

PERFORMANCE INDICATOR DOCUMENTATION

PROGRAM: OFFICE OF FINANCIAL INSTITUTIONS

OBJECTIVE I.1: Through 2022 , the **Depository** activity will proactively regulate state chartered depository institutions by conducting periodic examinations in accordance with OFI policy guidelines, assigning a rating of 1 to 5 in accordance with federal interagency policy guidelines (Satisfactory = 1 or 2), and rendering a decision on complaints within 60 days.

Primary persons who will benefit from or be significantly affected by this objective: Depository institutions, depositors, general public, stockholders, federal regulators, legislature

INDICATOR NAME: Number of examinations conducted - depository

INDICATOR LaPAS PI CODE: 22686

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *number of examinations conducted* measures all of the entities in which examinations were started over a period of time for a base figure for the related key ratio.
3. **Use:** This indicator is used to identify fluctuations in workload and manpower needs. This information is reported annually as general performance information.
4. **Clarity:** An *examination* is an on-site safety and soundness examination of a bank/thrift/credit union conducted by a team of OFI examiners either independently or jointly with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a legislative objective. The OFI employees responsible for the accuracy of the reported data are listed in #10 below.
6. **Data Source, Collection and Reporting:** The appropriate Deputy Chief Examiner (DCE) maintains a schedule of examinations to be conducted, which is developed in cooperation with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration. The *number of examinations conducted* is manually confirmed using the examination activity database report. This indicator is monitored continuously and reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of examinations conducted* includes all examinations of state-chartered banks, thrifts, and credit unions that commenced during the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** None

10. Responsible Person: BANKS/THRIFTS--Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

CREDIT UNIONS--John Fields, Deputy Chief Examiner, 225-925-4660, jfields@ofi.la.gov

INDICATOR NAME: Number of independent examination reports received – depository

INDICATOR LaPAS PI CODE: 22690

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *number of independent examination reports received* measures a base figure of the total examination reports presented to regulated depository institutions after the conclusion of the examination over a period of time
3. **Use:** This indicator is used to identify fluctuations in workload and manpower needs. This information is reported annually as general performance information.
4. **Clarity:** An examination report is the end product of an on-site safety and soundness examination of a bank/thrift/credit union conducted by a team of OFI examiners either independently or jointly with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration. In addition, the dates from the examiners' exit to the date that reports are submitted to the institution by mail or hand delivered over a period of time are the dates tracked for this indicator.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a policy objective and industry best practice. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** An internal log is maintained on a database to track all aspects of the report process, including the number of reports submitted to our depository institutions during a reporting period. A database report is utilized to report this data for a reporting period. This indicator is reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of independent examination reports received* includes all independent examination reports received, processed, and mailed or hand-delivered to depository institutions during the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Number of complaints for which a decision was rendered – depository

INDICATOR LaPAS PI CODE: 25383

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *number of complaints for which a decision was rendered* measures a base figure for the level of complaint activity and resolution over a period of time.
3. **Use:** This indicator provides management with information regarding trends or problems in the industry that may be indicative of needed legislative changes. This information is reported annually as general performance information.
4. **Clarity:** Only written complaints are considered official complaints filed. Complaints received on entities that this office does not regulate are forwarded to the appropriate responder and are not included in this total. The dates that the final decisions are communicated to the consumers over a period of time are the dates tracked for this indicator.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with our mission statement. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The receipt and resolution of complaints are monitored and tracked in a database. Complaints are recorded and updated continuously as they are received and processed. A depository complaint performance indicator report is queried by requesting complaints resolved during the quarter. This indicator is reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of complaints for which a decision was rendered* includes all written complaints for which a response was mailed during the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Total number of depository institutions - depository

INDICATOR LaPAS PI CODE: 23378

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *total number of depository institutions* measures the number of all Louisiana state-chartered banks, thrifts, and credit unions at the reporting period.
3. **Use:** This information is used for allocation of workload and manpower planning and is reported annually as general performance information.
4. **Clarity:** For purposes of this indicator, depository institutions include only Louisiana state-chartered banks, thrifts, and credit unions.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and provides general information on the overall number of the Louisiana state-chartered depository institutions. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** A list of state-chartered depository institutions is obtained from the FDIC and NCUA websites for banks, thrifts, and credit unions and loaded into a spreadsheet.
7. **Calculation Methodology:** A formula is created on the spreadsheet noted in #6 above to arrive at a total number of state-chartered banks, thrifts, and credit unions in Louisiana as of the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Total assets of depository institutions - depository

INDICATOR LaPAS PI CODE: 23379

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *total assets of depository institutions* measures the total assets of all Louisiana state-chartered banks, thrifts, and credit unions at the reporting period.
3. **Use:** This information is used for allocation of workload and manpower planning and is reported annually as general performance information.
4. **Clarity:** For purposes of this indicator, *total assets of depository institutions* are the sum of the total assets of all Louisiana state-chartered banks, thrifts, and credit unions.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and provides general information on the overall size of the Louisiana state-chartered depository institutions... The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The total assets figure for each Louisiana state-chartered bank, thrift, and credit union is obtained from the FDIC and NCUA websites and loaded into a spreadsheet.
7. **Calculation Methodology:** A formula is created on the spreadsheet noted in #6 above to arrive at a total for all assets of Louisiana state-chartered depository institutions as of the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** The total assets information is as of the previous quarter end because the regulatory reports are due later than the deadline for these performance indicators.
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Number of complaints received - depository

INDICATOR LaPAS PI CODE: 11617

1. **Type and Level:** Input, GPI
2. **Rationale:** Monitoring the *number of complaints received* from consumers pertaining to state-chartered banks, thrifts, and credit unions over a period of time measures the level of complaint activity.
3. **Use:** This indicator provides management with information regarding trends or problems in the industry to which management needs to respond or may be indicative of needed legislative changes. This information is reported annually as general performance information.
4. **Clarity:** Only written complaints are considered official complaints filed. In addition, complaints received on entities that this office does not regulate are forwarded to the appropriate responder and are not included in this total.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with our mission statement. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The receipt of complaints are monitored and tracked in a database. A depository complaint performance indicator report is queried by requesting number of complaints received during the quarter. This indicator is reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of complaints received* includes all written complaints received during the reporting period on entities that this office regulates.
8. **Scope:** Aggregated
9. **Caveats:** This indicator is dependent upon the customer's knowledge that OFI regulates the entity and his or her willingness to submit a written complaint.
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660
trobichaux@ofi.la.gov.

INDICATOR NAME: Number of examinations conducted within policy guidelines - depository

INDICATOR LaPAS PI CODE: 22687

1. **Type and Level:** Output, GPI
2. **Rationale:** Monitoring the *number of examinations conducted within policy guidelines* measures the division's effectiveness in meeting the statutory requirements and cooperative examination agreements with federal regulatory agencies.
3. **Use:** This indicator is used to identify fluctuations in workload and manpower needs. This information is reported annually as general performance information.
4. **Clarity:** An *examination* is an on-site safety and soundness examination of a bank/thrift/credit union conducted by a team of OFI examiners either independently or jointly with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a legislative objective. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The appropriate Deputy Chief Examiner (DCE) maintains a schedule of examinations to be conducted, which is developed in cooperation with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration. The schedule shows the earliest and the latest dates that the next examination may commence within the general parameters described in respective cooperative agreements with federal counterparts or any internal policies. The proposed dates of exams are checked on an ongoing basis to ensure compliance. A spreadsheet similar to the schedule is compiled for every fiscal year and notes deviations from the general parameters. Deviations outside of those allowed in the respective cooperative agreements or any internal policies are considered exceptions. This indicator is monitored continuously and reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of exams conducted within policy guidelines* includes all examinations of Louisiana state-chartered banks, thrifts, and credit unions that commenced in accordance with policy guidelines during the reporting period. Exams started on the Mondays before the earliest date or after the latest date, changes pre-approved by the Commissioner in order to comply with good examination practice, or changes made to coordinate joint exams with federal counterparts are noted on the spreadsheet as deviations from the general parameters, but are not counted as exceptions.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** BANKS/THRIFTS --Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

CREDIT UNIONS--John Fields, Deputy Chief Examiner, 225-925-4660, jfields@ofi.la.gov

INDICATOR NAME: Number of independent examination reports processed within 30 days - depository

INDICATOR LaPAS PI CODE: 22689

1. **Type and Level:** Output, GPI
2. **Rationale:** Monitoring the *number of independent exam reports processed within 30 days* identifies the total examination reports that were mailed or hand-delivered to depository institutions within 30 days from the examiners' exit dates over a period of time. The average turnaround time of 30 days is considered to be a best practice for CSBS and NASCUS accreditations, and a 30-day turnaround for all independent examination reports is in accordance with established office procedure.
3. **Use:** This indicator is used to identify fluctuations in workload and manpower needs. This information is reported annually as general performance information.
4. **Clarity:** An examination report is the end product of an on-site safety and soundness examination of a bank/thrift/credit union conducted by a team of OFI examiners either independently or jointly with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration. In addition, the dates of examiners' exit and the dates reports are mailed or hand-delivered to the institution over a period of time are the dates tracked for this indicator.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a policy objective and industry best practice. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** An internal log is maintained on a database to track all aspects of the report process, including the amount of time it takes to process each report. A database report is utilized to report this data for a reporting period. This indicator is reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of examination reports processed within 30 days* includes independent examination reports received, processed, and mailed or hand-delivered to depository institutions within 30 days after the dates the examiners' exited institutions during the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Number of complaints for which a decision was rendered within 60 days – depository

INDICATOR LaPAS PI CODE: 22688

1. **Type and Level:** Output, GPI
2. **Rationale:** Monitoring the *number of complaints for which a decision was rendered within 60 days* identifies the complaints over a period of time that are resolved in a timely manner.
3. **Use:** This indicator provides management with performance information used to evaluate OFI's timeliness and efficiency of resolving consumer complaints. This information is reported annually as general performance information.
4. **Clarity:** Only written complaints are considered official complaints filed. Complaints received on entities that OFI does not regulate are forwarded to the appropriate responder and are not included in this total. The dates that the final decisions are communicated to the consumers over a period of time are the dates tracked for this indicator.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with our mission statement. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The receipt and resolution of complaints are monitored and tracked in a database. Complaints are recorded and updated continuously as they are received and processed. A depository complaint performance indicator report is queried by requesting complaints resolved during the quarter. This indicator is reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of complaints for which a decision was rendered in 60 days* includes all written complaints that were resolved within 60 days during the reporting period. Complaints that are forwarded to the appropriate responder are not included in this calculation.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Total number of depository institutions with satisfactory exam ratings – depository

INDICATOR LaPAS PI CODE: 23381

1. **Type and Level:** Output, GPI
2. **Rationale:** Monitoring the *total number of depository institutions with satisfactory exam ratings* measures the number of Louisiana state-chartered banks, thrifts, and credit unions that are operating in a generally safe and sound manner as of the reporting period.
3. **Use:** This information is used for allocation of workload and manpower planning and is reported annually as general performance information.
4. **Clarity:** For purposes of this indicator, depository institutions with satisfactory exam ratings include Louisiana state-chartered banks, thrifts, and credit unions that were assigned a 1 or 2 composite rating at the last examination.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and provides general information on the overall condition of the Louisiana state-chartered depository institutions. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** A list of Louisiana state-chartered depository institutions is obtained from the FDIC and NCUA websites for banks, thrifts, and credit unions and loaded into a spreadsheet. In addition, the composite ratings assigned to each Louisiana state-chartered depository institution are obtained from an OFI database and loaded into the same spreadsheet. Bank/thrift ratings are verified from the FDIC's internal database to ensure their accuracy.
7. **Calculation Methodology:** A formula is created on the spreadsheet noted in #6 above to arrive at the total number of all Louisiana state-chartered banks, thrifts, and credit unions that were assigned a composite rating of 1 or 2 at the last examination.
8. **Scope:** Aggregated
9. **Caveats:** None
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Total assets of depository institutions with satisfactory exam ratings – depository

INDICATOR LaPAS PI CODE: 23380

1. **Type and Level:** Output, GPI
2. **Rationale:** Monitoring the *total assets of depository institutions with satisfactory exam ratings* measures the total assets of all Louisiana state-chartered banks, thrifts, and credit unions that are operating in a generally safe and sound manner as of the reporting period.
3. **Use:** This information is used for allocation of workload and manpower planning and is reported annually as general performance information.
4. **Clarity:** For purposes of this indicator, *total assets of depository institutions with satisfactory exam ratings* is the sum of the total assets of all Louisiana state-chartered banks, thrifts, and credit unions that received a 1 or 2 composite rating at their last examination.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and provides general information on the overall condition of the Louisiana state-chartered depository institutions. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The figure of total assets of Louisiana state-chartered banks, thrifts, and credit unions is obtained from FDIC and NCUA websites and loaded into a spreadsheet. In addition, the composite ratings assigned to each Louisiana state-chartered depository institution are obtained from an OFI database and loaded into the same spreadsheet. Bank/thrift ratings are verified from the FDIC's internal database to ensure their accuracy.
7. **Calculation Methodology:** A formula is created on the spreadsheet noted in #6 above to arrive at a total assets figure for all Louisiana state-chartered banks, thrifts, and credit unions that were assigned a composite rating of 1 or 2 at the last examination.
8. **Scope:** Aggregated
9. **Caveats:** The total assets information is as of the previous quarter end because the regulatory reports are due later than the deadline for these performance indicators.
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Percentage of examinations conducted within policy guidelines - depository

INDICATOR LaPAS PI CODE: 22683

1. **Type and Level:** Efficiency, Key
2. **Rationale:** Monitoring the *percentage of examinations conducted within policy guidelines* measures compliance with legislative mandates as well as fulfilling cooperative examination agreements with federal regulatory agencies.
3. **Use:** Management monitors this percentage to determine if manpower and/or performance levels are adequate and to ensure compliance with state statutes regarding the proper supervision of the depository entities and agreements with federal regulators regarding the divided examination program. This information is reported quarterly as a key performance indicator.
4. **Clarity:** An *examination* is an on-site safety and soundness examination of a bank/thrift/credit union conducted by a team of OFI examiners either independently or jointly with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a legislative objective. The OFI employees responsible for the accuracy of the reported data are listed in #10 below.
6. **Data Source, Collection and Reporting:** The appropriate Deputy Chief Examiner (DCE) maintains a schedule of examinations to be conducted, which is developed in cooperation with the Federal Deposit Insurance Corporation/Federal Reserve Bank/National Credit Union Administration. The schedule shows the earliest and the latest dates that the next examination may commence within the general parameters described in respective cooperative agreements with federal counterparts or any internal policies. The proposed dates of exams are checked on an ongoing basis to ensure compliance. A spreadsheet similar to the schedule is compiled for every fiscal year and notes deviations from the general parameters. Deviations outside of those allowed in the respective cooperative agreement or any internal policies are considered exceptions. The *number of examinations conducted* is manually confirmed using the examination activity database report. This indicator is monitored continuously and reported annually on a state fiscal year basis.
7. **Calculation Methodology:** The *number of examinations conducted within policy guidelines* divided by the *number of examinations conducted*. The examinations measured are only those started during the reporting period.
8. **Scope:** Aggregated
9. **Caveats:** This indicator is dependent upon a variety of factors: the number of experienced staff available to perform examinations at each district office which may be impacted by the degree of turnover at each district office, the accuracy and organization of files and documents to be examined, and the level of problem areas exhibited by each entity. This indicator may also be affected by external factors such as economic conditions or natural disasters that may require temporary reallocation of resources.

10. Responsible Person: BANKS/THRIFTS--Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

CREDIT UNIONS--John Fields, Deputy Chief Examiner, 225-925-4660, jfields@ofi.la.gov

INDICATOR NAME: Percentage of independent examination reports processed within 30 days - depository

INDICATOR LaPAS PI CODE: 25832

1. **Type and Level:** Efficiency, Key
2. **Rationale:** Monitoring the *percentage of independent examination reports processed within 30 days* measures a standard best practice for the timely communication of the results of examination to depository institutions. The average turnaround time of 30 days is considered a best practice for CSBS and NASCUS accreditations, and a 30-day turnaround for all independent examination reports is in accordance with established office procedure.
3. **Use:** Management monitors this percentage to determine if manpower and/or performance levels are adequate as well as to ensure compliance with OFI procedure and standards required for CSBS and NASCUS accreditations. This information is reported quarterly as a key performance indicator.
4. **Clarity:** Since we do not have total control of the processing of joint examination reports, this percentage measures the processing of independent reports only.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with a policy objective and industry best practice. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** An internal log is maintained on a database to track all aspects of the report process. A database report is utilized to report this data for the reporting period. This indicator is reported quarterly on a state fiscal year basis.
7. **Calculation Methodology:** The *number of independent examination reports processed within 30 days* is divided by the *number of independent examination reports received* for the quarter. Only reports processed in the field offices are included in this calculation.
8. **Scope:** Aggregated
9. **Caveats:** This indicator is dependent upon having an experienced staff that is able to prepare and finalize a quality examination report so that the final review process can be performed in a timely manner.
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov

INDICATOR NAME: Percentage of complaints for which a decision was rendered within 60 days - depository

INDICATOR LaPAS PI CODE: 23377

1. **Type and Level:** Efficiency, Key
2. **Rationale:** Monitoring the percentage of *complaints for which a decision was rendered within 60 days* measures compliance with procedural timeframes to resolve complaints in a timely manner.
3. **Use:** Management monitors this percentage to determine if manpower and/or performance levels are adequate. This information is reported quarterly as a key performance indicator.
4. **Clarity:** Only written complaints are considered official complaints filed. Complaints received on entities that this office does not regulate are forwarded to the appropriate responder and are not included in this total.
5. **Validity, Reliability and Accuracy:** This performance indicator is clear, easily understood, and consistent with OFI's mission statement. The OFI employee responsible for the accuracy of the reported data is listed in #10 below.
6. **Data Source, Collection and Reporting:** The receipt and resolution of complaints are monitored and tracked in a database. Complaints are recorded and updated continuously as they are received and processed. A depository complaint performance indicator report is queried by requesting complaints resolved during the quarter. This indicator is reported quarterly on a state fiscal year basis.
7. **Calculation Methodology:** The *number of complaints for which a decision was rendered within 60 days* is divided by the *number of complaints for which a decision was rendered* for the quarter.
8. **Scope:** Aggregated
9. **Caveats:** This indicator is dependent upon the customer's knowledge that OFI regulates the entity and his or her willingness to submit a written complaint.
10. **Responsible Person:** Timothy Robichaux, Deputy Chief Examiner, 225-925-4660, trobichaux@ofi.la.gov