.0
Expenditure Category Total	0.1	0.0
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	0.1	0.0
Fund Source Total	0.1	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel Out-of-State		
Travel Out of State	0.7	0.0
Expenditure Category Total	0.7	0.0
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	0.2	0.0
1998-A Financial Services Fund (Appropriated)	0.5	0.0
Fund Source Total	0.7	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Food (Library for Universities)		
Food (Library for Universities)	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-2	Office of Regulatory Affairs

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Food (Library for Universities)		
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Aid to Organizations & Individuals		
Aid to Organizations and Individuals	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
Other Operating Expenditures	0.0	0.0
Insurance & Related Charges	6.1	6.2
Information Technology Services	109.8	142.8
Utilities	0.0	0.0
Non-Building or Land Rent	0.0	0.0
Building Rent Charges to State Agencies	95.6	97.7
COP Building Rent Charges to State Agencies	0.0	0.0
Rental of Land & Buildings	2.1	1.1
Interest Payments	0.0	0.0
Internal Acct, Budgeting and Financial Svcs.	0.0	0.0
Payments for Internal Services	0.0	0.0
Repair & Maintenance	5.6	15.7
Software Support and Maintenance	0.0	0.0
Operating Supplies	5.0	6.8
Resale Supplies	0.0	0.0
Sales of Assets	0.0	0.0
Conference, Education & Training	2.1	0.0
Advertising	0.0	0.0
Printing & Photography	1.8	1.3
Postage & Delivery	3.9	4.1
Miscellaneous Operating	21.2	13.4
Depreciation Expense	0.0	0.0
Expenditure Category Total	253.2	289.1

Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	166.8	158.1
1998-A Financial Services Fund (Appropriated)	86.4	131.0
	253.2	289.1
Fund Source Total	253.2	289.1

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
Vehicles - Capital Leases	0.0	0.0
Furniture - Capital Leases	0.0	0.0
EDP Equipment - Mainframe - Capital Leases	0.0	0.0
EDP Equipment - Midrange - Capital Leases	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-2	Office of Regulatory Affairs

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
EDP Equipment - PCs/LAN - Capital Leases	0.0	0.0
Telecommunication Equipment - Capital Leases	0.0	0.0
Other Equipment - Capital Leases	0.0	0.0
Capital Equipment Purchases	0.0	0.0
Vehicles - Non-Capital	0.0	0.0
Furniture - Non-Capital	0.0	0.0
EDP Equipment - Mainframe - Non-Capital	0.0	0.0
Telecommunication Equipment - Non Capital	0.0	0.0
Other Equipment - Non-Capital	51.7	73.0
Purchased Or Licensed Software/Website	0.0	0.0
Internally Generated Software/Website	0.0	0.0
Expenditure Category Total	51.7	73.0

Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	15.7	0.0
1998-A Financial Services Fund (Appropriated)	36.0	73.0
Fund Source Total	51.7	73.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Capital Outlay		
Capital Outlay	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Debt Services		
Debt Service	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Cost Allocation		
Cost Allocation	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Transfers		
Transfers	0.0	0.0
Expenditure Category Total	0.0	0.0

Classification Listing

Program Expenditure Schedule

Agency: BDA State Department of Financial Institutions

Program: 2-2 Office of Regulatory Affairs

Class Code	Title	Grade	Total FTE
AUN06	ADMV ASST 2	15	1.0
AUN01	ADMV ASST 3	17	0.5
AUN09	ADMV SVCS OFFCR 2	21	0.5
AUN02	BD ADMINISTRATIVE SECY	14	0.5
AUN06	BD ASST SUPERINTENDENT ADMN	25	0.5
AUN07	BD CONSUMER AFFAIRS/LICG MGR	23	1.0
AUN07	BD DIV MGR	24	1.0
AUN05	BD DPTY SUPT OF BANKS	E2	0.5
AUN02	BD EXEC STAFF ASSISTANT	20	0.5
AUN05	BD SUPERINTENDENT OF BANKS	E3	0.5
AUN03	CLERK TYPIST 3	11	0.5
ACV31	CLERK TYPIST III	11	0.5
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 2	15	1.0
AUN04	CUST SVC REP 3	16	1.0
AUN04	CUST SVC UNIT SPV	17	1.0
AUN04	CUST SVC UNIT SPV	17	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN08	Financial Institutions Exmr. Journey	21	1.0
AUN04	FISC SVCS SPCT 2	16	0.5
AUN01	INFO TECH SPCT 3	C3	0.8
AUN01	INFO TECH SPCT 4	C4	0.5

Employee Retirement Coverage

Retirement System	FTE	Personal Services	Fund#
State Retirement System	8.5	344.5	1998-A
State Retirement System	13.8	533.1	1000-A

Combined Regular & Elected Positions At/Above FICA Maximum of \$118,500

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All dollars are presented in thousands (not FTE).

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-2	Office of Regulatory Affairs

Total FTE	Personal Services	FTE's not eligible for Health, Dental & Life
0.0	0.0	0.0

Program Budget Unit Summary of Expenditures and Budget Request for All Funds

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

Expenditure Categories	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
0000 FTE	9.0	9.0	0.0	9.0
6000 Personal Services	311.2	427.5	0.0	427.5
6100 Employee Related Expenses	125.5	165.7	0.0	165.7
6200 Professional and Outside Services	41.7	158.6	0.0	158.6
6500 Travel In-State	0.7	1.8	0.0	1.8
6600 Travel Out of State	3.2	13.2	0.0	13.2
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	43.8	41.8	0.0	41.8
8000 Equipment	4.8	5.0	0.0	5.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	1.2	1.5	0.0	1.5
Expenditure Categories Total:	532.1	815.1	0.0	815.1
Fund Source				
Appropriated Funds				
2270-A Board of Appraisal Fund (Appropriated)	532.1	815.1	0.0	815.1
Fund Source Total:	532.1	815.1	0.0	815.1

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA State Department of Financial Institutions				
	FY 2016	FY 2017	FY 2018	FY 2018	
	Actual	Expd. Plan	Fund. Issue	Total	
Program:	2-3 SLI Real Estate Appraisal				
Fund:	2270-A Board of Appraisal Fund				
Appropriated					
0000	FTE	9.0	9.0	0.0	9.0
6000	Personal Services	311.2	427.5	0.0	427.5
6100	Employee Related Expenses	125.5	165.7	0.0	165.7
6200	Professional and Outside Services	41.7	158.6	0.0	158.6
6500	Travel In-State	0.7	1.8	0.0	1.8
6600	Travel Out of State	3.2	13.2	0.0	13.2
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	43.8	41.8	0.0	41.8
8000	Equipment	4.8	5.0	0.0	5.0
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	1.2	1.5	0.0	1.5
Appropriated Total:		532.1	815.1	0.0	815.1
Fund Total:		532.1	815.1	0.0	815.1
Program Total For Selected Funds:		532.1	815.1	0.0	815.1

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
FTE Positions		
FTE	9.0	9.0
Expenditure Category Total	9.0	9.0
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	9.0	9.0
Fund Source Total	9.0	9.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Personal Services		
Personal Services	311.2	427.5
Boards and Commissions	0.0	0.0
Expenditure Category Total	311.2	427.5
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	311.2	427.5
Fund Source Total	311.2	427.5

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Employee Related Expenses		
Employee Related Expenses	125.5	165.7
Expenditure Category Total	125.5	165.7
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	125.5	165.7
Fund Source Total	125.5	165.7

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Professional and Outside Services	0.0	0.0
External Prof/Outside Serv Budg And Appn	0.0	0.0
External Investment Services	0.0	0.0
Other External Financial Services	0.0	0.0
Attorney General Legal Services	39.8	90.9
External Legal Services	0.0	0.0
External Engineer/Architect Cost - Exp	0.0	0.0
External Engineer/Architect Cost- Cap	0.0	0.0
Other Design	0.0	0.0
Temporary Agency Services	0.0	2.1
Hospital Services	0.0	0.0
Other Medical Services	0.0	0.0
Institutional Care	0.0	0.0
Education And Training	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Vendor Travel	0.0	0.0
Professional & Outside Services Excluded from Cost Alloca	0.0	0.0
Vendor Travel - Non Reportable	0.0	0.0
External Telecom Consulting Services	0.0	0.0
Non - Confidential Specialist Fees	0.0	0.0
Confidential Specialist Fees	0.0	0.0
Outside Actuarial Costs	0.0	0.0
Other Professional And Outside Services	1.9	65.6
Expenditure Category Total	41.7	158.6
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	41.7	158.6
Fund Source Total	41.7	158.6

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel In-State		
Travel In-State	0.7	1.8
Expenditure Category Total	0.7	1.8
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	0.7	1.8
Fund Source Total	0.7	1.8

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel Out-of-State		
Travel Out of State	3.2	13.2
Expenditure Category Total	3.2	13.2
Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	3.2	13.2
Fund Source Total	3.2	13.2

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Food (Library for Universities)		
Food (Library for Universities)	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Aid to Organizations & Individuals		
Aid to Organizations and Individuals	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Aid to Organizations & Individuals		
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
Other Operating Expenditures	0.0	0.0
Insurance & Related Charges	1.0	1.0
Information Technology Services	14.9	15.4
Utilities	0.0	0.0
Non-Building or Land Rent	0.0	0.0
Building Rent Charges to State Agencies	16.3	15.0
COP Building Rent Charges to State Agencies	0.0	0.0
Rental of Land & Buildings	1.3	1.0
Interest Payments	0.0	0.0
Internal Acct, Budgeting and Financial Svcs.	0.0	0.0
Payments for Internal Services	0.0	0.0
Repair & Maintenance	5.1	3.0
Software Support and Maintenance	0.0	0.0
Operating Supplies	1.3	2.0
Resale Supplies	0.0	0.0
Sales of Assets	0.0	0.0
Conference, Education & Training	1.5	1.5
Advertising	0.0	0.0
Printing & Photography	0.1	0.1
Postage & Delivery	0.8	1.0
Miscellaneous Operating	1.5	1.8
Depreciation Expense	0.0	0.0
Expenditure Category Total	43.8	41.8

Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	43.8	41.8
Fund Source Total	43.8	41.8

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
Vehicles - Capital Leases	0.0	0.0
Furniture - Capital Leases	0.0	0.0
EDP Equipment - Mainframe - Capital Leases	0.0	0.0
EDP Equipment - Midrange - Capital Leases	0.0	0.0
EDP Equipment - PCs/LAN - Capital Leases	0.0	0.0
Telecommunication Equipment - Capital Leases	0.0	0.0
Other Equipment - Capital Leases	0.0	0.0
Capital Equipment Purchases	0.0	0.0
Vehicles - Non-Capital	0.0	0.0
Furniture - Non-Capital	0.0	0.0
EDP Equipment - Mainframe - Non-Capital	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
Telecommunication Equipment - Non Capital	0.0	0.0
Other Equipment - Non-Capital	4.8	5.0
Purchased Or Licensed Software/Website	0.0	0.0
Internally Generated Software/Website	0.0	0.0
Expenditure Category Total	4.8	5.0

Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	4.8	5.0
Fund Source Total	4.8	5.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Capital Outlay		
Capital Outlay	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Debt Services		
Debt Service	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Cost Allocation		
Cost Allocation	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Transfers		
Transfers	1.2	1.5
Expenditure Category Total	1.2	1.5

Fund Source		
Appropriated		
2270-A Board of Appraisal Fund (Appropriated)	1.2	1.5
Fund Source Total	1.2	1.5

Classification Listing			
Class Code	Title	Grade	Total FTE
AUN07	ACCTG SPCT	15	1.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	2-3	SLI Real Estate Appraisal

AUN06	ADMV ASST 2	15	1.0
AUN01	ADMV ASST 3	17	2.0
AUN02	ADMV SECRETARY 3	14	1.0
AUN02	DIV CHF	25	1.0
AUN02	REGULTRY/CMPLNC ADMR	21	2.0
AUN05	SPCL SVCS ADMR	24	1.0

Employee Retirement Coverage

Retirement System	FTE	Personal Services	Fund#
State Retirement System	9.0	427.5	2270-A

Program Summary of Expenditures and Budget Request

Agency:	BDA	State Department of Financial Institutions
Program:	3	Receiverships

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
Program Summary				
3-3 Receiverships	320.3	561.1	(308.0)	253.1
Program Summary Total:	320.3	561.1	(308.0)	253.1
Expenditure Categories				
0000 FTE Positions	0.5	0.5	0.0	0.5
6000 Personal Services	9.3	16.2	0.0	16.2
6100 Employee Related Expenses	3.2	6.4	0.0	6.4
6200 Professional and Outside Services	265.3	538.5	(308.0)	230.5
6500 Travel In-State	0.0	0.0	0.0	0.0
6600 Travel Out of State	0.0	0.0	0.0	0.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	20.7	0.0	0.0	0.0
8000 Equipment	21.8	0.0	0.0	0.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:	320.3	561.1	(308.0)	253.1
Fund Source				
Appropriated Funds				
1000-A General Fund (Appropriated)	12.5	22.6	0.0	22.6
	12.5	22.6	0.0	22.6
Non-Appropriated Funds				
3023-N Receivership Revolving Fund (Non-Appropriated)	307.8	538.5	(308.0)	230.5
	307.8	538.5	(308.0)	230.5
Fund Source Total:	320.3	561.1	(308.0)	253.1

Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	3	Receiverships

		FY 2016	FY 2017	FY 2018	FY 2018																																																																																																																		
		Actual	Expd. Plan	Fund. Issue	Total																																																																																																																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Fund:</td> <td style="width: 15%;">1000-A</td> <td colspan="4">General Fund (Appropriated)</td> </tr> </table>						Fund:	1000-A	General Fund (Appropriated)																																																																																																															
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Program Group Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA	State Department of Financial Institutions
Program:	3	Receiverships

	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
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Fund:	3023-N	Receivership Revolving Fund (Non-Appropriated)
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Program Expenditures

COST CENTER/PROGRAM BUDGET UNIT

3-3	Receiverships	307.8	538.5	(308.0)	230.5
	Total	307.8	538.5	(308.0)	230.5

Non-Appropriated Funding

Expenditure Categories

FTE Positions	0.0	0.0	0.0	0.0
Personal Services	0.0	0.0	0.0	0.0
Employee Related Expenses	0.0	0.0	0.0	0.0
Professional and Outside Services	265.3	538.5	(308.0)	230.5
Travel In-State	0.0	0.0	0.0	0.0
Travel Out of State	0.0	0.0	0.0	0.0
Food (Library for Universities)	0.0	0.0	0.0	0.0
Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
Other Operating Expenses	20.7	0.0	0.0	0.0
Equipment	21.8	0.0	0.0	0.0
Capital Outlay	0.0	0.0	0.0	0.0
Debt Service	0.0	0.0	0.0	0.0
Cost Allocation	0.0	0.0	0.0	0.0
Transfers	0.0	0.0	0.0	0.0

Expenditure Categories Total:	307.8	538.5	(308.0)	230.5
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Fund 3023-N Total:	307.8	538.5	(308.0)	230.5
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Program 3 Total:	307.8	538.5	(308.0)	230.5
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Program Budget Unit Summary of Expenditures and Budget Request for All Funds

Agency:	BDA	State Department of Financial Institutions
Program:	3-3	Receiverships

Expenditure Categories	FY 2016 Actual	FY 2017 Expd. Plan	FY 2018 Fund. Issue	FY 2018 Total
0000 FTE	0.5	0.5	0.0	0.5
6000 Personal Services	9.3	16.2	0.0	16.2
6100 Employee Related Expenses	3.2	6.4	0.0	6.4
6200 Professional and Outside Services	265.3	538.5	(308.0)	230.5
6500 Travel In-State	0.0	0.0	0.0	0.0
6600 Travel Out of State	0.0	0.0	0.0	0.0
6700 Food (Library for Universities)	0.0	0.0	0.0	0.0
6800 Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000 Other Operating Expenses	20.7	0.0	0.0	0.0
8000 Equipment	21.8	0.0	0.0	0.0
8100 Capital Outlay	0.0	0.0	0.0	0.0
8600 Debt Service	0.0	0.0	0.0	0.0
9000 Cost Allocation	0.0	0.0	0.0	0.0
9100 Transfers	0.0	0.0	0.0	0.0
Expenditure Categories Total:	320.3	561.1	(308.0)	253.1
Fund Source				
Appropriated Funds				
1000-A General Fund (Appropriated)	12.5	22.6	0.0	22.6
	12.5	22.6	0.0	22.6
Non-Appropriated Funds				
3023-N Receivership Revolving Fund (Non-Appropriated)	307.8	538.5	(308.0)	230.5
	307.8	538.5	(308.0)	230.5
Fund Source Total:	320.3	561.1	(308.0)	253.1

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency: BDA State Department of Financial Institutions					
		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Program: 3-3 Receiverships					
Fund: 1000-A General Fund					
Appropriated					
0000	FTE	0.5	0.5	0.0	0.5
6000	Personal Services	9.3	16.2	0.0	16.2
6100	Employee Related Expenses	3.2	6.4	0.0	6.4
6200	Professional and Outside Services	0.0	0.0	0.0	0.0
6500	Travel In-State	0.0	0.0	0.0	0.0
6600	Travel Out of State	0.0	0.0	0.0	0.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	0.0	0.0	0.0	0.0
8000	Equipment	0.0	0.0	0.0	0.0
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
Appropriated Total:		12.5	22.6	0.0	22.6
Fund Total:		12.5	22.6	0.0	22.6
Program Total For Selected Funds:		12.5	22.6	0.0	22.6

Program Budget Unit Summary of Expenditures and Budget Request for Selected Funds

Agency:	BDA State Department of Financial Institutions				
		FY 2016	FY 2017	FY 2018	FY 2018
		Actual	Expd. Plan	Fund. Issue	Total
Program:	3-3 Receiverships				
Fund:	3023-N Receivership Revolving Fund				
	Non-Appropriated				
0000	FTE	0.0	0.0	0.0	0.0
6000	Personal Services	0.0	0.0	0.0	0.0
6100	Employee Related Expenses	0.0	0.0	0.0	0.0
6200	Professional and Outside Services	265.3	538.5	(308.0)	230.5
6500	Travel In-State	0.0	0.0	0.0	0.0
6600	Travel Out of State	0.0	0.0	0.0	0.0
6700	Food (Library for Universities)	0.0	0.0	0.0	0.0
6800	Aid to Organizations and Individuals	0.0	0.0	0.0	0.0
7000	Other Operating Expenses	20.7	0.0	0.0	0.0
8000	Equipment	21.8	0.0	0.0	0.0
8100	Capital Outlay	0.0	0.0	0.0	0.0
8600	Debt Service	0.0	0.0	0.0	0.0
9000	Cost Allocation	0.0	0.0	0.0	0.0
9100	Transfers	0.0	0.0	0.0	0.0
	Non-Appropriated Total:	307.8	538.5	(308.0)	230.5
	Fund Total:	307.8	538.5	(308.0)	230.5
	Program Total For Selected Funds:	307.8	538.5	(308.0)	230.5

Program Expenditure Schedule

Agency:	BDA State Department of Financial Institutions
Program:	3-3 Receiverships

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
FTE Positions		
FTE	0.5	0.5
Expenditure Category Total	0.5	0.5
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	0.5	0.5
Fund Source Total	0.5	0.5

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Personal Services		
Personal Services	9.3	16.2
Boards and Commissions	0.0	0.0
Expenditure Category Total	9.3	16.2
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	9.3	16.2
Fund Source Total	9.3	16.2

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Employee Related Expenses		
Employee Related Expenses	3.2	6.4
Expenditure Category Total	3.2	6.4
Fund Source		
Appropriated		
1000-A General Fund (Appropriated)	3.2	6.4
Fund Source Total	3.2	6.4

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Professional and Outside Services	0.0	0.0
External Prof/Outside Serv Budg And Appn	0.0	0.0
External Investment Services	0.0	0.0
Other External Financial Services	79.7	50.0
Attorney General Legal Services	0.0	0.0
External Legal Services	106.3	30.5
External Engineer/Architect Cost - Exp	0.0	0.0
External Engineer/Architect Cost- Cap	0.0	0.0
Other Design	0.0	0.0
Temporary Agency Services	0.0	0.0
Hospital Services	0.0	0.0
Other Medical Services	0.0	0.0
Institutional Care	0.0	0.0
Education And Training	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	3-3	Receiverships

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Professional & Outside Services		
Vendor Travel	0.0	0.0
Professional & Outside Services Excluded from Cost Alloca	0.0	0.0
Vendor Travel - Non Reportable	0.0	0.0
External Telecom Consulting Services	0.0	0.0
Non - Confidential Specialist Fees	0.0	0.0
Confidential Specialist Fees	0.0	0.0
Outside Actuarial Costs	0.0	0.0
Other Professional And Outside Services	79.3	458.0
Expenditure Category Total	265.3	538.5

Fund Source		
Non-Appropriated		
3023-N Receivership Revolving Fund (Non-Appropriated)	265.3	538.5
Fund Source Total	265.3	538.5

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel In-State		
Travel In-State	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Travel Out-of-State		
Travel Out of State	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Food (Library for Universities)		
Food (Library for Universities)	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Aid to Organizations & Individuals		
Aid to Organizations and Individuals	0.0	0.0
Expenditure Category Total	0.0	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
Other Operating Expenditures	0.0	0.0
Insurance & Related Charges	0.0	0.0
Information Technology Services	8.8	0.0
Utilities	0.0	0.0

Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	3-3	Receiverships

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Other Operating Expenditures		
Non-Building or Land Rent	0.0	0.0
Building Rent Charges to State Agencies	0.0	0.0
COP Building Rent Charges to State Agencies	0.0	0.0
Rental of Land & Buildings	0.0	0.0
Interest Payments	0.0	0.0
Internal Acct, Budgeting and Financial Svcs.	0.0	0.0
Payments for Internal Services	0.0	0.0
Repair & Maintenance	2.6	0.0
Software Support and Maintenance	0.0	0.0
Operating Supplies	0.0	0.0
Resale Supplies	0.0	0.0
Sales of Assets	0.0	0.0
Conference, Education & Training	9.3	0.0
Advertising	0.0	0.0
Printing & Photography	0.0	0.0
Postage & Delivery	0.0	0.0
Miscellaneous Operating	0.0	0.0
Depreciation Expense	0.0	0.0
Expenditure Category Total	20.7	0.0
Fund Source		
Non-Appropriated		
3023-N Receivership Revolving Fund (Non-Appropriated)	20.7	0.0
Fund Source Total	20.7	0.0

Expenditure Category	FY 2016 Actual	FY 2017 Expd. Plan
Equipment		
Vehicles - Capital Leases	0.0	0.0
Furniture - Capital Leases	0.0	0.0
EDP Equipment - Mainframe - Capital Leases	0.0	0.0
EDP Equipment - Midrange - Capital Leases	0.0	0.0
EDP Equipment - PCs/LAN - Capital Leases	0.0	0.0
Telecommunication Equipment - Capital Leases	0.0	0.0
Other Equipment - Capital Leases	0.0	0.0
Capital Equipment Purchases	9.4	0.0
Vehicles - Non-Capital	0.0	0.0
Furniture - Non-Capital	0.0	0.0
EDP Equipment - Mainframe - Non-Capital	0.0	0.0
Telecommunication Equipment - Non Capital	0.0	0.0
Other Equipment - Non-Capital	12.4	0.0
Purchased Or Licensed Software/Website	0.0	0.0
Internally Generated Software/Website	0.0	0.0

Program Expenditure Schedule

Agency:	BDA State Department of Financial Institutions
Program:	3-3 Receiverships

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Equipment		
Expenditure Category Total	21.8	0.0
Fund Source		
Non-Appropriated		
3023-N Receivership Revolving Fund (Non-Appropriated)	21.8	0.0
Fund Source Total	21.8	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Capital Outlay		
Capital Outlay	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Debt Services		
Debt Service	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Cost Allocation		
Cost Allocation	0.0	0.0
Expenditure Category Total	0.0	0.0

<u>Expenditure Category</u>	<u>FY 2016 Actual</u>	<u>FY 2017 Expd. Plan</u>
Transfers		
Transfers	0.0	0.0
Expenditure Category Total	0.0	0.0

Classification Listing

<u>Class Code</u>	<u>Title</u>	<u>Grade</u>	<u>Total FTE</u>
AUN08	Financial Institutions Exmr. Entry	20	0.5

Employee Retirement Coverage

<u>Retirement System</u>	<u>FTE</u>	<u>Personal Services</u>	<u>Fund#</u>
State Retirement System	0.5	16.2	1000-A

Combined Regular & Elected Positions At/Above FICA Maximum of \$118,500

<u>Total FTE</u>	<u>Personal Services</u>	<u>FTE's not eligible for Health, Dental & Life</u>
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Program Expenditure Schedule

Agency:	BDA	State Department of Financial Institutions
Program:	3-3	Receiverships

0.0 0.0 0.0

Administrative Costs

Agency: BDA State Department of Financial Institutions

Administrative Costs Summary

Common Administrative Area	FY 2018
Other Central Administration	75.2
Business and Finance	251.6
Information Technology	174.1
Human Resources	36.7
Director's Office	105.5
Administrative Costs Total:	643.1

Administrative Cost / Total Expenditure Ratio

	Request	Admin %
FY 2018	6,726.4	9.6%

Administrative Costs Detail

Common Administrative Area Administrative Activity	Admin Costs %	Program Costs %	Discussion
Director's Office			
Legislative tracking/lobbying	100.0	0.0	
Legislative, Governor, ADOA reporting	100.0	0.0	
Legislative, Governor, ADOA boards & meetings	100.0	0.0	
Budget/Planning	100.0	0.0	
Rulemaking	100.0	0.0	
Human Resources			
Personnel Actions	100.0	0.0	
Payroll Admin.	100.0	0.0	
Benefits Admin.	100.0	0.0	
Information Technology			
IT Administration	100.0	0.0	
Telecommunications Admin.	100.0	0.0	
Business and Finance			
Procurement	100.0	0.0	
General Accounting	100.0	0.0	
Planning/Performance Measurement	100.0	0.0	
Legislative, OSPB, ADOA reporting	100.0	0.0	
Legislative, OSPB, ADOA meetings	100.0	0.0	
Other Central Administration			
File Room	100.0	0.0	
Mail Administration	100.0	0.0	

Department of Financial Institutions
 FY 2018 Budget Submission
 Budget Justification - FY 2017 Expenditure Plan - P&O Services
 (in thousands)

Comp Object	Description	Amount	Justification
APPROPRIATED FUNDS			
General Fund (#1000)			
6299	Other P&O Svcs:		
	CSBS - Accreditation	4.0	Conference of State Bank Supervisors - Mandatory annual fee
	NASCUS - Accreditation	2.0	National Assoc. of State Credit Union Supervisors - Mandatory annual fee
	TCH - Document Pick-up and Destruction	0.8	TCH Enterprises/Assured Security document destruction - ongoing cost
		6.8	
Financial Services Fund (#1998)			
6221	Attorney General Legal Services:		
	Attorney General's Office - ISA	85.5	Allocated cost of ISA for ongoing legal representation (Total cost: \$422.8K)
	General Attorney Counsel Charge	1.4	Amount per Appropriations Bill (\$1.9K) allocated among funds (excluding General Fund)
6241	Temporary Agency Services:		
	Administrative/Clerical Support	15.0	Temporary staff needed to assist Admin. Division process annual MLO license renewals
		101.9	
Real Estate Appraisal Fund (#2270)			
6221	Attorney General Legal Services:		
	Attorney General's Office - ISA	90.4	Allocated cost of ISA for ongoing legal representation (Total cost: \$422.8K)
	General Attorney Counsel Charge	0.5	Amount per Appropriations Bill (\$1.9K) allocated among funds (excluding General Fund)
6241	Temporary Agency Services:		
	Administrative/Clerical Support	2.1	Temporary staff needed to assist in preparing historical licensing files for scanning
6299	Other P&O Svcs:		
	Contract Investigators	40.0	FY15 Expenditure Plan amount - no actual expenditures budgeted for FY16
	DataBank - Document Imaging Svcs	25.6	Cost of scanning existing licensing files as part conversion to OnBase licensing system
		158.6	
	Total Appropriated Funds	267.3	
NON-APPROPRIATED FUNDS			
Banking Dept. Revolving Fund (#2126)			
6221	Attorney General Legal Services:		
	Attorney General's Office - ISA	247.0	Allocated cost of ISA for ongoing legal representation (Total cost: \$422.8K)
6219	Other External Financial Svcs:		
	Financial Examiners	380.0	Utilize outside contractors to supplement existing examiner staff
6291	Vendor Travel:		
	Contracted Financial Examiners	9.0	Exam related travel costs incurred by contracted examiners
6222	External Legal Services:		
	Court Reporter; Process Server; etc.	4.0	Misc. ongoing costs related to administrative actions (vendors include Driver & Nix and Hawkins Messenger)
		640.0	
Receivership Revolving Fund (#3023)			
6222	External Legal Services:		
	Receivership related legal services	30.5	Ongoing services provided by Guttilia & Murphy re: Landmarc Capital Receivership
6219	Other External Financial Svcs:		
	Accounting services	50.0	Ongoing services provided by Kelly Services staff re: Landmarc Capital Receivership
6299	Other P&O Services:		
	- OnBase Electronic Licensing System	458.0	Development costs paid to Guidesoft Inc. associated with the leasing of a new e-licensing system.
		538.5	
	Total Non-Appropriated Funds	1,178.5	
	TOTAL ALL FUNDS	1,445.8	

Note: The 2017 Revenue Budget Reconciliation Bill (HB 2708) allows the Department to spend up to \$850K from the Receivership Revolving Fund in Fiscal Years 2014, 2015, 2016, and 2017 (combined) for expenditures on an electronic licensing system.

Department of Financial Institutions
 FY 2018 Budget Submission
 Budget Justification - FY 2017 Expenditure Plan - Equipment Purchases
 (in thousands)

Comp Object	Description	Amount	Justification
APPROPRIATED FUNDS			
<u>Financial Services Fund (#1998)</u>			
8576	Software - Non-Capital Lease	116.4	OnBase e-licensing system - annual subscription fee paid to SHI International
		<u>116.4</u>	
<u>Board of Appraisal Fund (#2270)</u>			
8551	Computer Equipment - Non-Capital	5.0	Document scanning machine and equipment for Real Estate Appraisal Division
	Total Appropriated Funds	<u>121.4</u>	
NON-APPROPRIATED FUNDS			
	NONE		
	Total Non-Appropriated Funds	-	
	TOTAL ALL FUNDS	<u>121.4</u>	

Note: The 2017 Revenue Budget Reconciliation Bill (HB 2708) allows the Department to spend up to \$850K from the Receivership Revolving Fund in Fiscal Years 2014, 2015, 2016, and 2017 (combined) for expenditures on an electronic licensing system.

Arizona Department of Financial Institutions



Fiscal Year 2018

Department Funding Structure

Department of Financial Institutions
Funding Structure

I. General Fund

DFI neither has access to its general fund revenue (such as a 90/10 agency) nor any restraints on revenue collections (such as a 95/110 agency, in which fees must be set so that revenues collected equal between 95% and 110% of appropriations).

Fees are set by statute and have not been adjusted in more than two decades. However, due to a spike in growth (beginning in FY 2002) in the number of financial entities regulated by DFI, revenues swelled to over \$8.1M by FY 2007. Although the 2008/2009 financial crisis caused revenues to drop to \$4.3M by FY 2012, revenues turned upward beginning in FY 2013. Continuing improvement since then resulted in nearly \$3.5 million being added to the State's general fund last fiscal year.

Since reaching nearly \$4.1 million at the start of FY 2008 - before budget reductions began - DFI's general fund appropriation now sits at **\$3.0 million - down 27% from its peak**. The following chart compares revenue collections with appropriations and general fund expenditures over the past decade.

Arizona Department of Financial Institutions: Actual Revenue and Expenditures vs. Budget, Fiscal Years 2007-2016.

- Despite the slow economic recovery, DFI's revenue less expenditures added \$3.5 million to the State's general fund in FY 2016.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	10 Year Average
Revenue	8,149,262	6,096,763	5,435,509	4,637,690	4,412,390	4,302,145	4,769,218	5,333,285	5,866,580	6,401,068	5,540,391
Appropriation	3,733,900	3,883,300	3,304,900	2,970,300	2,894,800	2,814,300	2,958,800	3,019,100	3,020,200	3,008,000	3,160,760
Expenditures	3,665,280	3,882,742	3,304,393	2,970,197	2,794,887	2,745,082	2,948,793	3,011,159	3,004,628	2,904,295	3,123,146
Net to General Fund (Revenue less Expenditures)	4,483,982	2,214,021	2,131,116	1,667,494	1,617,502	1,557,063	1,820,425	2,322,126	2,861,952	3,496,773	2,417,245

Note: Revenue comes from examinations and licensing fees as well as annual assessments paid by banks and credit unions.

DFI has been a consistent net contributor to the General Fund. Over the last 10 years, DFI added an average of \$2.4 million per year to the State's general fund.

All of DFI's general fund revenue streams come exclusively from industry sources (i.e., licensing, examination, and annual assessments). Therefore, the state is essentially utilizing revenues from the regulated financial sector for non-DFI initiatives.

II. Other “Appropriated” Funds

Financial Services Fund: Under A.P.S. Title 6, Chapter 9, Article 4, any person acting as a loan originator required a license from DFI beginning July 1, 2010. This new law also provided a financial structure that allows the Loan Originator licensing program to be self-sustaining and minimize support from the General Fund. Under A.R.S. § 6-991.21, the Financial Services Fund was established, consisting of loan originator licensing fees collected by DFI. The monies in this fund – which are subject to annual legislative appropriation – shall be used “...for the supervision and regulation of loan originators.”

Note: The FY 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB) allow DFI to use the Financial Services Fund for general operating expenditures of the Department (See Decision Package 2018-4, which describes the continuing need for this BRB language).

Real Estate Appraisal Fund: The FY 2016 Agency Consolidation Budget Reconciliation Bill (Laws 2015, Chapter 19) merged the State Board of Appraisal into DFI effective July 3, 2015. To facilitate financial accounting and reporting on a fiscal year basis, a Memorandum of Understanding was entered into, which implemented an effective date of July 1, 2015 for the consolidation. Under the merged entity, a separate Real Estate Appraisal Division was established and the Real Estate Appraisal Fund (formerly the Board of Appraisal Fund) retained its 90/10 funding structure.

Conforming legislation is expected to be introduced during the next legislative session, which will include, among other things, the repeal of the Real Estate Appraisal Fund. This legislation (HB 2560: Conforming Changes; Real Estate Appraisal) failed to pass during the FY 2016 session.

III. Non-appropriated Funding

Department Revolving Fund: DFI has a Special Revolving Fund (“SRF”) for civil money penalties (CMP’s) collected and deposited. Monies can be expended by DFI “...for investigative proceedings or for the purposes of instituting and prosecuting civil actions pursuant to this title.” A.R.S. § 6-135(C). CMP’s are assessed by DFI as an enforcement tool to encourage compliance with State statutes. It’s important to point out that any amount over \$200K in this fund at the end of each fiscal must be transferred to DFI’s Receivership Revolving Fund pursuant to A.R.S. § 6-135(B).

Receivership Revolving Fund: This fund consists of: 1) monies awarded and received as fees and costs in receiverships in which the Superintendent was the receiver and 2) Monies received from DFI’s Department Revolving fund (see above). Under A.R.S. § 6-135.01(B), “monies in the fund may be used to pay any costs incurred by the Department arising out of the administration of a receivership in which the Superintendent is the receiver.”

Note: The FY 2014, 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB) gives the Department authority to spend up to a total of \$850,000 from the Receivership Revolving Fund for expenditures on an electronic licensing system. (See Decision Package 2018-5, which describes the continuing need for this BRB language).

IV. Proposed Fund Restructure

In 2012, the State Agency Fee Commission (Commission) reviewed the fees and funding structures of four State agencies, including DFI. The Commission's December 2012 report recommended that DFI - prior to realigning its fees - be moved to a self-funding structure; at which time its appropriation would be increased to recognize the actual expenditure needs of the agency. The Commission also found that "altering DFI's fee structure will enhance transparency of fees, eliminate conflicts of interest, and provide more efficient management of agency resources."

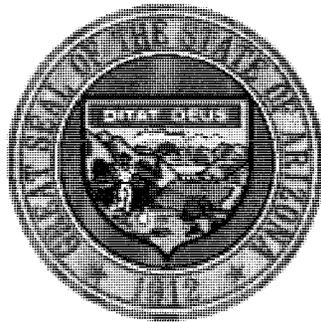
While the Governor's FY 2014, 2015, 2016, and 2017 Executive Budgets included an increase in DFI's appropriation, as part of a move to a self-funding structure, each year it failed to make it into the final budget bill. DFI remains supportive of the recommendation of the Commission and the self-funding structure that was proposed in the Governor's budgets, and will pursue making these changes for FY 2018.

V. FY18 Budget Request

DFI's FY 2018 budget request can be funded without the use of Arizona taxpayers' funds. The monies generated from banks, credit unions, and licensees' fees and assessments should be used to underwrite DFI's operations. In this way, DFI can adequately and meaningfully serve its regulated community and consumers.

Moving DFI to the self-funding structure that was proposed in the Governor's last four (4) Executive Budgets will not only provide DFI with the mission critical resources it needs – as described in the accompanying decision packages - but it will provide greater transparency and more efficient management of agency resources.

Arizona Department of Financial Institutions



Fiscal Year 2018

Decision Package Justification

Quick Reference / Table of Contents

<u>Decision Package Title/Description</u>	<u>Fund*</u>	<u>Reference Number</u>	<u>Page</u>
Institutions Division - Add 3 Examiners	GF	<u>Decision Package #2018-1</u>	3
Training Budget - Examiners	GF	<u>Decision Package #2018-2</u>	7
Travel Reimbursement Budget	GF	<u>Decision Package #2018-3</u>	9
Funding Source Correction	GF/FSF	<u>Decision Package #2018-4</u>	13
New Licensing System	RF	<u>Decision Package #2018-5</u>	15
Reduce Receivership Expenditures	RF	<u>Decision Package #2018-6</u>	16
Reduce ISA Fund Expenditures	ISA	<u>DP #2018-7 (see BUDDIES, Page #37)</u>	

* Fund Abbreviations:

GF - General Fund

FSF - Financial Services Fund

RF - Receivership Fund

ISA – ISA Fund

#2018-1: Bank, Credit Union and Trust Company Division - Add 3 Examiners

Proposal:

To fund three (3) Financial Institutions Examiner positions, to conduct safety and soundness, Information technology and compliance examinations of Banks, Credit Unions and Trust Companies. This is an ongoing appropriation request for funding only, with no increase in authorized FTE.

Background:

The Department of Financial Institutions' (DFI) division of Banks, Credit Unions and Trust Companies is responsible to ensure the safety and soundness of financial institutions (Banks, Credit Unions and Trust Companies), which provide financial depository and fiduciary services to Arizona businesses and consumers. Changes in the industry and regulations and the challenging economic conditions, have increased the level of complexity in institutions examinations.

Arizona State Chartered Financial Institutions

Since 2008, the total assets (i.e., size) of Arizona financial institutions have more than doubled, from \$21.7 billion to \$50.6 billion. The industry provides financial services and capital resources to Arizona citizens, communities and businesses. Healthy institutions are critical to the economic strength and business growth in the state.

DFI licensed financial institutions want their examinations to be led by our DFI examiners, as opposed to the federal examiners. DFI's goal is to ensure safety and soundness of financial institutions and to protect the citizens of Arizona that do business with Arizona banks, credit unions and trust companies. This goal can best be met through having an adequate staff of qualified and properly trained examiners to complete safety and soundness examinations.

Arizona Industry feedback

In 2011, Arizona banking and credit union leaders met with the Governor's staff to deliver their message about the importance of having a strong State regulator. These leaders expressed their desire to have and willingness to pay for an adequately staffed DFI, and stated the importance of local supervision and DFI services provided.

Historically, the DFI has not joined FDIC during compliance examinations at banks, but the industry leaders have requested that DFI examiners join the federal agencies during the compliance examinations. The Consumer Financial Protection Bureau (CFPB) examined an Arizona bank in August 2015 and DFI did not have adequate resources to

fully participate in the examination. DFI sent one examiner to work with the CFPB examiners, but without an adequate number of trained staff, DFI was unable to participate in all examiner discussions with the bank.

DFI Service and Support for Arizona Financial Institutions

Since 2010, DFI has developed more efficiency in the examiner workforce. Examiner teams are assigned across business lines, to leverage staff expertise, and some assignments are completed off-site, to foster training and limit time spent in the licensees' offices.

Although the DFI relies on federal regulators to assist with examinations, the joint examination process allows DFI to add value to state chartered institutions for the following reasons:

- DFI can provide the voice of reason to imposing regulatory best practices and advocate more practical risk mitigation practices, instead of the one size fits all federal approach.
- Arizona state chartered financial institutions are measured by the same standard of other banks and credit unions, but DFI helps federal regulators understand the local market and identify federal laws that do not apply to Arizona chartered companies.

Skillsets needed to examine specialty areas or high or emerging risk areas.

Ongoing training is required for examiners to provide effective supervision and conduct statutorily required safety and soundness examinations. In addition to the needed consumer compliance training, DFI examiners must also be trained to assess complex, high level or emerging risk issues; including cybersecurity (technology use and internet delivery), internal controls, interest rates (pricing), anti-money laundering, and complex business lending programs.

DFI has worked to rebuild staff expertise through training efforts, however, turnover continues to challenge the DFI because of inadequate salaries paid. During the past 12 months, 50 percent of the examiners with two to four years of experience left for higher paying jobs. The loss of institutional knowledge is compounded by the current staff size. The three additional positions will allow the Department to better handle any future turnover.

DFI Accreditation

DFI currently holds accreditation by the primary State Regulatory associations, the Conference of State Bank Supervisors, (CSBS) and the National Association of State

Credit Union Supervisors (NASCUS). To retain accreditation DFI must have capable and adequate resources to supervise institutions effectively. The additional examiners requested will help DFI to establish adequate staffing.

Impact of Not Funding

- The DFI will be unable to conduct compliance examinations at some banks, as requested by the local bankers.
 - Would allow federal government agencies to determine compliance ratings for Arizona banks without DFI involvement.
 - Federal agencies will not review for compliance with state statutory requirements at banks.
- Possible de-accreditation of the DFI by the Conference of State Banking Supervisors and the National Association of State Credit Union Supervisors;
 - DFI could become disqualified to lead joint examinations and would have to relinquish the role to federal regulators
 - Could increase regulatory burden on Arizona financial institutions

Alternatives Considered

Hire contract examiners to conduct examinations. Hiring contractors to complete safety and soundness examinations is complicated due to the complexity and specialty nature of institution examinations. Also the temporary nature of contract staff is not conducive to consistent supervision for banks and credit unions. There are few experienced resources available and those are in high demand by the higher paying federal regulators.

Conclusion

Funding for three (3) additional financial institutions examiners in the Bank/Credit Union/ Trust Division is the only solution to help support Arizona businesses, consumers and financial institutions to comply with state and federal mandates, and to help protect against fraud.

Decision Package / New Position Detail:

----- (\$000s) -----

<u>#</u>	<u>Position</u>	<u>Class / Grade</u>	<u>Salary</u>	<u>ERE</u>	<u>Training</u>	<u>Travel</u>	<u>Other*</u>
1	Fin'l Institutions Examiner, Senior (Bank, Credit Union and Trust Co. Exams)	AUN08342 / 22	50.0	20.5	3.0	3.0	7.0
<hr/>							
3	Total		150.0	61.5	9.0	9.0	21.0

Decision Package Grand Total: \$250.5

* Other Operating Expense includes \$2.0K per FTE for one-time Equipment costs.

#2018-2: Examiner Training Budget

Proposal:

Institute a General Fund appropriation for examiner training. This represents an ongoing appropriation beginning FY 2018.

Background:

Due to budget reductions beginning in FY 2002, DFI lost the funds to pay for training expenses for examiners of banks, credit unions, trust companies, and all non-depository licensees, including escrow and mortgage companies. DFI was forced to fund its examiner training expense using its Special Revolving Fund ("SRF", fund #BD2126). By utilizing the SRF to fund training expenses, DFI must rely on Civil Money Penalties, which is an unstable/unreliable revenue source. This complication is particularly difficult as training courses for bank examiners often require months of advance registration with the FDIC and FED.

Budget reductions in FY 2009 and FY 2010 and high employee attrition in more recent years, caused a reduction of examination staff and subsequent hiring of new and untrained examiners. Examining and supervising financial institutions is especially complex and the industry has been subjected to significant regulatory and economic changes in recent years. Extensive and ongoing training is required for both new examiners and experienced examiners to remain effective in the challenges the financial institutions are facing in the current economic and regulatory environment.

Performance Measures Impact:

Bank, Credit Unions & Trust Companies - Including funds for training in our general fund appropriation will enable DFI to utilize the monies paid directly to DFI from state chartered financial institutions for the purposes of having state examinations. The banking and credit union industry have provided input regarding the importance of a strong state regulator in Arizona.

The importance of an adequately trained examination staff is also evidenced in the industry standards that state regulators must meet to retain DFI accreditation. These standards require accredited Regulators to have a formal training program that provides ongoing training for all examination staff as well as a minimum of 2% of the Division's budget dedicated to training and higher percentages needed if the examination staff is newly-hired. In addition, accreditation standards require the DFI to have a tuition reimbursement policy. Although DFI has a formal training policy and a tuition reimbursement policy, funding has not been available for tuition reimbursement for many years.

Financial Enterprises - A training budget will also enable DFI's team of Enterprise examiners to attend various training opportunities that come up in a year. Collection Agency, Money Transmitter, Escrow, Mortgage Lending and Consumer Lending training is necessary for DFI examiners to stay ahead of emerging trends in each of these areas of supervision.

Alternatives Considered:

Without additional funding, DFI must continue to fund training from the SRF. However, civil money penalties is an unstable and unreliable funding source, which cannot be relied on with certainty to register for examiner courses.

Impact of Not Funding:

- ARS § 6- 125 requires banks and credit unions chartered by the DFI to pay annual examination assessment fees. It also requires licensed Enterprises to pay DFI for the cost of each examination – billed at an hourly rate. As the industry pays for the examinations, it is necessary for the Department to have a skilled examination staff that is fully trained and prepared to conduct examinations for both the state-chartered financial institutions and licensed Enterprises.
- The lack of training funds restricts the ability of examiners and managers to attend conferences, seminars, and training programs that are necessary to stay abreast of the industry challenges and regulatory changes.

Decision Package Details:

Institute a General Fund Training Budget (\$ thousands):

Conference, Education & Training	25.0
Out-of-State Travel	<u>25.0</u>
Total Training Costs	<u>50.0</u>

#2018-3: Travel Reimbursement Budget

Proposal:

Re-institute General Fund appropriation for employee travel reimbursement. This represents an ongoing appropriation beginning FY 2018.

Background:

Due to budget reductions in FY 2002 and FY 2003, DFI lost the funds to pay travel expenses for examinations of banks, credit unions, trust companies, and all non-depository licensees, including escrow and mortgage companies. DFI was forced to fund its employee travel expense reimbursements for both in-state and out-of-state travel using its Special Revolving Fund (“SRF”, fund #BD2126).

By statute, DFI can only charge its banks, credit unions, trust companies, and non-depository licensees for any “out-of-state” travel costs (A.R.S. § 6-125.C). As a result, DFI must have sufficient funds to reimburse state employees for all costs incurred on in-state examinations. By utilizing the SRF to fund travel expenses, DFI must rely on Civil Money Penalties, which is an unreliable revenue source.

Prior to FY 2002, DFI received an appropriation of \$50.0 In-state and \$18.0 Out-of-state (see 2001 GF appropriation). By FY 2007, travel reimbursements had grown significantly to \$137K, due to:

- increased number of licensees
- per mile increases for mileage reimbursement
- lodging and per diem increases
- additional examinations performed (due to growth in licensees)
- additional examiners and training requirements
- airfare increases

Budget/staff reductions starting in FY 2008 forced DFI to impose certain travel restrictions, causing expenditures to drop to \$28K by FY 2010. Since that time, travel restrictions have been lifted. The table below summarizes travel expenditures since 2010 (excluding travel related to the Real Estate Appraisal Division, which was established as a result of the merger of the Board of Appraisal into DFI effective 7/3/15).

(In thousands)

Fiscal Year	In-State	Out-of-State	Total
2010	17	11	28
2011	29	6	35
2012	44	11	55
2013	49	14	63
2014	52	29	81
2015	60	32	92
2016	50	41	91

The current economic recovery has increased the demands for financial services, and changes in the federal banking laws opened the state to an influx of out-of-state (state-chartered) banks, which have opened branches in Arizona. As of June 30, 2016, there are now 29 out-of-state (state-chartered) banks, with 230 branches, operating in Arizona. In addition, the number of state-chartered trust companies operating in Arizona has more than doubled (from 3 to 7) in the past 4 years. The increased number of trust companies are headquartered in other states (Colorado, Delaware, and South Dakota). To ensure safety and soundness in the banking industry and comply with the statutory examination requirements for trust companies, DFI is required to coordinate with regulators in other states to participate in completion of examinations. The increased number of out of state banks and trust company branches has increased the required examination travel.

Travel restrictions place constraints on DFI's ability to properly oversee its banks, credit unions, and other non-depository licensees. Counties outside Maricopa are neglected if there are limited or no funds to reimburse examiners for costs they incur.

Out-of-State Travel Costs

Funding for out-of-state travel would be used to pay for travel costs associated with the following:

- 1) Financial Institutions and Enterprises examiners, division managers and the Superintendent attending out-of-state conferences organized by such associations as the National Association of Consumer Credit Administrators (NACCA), the Conference of State Bank Supervisors (CSBS), the National Association of State Credit Union Supervisors (NASCUS), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank (FRB), the National Credit Union Association (NCUA), the Money Transmitter Regulators Association (MTRA), the North American Collection Agency Regulatory Association (NACARA), and similar associations for other license types.
- 2) IT Manager attending annual IT conference sponsored by CSBS and other similar conferences/seminars.
- 3) Licensing Manager and/or supervisors attending licensing/NMLS related conferences conducted by CSBS and/or NMLS (Nationwide Multi-State Licensing System).
- 4) Unreimbursed travel expenses related to out-of-state exams where the amount invoiced is uncollectible.
- 5) Travel expenses related to out-of-state exams that we expect will need to be performed in conjunction with the newly created Consumer Financial Protection Bureau (CFPB).

- 6) Enterprise Managers attending national meetings with MTRA, NACCA, and the Arizona Association of Residential Mortgage Regulators (AARMR).

The primary reason that travel expense should be provided for in DFI's general fund appropriation is that travel is central to DFI's legislated mandate to adequately supervise financial entities through our examination program. Even if DFI found all of its licensees to be completely compliant (and therefore, no civil penalties assessed) DFI is still bound by statute to perform examinations and reimburse its employees for their travel. The travel required is inherent to DFI's mission and similar to salaries paid to examiners. Inherent obligations that are known and estimable should be included in an appropriation.

Performance Measures Impact:

Including funds for travel reimbursement in our general fund appropriation will enable DFI to deploy resources based on risk assessment rather than on funding issues. **In other words, the decision to examine should be based upon the need to monitor the greatest risks to Arizona's citizens, businesses, and the economy, not on whether DFI has enough money to reimburse an examiner's meals and lodging – which was paid from personal funds.**

Alternatives Considered:

Without additional funding, DFI must continue to fund travel reimbursements from the SRF. However, as stated previously, civil money penalties is an unstable and unreliable funding source. The continued use of SRF monies threatens DFI's ability to plan and execute its supervision program and diminishes its legal standing on enforcement issues. Ultimately, the State could be forced to make this appropriation if a license holder sued Arizona and prevailed because of a perceived bias.

Impact of Not Funding:

- The lack of travel funds places significant constraints on our examination schedule and hampers our ability to properly oversee our banks, credit unions and non-depository regulated entities and could lead to more failures, and placing consumers at risk.
- If travel must be restricted, counties outside of Maricopa will be neglected, putting consumers in those areas at greater risk as problems continue to go undetected.
- The State may face liability exposure for not complying with the statutory examination and oversight requirements.
- Restricts the ability of examiners and managers to attend conferences, seminars, and training programs that would incur travel costs.

Decision Package Details:

Re-institute General Fund Travel Reimbursement Appropriation

	(\$ thousands)
In-State Travel:	\$ 60.0
<u>Out-of-State Travel:</u>	<u>\$ 40.0</u>
Total	<u>\$100.0</u>

#2018-4: Funding Source Correction

Proposal:

This request seeks to transfer funding from the Financial Services Fund to the General Fund, in order to rectify the two funding source issues describe below. This request is for an ongoing change in the appropriation levels for these two funds.

- The Department’s FY 2015 Financial Services Fund (“FSF”) appropriation was increased by \$310.4K to fund the hiring of 5 new employees. However, by statute only 2 of the new employees can be paid out of the Financial Services Fund. The correct funding source for the other 3 employees is the General Fund.
- The Department’s FY 2016 FSF appropriation was increased by an additional \$223.3K to fund the ongoing operating costs associated with a new electronic licensing system. However, the correct funding source for the majority of this ongoing cost is the General Fund.

Background:

The FY 2015 budget includes an increase of \$310,400 and 2 FTE positions from the Financial Services Fund to hire 5 new staff, 3 of which were already authorized but unfunded. The new staff consists of 2 Loan Originator/Mortgage Examiners, 1 other Examiner for the Financial Enterprises Division, a Customer Service Representative and an Administrative Assistant.

While the Financial Services Fund is the correct funding source for the 2 Loan Originator/Mortgage Examiners (and 2 new FTE positions), funding for the other 3 new employees must come from the General Fund. That is because the use of the Financial Services Fund is restricted by statute.

Under A.R.S. § 6-991.21, the Financial Services Fund was established, consisting of loan originator licensing fees collected by DFI. The monies in this fund – which are subject to annual legislative appropriation – shall be used “...for the supervision and regulation of loan originators.”

Likewise, the FY 2016 FSF budget was increased by \$223.3K to fund the ongoing operating costs associated with a new electronic licensing system. While the Department can justify allocating a portion of these costs to the FSF, the correct funding source for the majority of these costs is the General Fund.

To address this issue, language was included in the FY 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB), which allows DFI to use the Financial Services Fund for general operating expenditures of the Department.

Because BRB language is not a permanent solution to this issue, the Department is requesting an ongoing increase in its General Fund appropriation, with an offsetting decrease in the Financial Services Fund.

Alternatives Considered:

Since these are General Fund positions and expenditures, the only alternatives are as follows:

1) In 2012, the State Agency Fee Commission (Commission) reviewed the fees and funding structures of four State agencies, including DFI. The Commission's December 2012 report recommended that DFI - prior to realigning its fees - be moved to a self-funding structure; at which time its appropriation would be increased to recognize the actual expenditure needs of the agency. While the Governor's FY 2014, 2015, 2016, and 2017 Executive Budgets included an increase in DFI's appropriation as part of a move to a self-funding structure, it was not included in the final budget bills. DFI remains supportive of the recommendation of the Commission and the self-funding structure that was proposed in the Governor's budgets, and will pursue making these changes for FY 2018.

2) BRB language similar to that which existed for fiscal years 2015, 2016, and 2017 must be included in the FY 2018 budget bill, and continue to be included each year thereafter.

Impact of Not Funding:

If this funding error is not corrected, BRB language similar to that which existed for fiscal years 2015, 2016, and 2017 must continue to be included in the budget bill each year. Since this is not guaranteed to continue from year to year, DFI will be forced to reduce its staff size if this BRB language were to be eliminated.

Decision Package / New Position Detail:

<u>Position</u>	<u>Salary</u>	<u>ERE</u>	<u>Travel</u>	<u>Other</u>	<u>Total</u>
1) Fin'l Enterprises Examiner	50.0	20.5	3.0	5.0	78.5
2) Administrative Assistant	30.0	16.2	-0-	5.0	51.2
3) Customer Service Rep.	<u>23.2</u>	<u>14.8</u>	<u>-0-</u>	<u>5.0</u>	<u>43.0</u>
	<u>103.2</u>	<u>51.5</u>	<u>3.0</u>	<u>15.0</u>	<u>172.7</u>

Summary Totals:

Personnel Costs	\$172.7
E-Licensing System Costs	223.3 (Equipment: \$116.4; OOE: \$106.9)
Decision Package Grand Total:	<u>\$396.0</u>

#2018-5: New Licensing System

Proposal:

The FY 2014, 2015, 2016, and 2017 Revenue Budget Reconciliation Bills (BRB) gives DFI the authority to spend a total of \$850,000 from the Receivership Revolving Fund in fiscal years 2014 through 2017 for expenditures on an electronic licensing system. Given recent delays - caused by the vendor – there is a very high likelihood that the project will not be completed until early in FY 2018. A revised project plan/schedule will soon be made available by the vendor.

This decision package requests that DFI's spending authority, to fund this project from its Receivership Revolving Fund, be extended to FY 2018.

Expenditure Plan:

Through June 30, 2016, aggregate expenditures on the new system totaled \$192K. DFI's expenditure plan for FY 2017 includes an additional \$458K in development costs. Since the remaining \$200K in project costs are not expected to be paid until FY 2018, the FY 2018 expenditure plan related to this project must be reduced by \$258K.

Decision Package Details:

(\$ thousands)

Professional & Outside Services (258.0)

#2018-6: Reduce Receivership Expenditures

Proposal:

On June 24, 2009, the Receivership Court appointed the Superintendent as Receiver of Landmarc Capital & Investment Company (“Landmarc Capital”). Under A.R.S. § 6-135.01, a Receivership Revolving Fund (to be administered by the Department) is established. Monies in the fund are to be used to pay any costs incurred by the Department arising out of the administration of a receivership in which the Superintendent is the receiver.

In FY 2016, \$186K was disbursed from the Receivership Revolving Fund to pay for outside and professional services (e.g., accounting and legal services) related to the administration of the Landmarc Capital receivership. For FY 2017, \$81K of expenditures is projected. Since the Landmarc Capital receivership is in the wind-down phase, FY 2018 projected expenditures for outside and professional services must be reduced by \$50K, to \$31K.

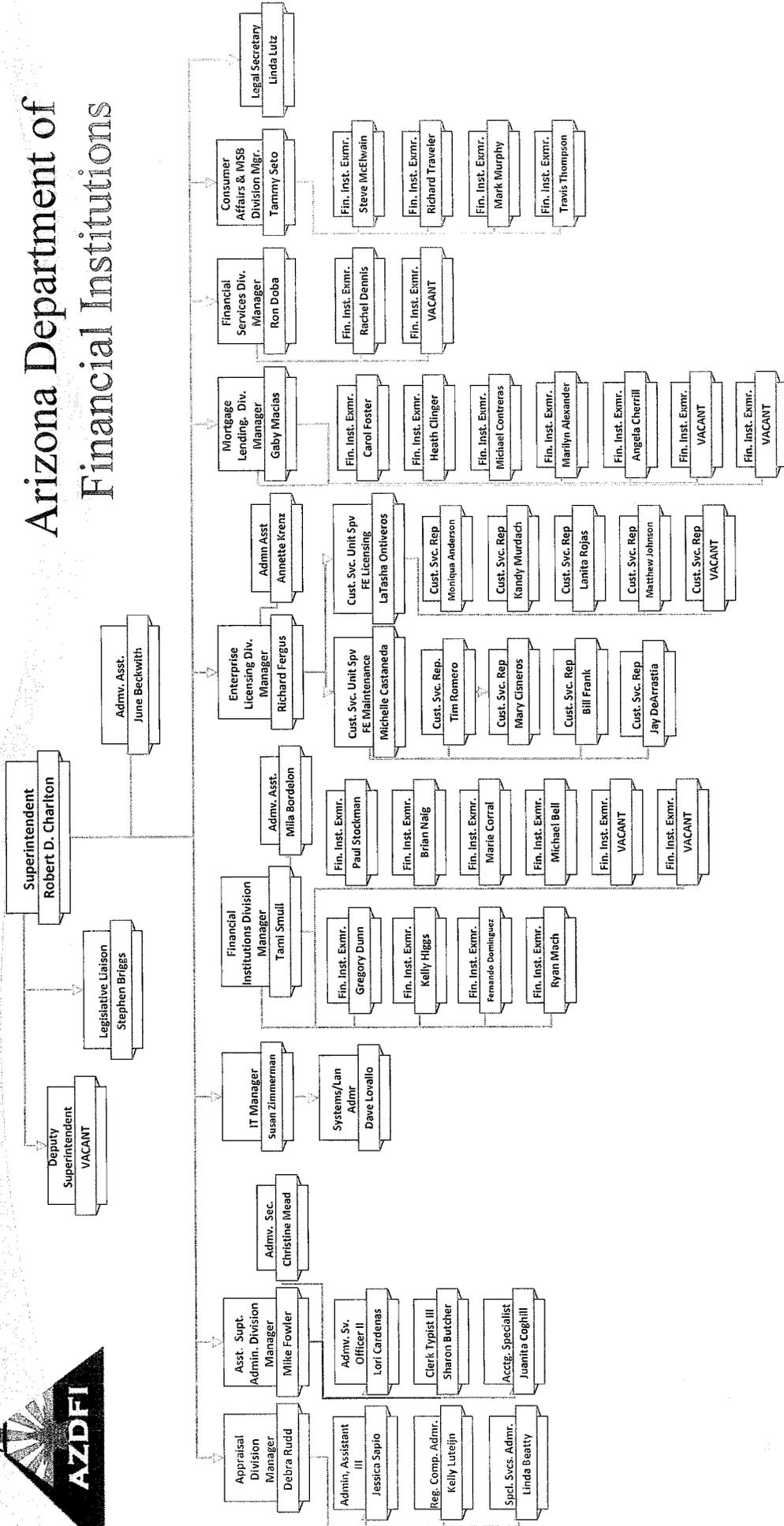
Decision Package Details:

(\$ thousands)

Professional & Outside Services (50.0)



Arizona Department of Financial Institutions



Department of Financial Institutions
 Receivership Revolving Fund
 Annual Report Ending June 30, 2016

Receipts

Deposits:

Landmarc Capital Receivership		\$ 150,000.00
Other Deposits		\$ 215.64
Transfer from Special Revolving Fund		<u>\$ 582,967.57</u>

		<u>\$ 733,183.21</u>
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Disbursements

Professional & Outside Services:

Attorney Fees	\$106,279.77	
Temporary Services	\$ 79,705.00	\$ 185,984.77

Other Operating:

Misc. Rent	\$ 6.96	\$ 6.96
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Electronic Licensing System*:

Professional & Outside Services	\$ 79,312.08	
Other External Data Processing	\$ 8,830.78	
Computer Equipment-Non Capital	\$ 642.79	
Software-Non-Capital Lease	\$ 11,774.38	
Other Equipment-Capital	\$ 9,381.01	
Training	\$ 9,301.89	
Repair and Maintenance	\$ 2,600.00	<u>\$ 121,842.93</u>

		<u>\$ 307,834.66</u>
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SUMMARY

Balance as of July 1, 2015		\$ 1,426,194.36
Current Receipts		\$ 733,183.21
Current Disbursements		<u>\$ (307,834.66)</u>
Ending Balance as of June 30, 2016		<u>\$ 1,851,542.91</u>

*The 2016 Budget Reconciliation Bill (SB 1471) allows the Agency to spend up to \$850K from the Receivership Revolving Fund in fiscal years 2014, 2015 & 2016 (combined) for an electronic licensing system.