

Department of Banking and Consumer Finance 901-A Woolfolk Building, Jackson, MS 39201

John S. Allison, Commissioner

AGENCY		ADDRESS		CHIEF EXECUTIVE OFFICER		
		Actual Expenses FY Ending June 30, 2009	Estimate Expenses FY Ending June 30, 2010	Requested for FY Ending June 30, 2011	Requested Increase (+) or Decrease (-) FY 2011 vs. FY 2010 (Col. 3 vs. Col. 2)	
				AMOUNT		PERCENT
I. A. PERSONAL SERVICES						
1. Salaries, Wages & Fringe Benefits (Base)		4,465,111	4,667,382	4,667,382		
a. Additional Compensation				284,831		
b. Proposed Vacancy Rate (Dollar Amount)						
c. Per Diem			2,000	2,000		
Total Salaries, Wages & Fringe Benefits		4,465,111	4,669,382	4,954,213	284,831	6.10%
2. Travel						
a. Travel & Subsistence (In-State)		775,284	948,000	948,000		
b. Travel & Subsistence (Out-of-State)		274,141	342,000	342,000		
c. Travel & Subsistence (Out-of-Country)						
Total Travel		1,049,425	1,290,000	1,290,000		
B. CONTRACTUAL SERVICES (Schedule B):						
a. Tuition, Rewards & Awards		77,312	114,000	114,000		
b. Communications, Transportation & Utilities		3,096	30,000	25,000	(5,000)	(16.66%)
c. Public Information		25	250	250		
d. Rents		94,004	109,800	109,800		
e. Repairs & Service		963	1,500	1,500		
f. Fees, Professional & Other Services		144,977	463,580	341,580	(122,000)	(26.31%)
g. Other Contractual Services		120,579	139,800	139,800		
h. Data Processing		362,275	747,858	346,070	(401,788)	(53.72%)
i. Other						
Total Contractual Services		803,231	1,606,788	1,078,000	(528,788)	(32.90%)
C. COMMODITIES (Schedule C):						
a. Maintenance & Construction Materials & Supplies						
b. Printing & Office Supplies & Materials		48,268	56,500	56,500		
c. Equipment, Repair Parts, Supplies & Accessories		69				
d. Professional & Scientific Supplies & Materials						
e. Other Supplies & Materials		6,683	9,000	9,000		
Total Commodities		55,020	65,500	65,500		
D. CAPITAL OUTLAY:						
1. Total Other Than Equipment (Schedule D-1)						
2. Equipment (Schedule D-2):						
b. Road Machinery, Farm & Other Working Equipment						
c. Office Machines, Furniture, Fixtures & Equipment		2,860		4,500	4,500	
d. IS Equipment (Data Processing & Telecommunications)		86,607	75,021	30,500	(44,521)	(59.34%)
e. Equipment - Lease Purchase						
f. Other Equipment						
Total Equipment (Schedule D-2)		89,467	75,021	35,000	(40,021)	(53.34%)
3. Vehicles (Schedule D-3)						
4. Wireless Comm. Devices (Schedule D-4)		300		1,500	1,500	
E. SUBSIDIES, LOANS & GRANTS (Schedule E):						
TOTAL EXPENDITURES		6,462,554	7,706,691	7,424,213	(282,478)	(3.66%)
II. BUDGET TO BE FUNDED AS FOLLOWS:						
Cash Balance-Unencumbered		857,516	136,668	179,977	43,309	31.68%
General Fund Appropriation (Enter General Fund Lapse Below)						
State Support Special Funds						
Federal Funds						
Other Special Funds (Specify)						
Bank Maintenance Fund - Fund 3511		3,337,007	4,850,000	4,850,000		
Consumer Finance Fund - Fund 3512		2,404,699	2,900,000	2,670,500	(229,500)	(7.91%)
Less: Estimated Cash Available Next Fiscal Period		(136,668)	(179,977)	(276,264)	96,287	53.49%
TOTAL FUNDS (equals Total Expenditures above)		6,462,554	7,706,691	7,424,213	(282,478)	(3.66%)
GENERAL FUND LAPSE						
III. PERSONNEL DATA						
Number of Positions Authorized in Appropriation Bill						
a.) Full Perm		59	59	59		
b.) Full T-L						
c.) Part Perm.						
d.) Part T-L						
Average Annual Vacancy Rate (Percentage)		2.97	1.13		(1.13)	
a.) Full Perm						
b.) Full T-L						
c.) Part Perm.						
d.) Part T-L						

Approved by: John S. Allison, Commissioner
 Official of Board or Commission

Budget Officer: Stacy S. Guynes / guynes@dbcf.state.ms.us

Phone Number: 601-359-1031

Submitted by: _____
 Name

Title: Commissioner

Date: August 17, 2009

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2009 Actual Amount	% Of Line Item	% Of Total Budget	FY 2010 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2011 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	2,684,455	60.12%		2,758,424	59.07%		2,956,210	59.67%	
10. Consumer Finance Fund - Fund 3512	1,780,656	39.87%		1,910,958	40.92%		1,998,003	40.32%	
11.									
12.									
Total Salaries	4,465,111		69.09%	4,669,382		60.58%	4,954,213		66.73%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	693,281	66.06%		875,000	67.82%		875,000	67.82%	
10. Consumer Finance Fund - Fund 3512	356,144	33.93%		415,000	32.17%		415,000	32.17%	
11.									
12.									
Total Travel	1,049,425		16.23%	1,290,000		16.73%	1,290,000		17.37%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	492,979	61.37%		1,102,000	68.58%		848,000	78.66%	
10. Consumer Finance Fund - Fund 3512	310,252	38.62%		504,788	31.41%		230,000	21.33%	
11.									
12.									
Total Contractual	803,231		12.42%	1,606,788		20.84%	1,078,000		14.52%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	29,126	52.93%		35,000	53.43%		45,500	69.46%	
10. Consumer Finance Fund - Fund 3512	25,894	47.06%		30,500	46.56%		20,000	30.53%	
11.									
12.									
Total Commodities	55,020		0.85%	65,500		0.84%	65,500		0.88%

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2009 Actual Amount	% Of Line Item	% Of Total Budget	FY 2010 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2011 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Other Than Equipment									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	55,631	62.18%		40,000	53.31%		35,000	100.00%	
10. Consumer Finance Fund - Fund 3512	33,836	37.81%		35,021	46.68%				
11.									
12.									
Total Equipment	89,467		1.38%	75,021		0.97%	35,000		0.47%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Vehicles									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	300	100.00%					1,500	100.00%	
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Wireless Comm. Devices	300		0.00%				1,500		0.02%

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2009 Actual Amount	% Of Line Item	% Of Total Budget	FY 2010 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2011 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Subsidies, Loans & Grants									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7.									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	3,955,772	61.21%		4,810,424	62.41%		4,761,210	64.13%	
10. Consumer Finance Fund - Fund 3512	2,506,782	38.78%		2,896,267	37.58%		2,663,003	35.86%	
11.									
12.									
TOTAL	6,462,554		100.00%	7,706,691		100.00%	7,424,213		100.00%

SPECIAL FUNDS DETAIL

Department of Banking and Consumer Finance
Name of Agency

S. STATE SUPPORT SPECIAL FUNDS		(1) Actual Revenues FY 2009	(2) Estimated Revenues FY 2010	(3) Requested Revenues FY 2011
Source (Fund Number)	Detailed Description of Source			
Budget Contingency Fund	BCF - Budget Contingency Fund			
Education Enhancement Fund	EEF - Education Enhancement Fund			
Health Care Expendable Fund	HCEF - Health Care Expendable Fund			
Tobacco Control Fund	TCF - Tobacco Control Fund			
ARRA - Education, Discretionary, FMAP	ARRA - Education, Discretionary, FMAP			
Section S TOTAL				

A. FEDERAL FUNDS*		Percentage Match Requirement		(1) Actual Revenues FY 2009	(2) Estimated Revenues FY 2010	(3) Requested Revenues FY 2011
Source (Fund Number)	Detailed Description of Source	FY 2010	FY 2011			
	Cash Balance-Unencumbered					
Section A TOTAL						

B. OTHER SPECIAL FUNDS (NON-FED'L)		(1) Actual Revenues FY 2009	(2) Estimated Revenues FY 2010	(3) Requested Revenues FY 2011
Source (Fund Number)	Detailed Description of Source			
	Cash Balance-Unencumbered	857,516	136,668	179,977
Bank Maintenance Fund - Fund 3511	Bank and Credit Union Assessments	3,337,007	4,850,000	4,850,000
Consumer Finance Fund - Fund 3512	Consumer Finance License & Exam Fee	2,404,699	2,900,000	2,670,500
Section B TOTAL		6,599,222	7,886,668	7,700,477

Section S + A + B TOTAL		6,599,222	7,886,668	7,700,477
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C. TREASURY FUND/BANK ACCOUNTS*			(1) Reconciled Balance as of 6/30/09	(2) Balance as of 6/30/10	(3) Balance as of 6/30/11
Name of Fund/Account	Fund/Account Number	Name of Bank (If Applicable)			
Bank Maintenance Fund	3511	Assessments Banks and Credit Unions	48,785	88,361	177,151
Consumer Finance Fund	3512	License Fees/Examinations Consumer	87,883	91,616	99,113

* Any non-federal funds that have restricted uses must be identified and narrative of restrictions attached.

**NARRATIVE OF SPECIAL FUNDS DETAIL
AND TREASURY FUND/BANK ACCOUNTS**

Department of Banking and Consumer Finance

Name of Agency

STATE SUPPORT SPECIAL FUNDS

OTHER SPECIAL FUNDS

Fund 3511 (Bank Maintenance) - The Banking Division is funded through the assessments of Banks, Savings & Loans, Trust Companies, Savings Banks, and Credit Unions which the Department regulates.

Fund 3512 (Consumer Finance) - The Consumer Finance Division is funded by license and examination fees of the consumer industries regulated by the Department.

TREASURY FUND/BANK

All monies collected by the Department of Banking and Consumer Finance are deposited in the State Treasury to the credit of the Department. Fund 3511, Bank Maintenance, is utilized for the Banking Division and Fund 3512, Consumer Finance, is utilized for the Consumer Finance Division.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. _____ of _____ 5 Programs

AGENCY

SUMMARY OF ALL PROGRAMS

PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				4,465,111	4,465,111
Travel				1,049,425	1,049,425
Contractual Services				803,231	803,231
Commodities				55,020	55,020
Other Than Equipment					
Equipment				89,467	89,467
Vehicles					
Wireless Comm. Devs.				300	300
Subsidies, Loans & Grants					
Total				6,462,554	6,462,554
No. of Positions (FTE)				59.00	59.00

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				4,669,382	4,669,382
Travel				1,290,000	1,290,000
Contractual Services				1,606,788	1,606,788
Commodities				65,500	65,500
Other Than Equipment					
Equipment				75,021	75,021
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				7,706,691	7,706,691
No. of Positions (FTE)				59.00	59.00

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				284,831	284,831
Travel					
Contractual Services				(528,788)	(528,788)
Commodities					
Other Than Equipment					
Equipment				(40,021)	(40,021)
Vehicles					
Wireless Comm. Devs.				1,500	1,500
Subsidies, Loans & Grants					
Total				(282,478)	(282,478)
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. _____ of 5 Programs

SUMMARY OF ALL PROGRAMS

PROGRAM

	FY 2011 Expansion/Reduction of Existing Activities				
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

	FY 2011 New Activities				
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

	FY 2011 Total Request				
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				4,954,213	4,954,213
Travel				1,290,000	1,290,000
Contractual Services				1,078,000	1,078,000
Commodities				65,500	65,500
Other Than Equipment					
Equipment				35,000	35,000
Vehicles					
Wireless Comm. Devs.				1,500	1,500
Subsidies, Loans & Grants					
Total				7,424,213	7,424,213
No. of Positions (FTE)				59.00	59.00

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

**SUMMARY OF PROGRAMS
FORM MBR-1-03sum**

Department of Banking and Consumer Finance _____
Agency Name

FUNDING REQUESTED FISCAL YEAR 2011

PROGRAM	GENERAL	ST.SUPP.SPECIAL	FEDERAL	OTHER SPECIAL	TOTAL
1. BANK - ADMINISTRATION				1,597,375	1,597,375
2. BANK - EXAMINATION				3,156,835	3,156,835
3. BANK BOARD HEARINGS				7,000	7,000
4. CONSUMER FIN - ADMINISTRATION				1,068,000	1,068,000
5. CONSUMER FINANCE - EXAMINATION				1,595,003	1,595,003
SUMMARY OF ALL PROGRAMS				7,424,213	7,424,213

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 1 of 5 Programs

BANK - ADMINISTRATION

PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				551,872	551,872
Travel				75,786	75,786
Contractual Services				433,971	433,971
Commodities				20,530	20,530
Other Than Equipment					
Equipment				6,737	6,737
Vehicles					
Wireless Comm. Devs.				300	300
Subsidies, Loans & Grants					
Total				1,089,196	1,089,196
No. of Positions (FTE)				7.00	7.00

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				702,193	702,193
Travel				95,000	95,000
Contractual Services				976,500	976,500
Commodities				23,000	23,000
Other Than Equipment					
Equipment				40,000	40,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,836,693	1,836,693
No. of Positions (FTE)				7.00	7.00

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				7,682	7,682
Travel					
Contractual Services				(254,000)	(254,000)
Commodities				10,500	10,500
Other Than Equipment					
Equipment				(5,000)	(5,000)
Vehicles					
Wireless Comm. Devs.				1,500	1,500
Subsidies, Loans & Grants					
Total				(239,318)	(239,318)
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 1 of 5 Programs

BANK - ADMINISTRATION

PROGRAM

FY 2011 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			709,875	709,875
Travel			95,000	95,000
Contractual Services			722,500	722,500
Commodities			33,500	33,500
Other Than Equipment				
Equipment			35,000	35,000
Vehicles				
Wireless Comm. Devs.			1,500	1,500
Subsidies, Loans & Grants				
Total			1,597,375	1,597,375
No. of Positions (FTE)			7.00	7.00

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 2 of 5 Programs

AGENCY

BANK - EXAMINATION

PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				2,132,583	2,132,583
Travel				617,496	617,496
Contractual Services				59,008	59,008
Commodities				8,596	8,596
Other Than Equipment					
Equipment				48,894	48,894
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,866,577	2,866,577
No. of Positions (FTE)				26.00	26.00

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				2,054,231	2,054,231
Travel				775,000	775,000
Contractual Services				125,500	125,500
Commodities				12,000	12,000
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,966,731	2,966,731
No. of Positions (FTE)				26.00	26.00

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				190,104	190,104
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				190,104	190,104
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 2 of 5 Programs

BANK - EXAMINATION

PROGRAM

FY 2011 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			2,244,335	2,244,335
Travel			775,000	775,000
Contractual Services			125,500	125,500
Commodities			12,000	12,000
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			3,156,835	3,156,835
No. of Positions (FTE)			26.00	26.00

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 3 of 5 Programs

BANK BOARD HEARINGS

PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				2,000	2,000
Travel				5,000	5,000
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				7,000	7,000
No. of Positions (FTE)					

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 3 of 5 Programs

BANK BOARD HEARINGS

PROGRAM

FY 2011 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			2,000	2,000
Travel			5,000	5,000
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			7,000	7,000
No. of Positions (FTE)				

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 4 of 5 Programs

CONSUMER FIN - ADMINISTRATION
PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				734,648	734,648
Travel				32,714	32,714
Contractual Services				285,943	285,943
Commodities				20,744	20,744
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,074,049	1,074,049
No. of Positions (FTE)				11.00	11.00

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				789,712	789,712
Travel				39,000	39,000
Contractual Services				474,388	474,388
Commodities				23,500	23,500
Other Than Equipment					
Equipment				35,021	35,021
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,361,621	1,361,621
No. of Positions (FTE)				11.00	11.00

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				26,688	26,688
Travel					
Contractual Services				(274,788)	(274,788)
Commodities				(10,500)	(10,500)
Other Than Equipment					
Equipment				(35,021)	(35,021)
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				(293,621)	(293,621)
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 4 of 5 Programs

**CONSUMER FIN - ADMINISTRATION
PROGRAM**

FY 2011 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			816,400	816,400
Travel			39,000	39,000
Contractual Services			199,600	199,600
Commodities			13,000	13,000
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			1,068,000	1,068,000
No. of Positions (FTE)			11.00	11.00

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 5 of 5 Programs

CONSUMER FINANCE - EXAMINATION
PROGRAM

	FY 2009 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				1,046,008	1,046,008
Travel				323,429	323,429
Contractual Services				24,309	24,309
Commodities				5,150	5,150
Other Than Equipment					
Equipment				33,836	33,836
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,432,732	1,432,732
No. of Positions (FTE)				15.00	15.00

	FY 2010 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				1,121,246	1,121,246
Travel				376,000	376,000
Contractual Services				30,400	30,400
Commodities				7,000	7,000
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,534,646	1,534,646
No. of Positions (FTE)				15.00	15.00

	FY 2011 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				60,357	60,357
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				60,357	60,357
No. of Positions (FTE)					

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 5 of 5 Programs

**CONSUMER FINANCE - EXAMINATION
PROGRAM**

FY 2011 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2011 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			1,181,603	1,181,603
Travel			376,000	376,000
Contractual Services			30,400	30,400
Commodities			7,000	7,000
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			1,595,003	1,595,003
No. of Positions (FTE)			15.00	15.00

Note: FY2011 Total Request = FY2010 Estimated + FY2011 Incr(Decr) for Continuation + FY2011 Expansion/Reduction of Existing Activities + FY2011 New Activities.

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
	FY 2010 Appropriation	Escalations By DFA	Non-Recurring Items	Salaries, Wages, Fringe	Commodities	Wireless Comm Devices	Total Funding Change	FY 2011 Total Request
EXPENDITURES:								
SALARIES	702,193			7,682			7,682	709,875
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	702,193			7,682			7,682	709,875
TRAVEL	95,000							95,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	95,000							95,000
CONTRACTUAL	976,500		(254,000)				(254,000)	722,500
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	976,500		(254,000)				(254,000)	722,500
COMMODITIES	23,000				10,500		10,500	33,500
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	23,000				10,500		10,500	33,500
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	40,000		(5,000)				(5,000)	35,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	40,000		(5,000)				(5,000)	35,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV						1,500	1,500	1,500
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER						1,500	1,500	1,500
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,836,693		(259,000)	7,682	10,500	1,500	(239,318)	1,597,375

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,836,693		(259,000)	7,682	10,500	1,500	(239,318)	1,597,375
TOTAL	1,836,693		(259,000)	7,682	10,500	1,500	(239,318)	1,597,375

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	7.00							7.00
TOTAL FTE	7.00							7.00

PRIORITY LEVEL:

				1	3	2		
	FY 2010 Appropriation	Escalations By DFA	Non-Recurring Items	Salaries, Wages, Fringe	Total Funding Change	FY 2011 Total Request		
EXPENDITURES:								
SALARIES	2,054,231			190,104	190,104	2,244,335		
GENERAL								
ST.SUP.SPECIAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
FEDERAL								
OTHER	2,054,231			190,104	190,104	2,244,335		
TRAVEL	775,000					775,000		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	775,000					775,000		
CONTRACTUAL	125,500					125,500		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	125,500					125,500		
COMMODITIES	12,000					12,000		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	12,000					12,000		
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	2,966,731			190,104	190,104	3,156,835		

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	2,966,731			190,104	190,104	3,156,835		
TOTAL	2,966,731			190,104	190,104	3,156,835		

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	26.00					26.00		
TOTAL FTE	26.00					26.00		

PRIORITY LEVEL:

				1				
EXPENDITURES:	FY 2010 Appropriation	Escalations By DFA	Non-Recurring Items	Total Funding Change	FY 2011 Total Request			
SALARIES	2,000				2,000			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,000				2,000			
TRAVEL	5,000				5,000			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
OTHER	5,000				5,000			
CONTRACTUAL								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
COMMODITIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	7,000				7,000			

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	7,000				7,000			
TOTAL	7,000				7,000			

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE								
TOTAL FTE								

PRIORITY LEVEL:

	FY 2010 Appropriation	Escalations By DFA	Non-Recurring Items	Salaries, Wages, Fringe	Commodities	Total Funding Change	FY 2011 Total Request
EXPENDITURES:							
SALARIES	789,712			26,688		26,688	816,400
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	789,712			26,688		26,688	816,400
TRAVEL	39,000						39,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	39,000						39,000
CONTRACTUAL	474,388		(274,788)			(274,788)	199,600
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	474,388		(274,788)			(274,788)	199,600

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
COMMODITIES	23,500				(10,500)	(10,500)	13,000	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	23,500				(10,500)	(10,500)	13,000	
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	35,021		(35,021)			(35,021)		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	35,021		(35,021)			(35,021)		
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,361,621		(309,809)	26,688	(10,500)	(293,621)	1,068,000	

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,361,621		(309,809)	26,688	(10,500)	(293,621)	1,068,000	
TOTAL	1,361,621		(309,809)	26,688	(10,500)	(293,621)	1,068,000	

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	11.00						11.00	
TOTAL FTE	11.00						11.00	

PRIORITY LEVEL:

				1	3		
EXPENDITURES:	FY 2010 Appropriation	Escalations By DFA	Non-Recurring Items	Salaries, Wages, Fringe	Total Funding Change	FY 2011 Total Request	
SALARIES	1,121,246			60,357	60,357	1,181,603	
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	1,121,246			60,357	60,357	1,181,603	
TRAVEL	376,000					376,000	
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	376,000					376,000	
CONTRACTUAL	30,400					30,400	
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	30,400					30,400	
COMMODITIES	7,000					7,000	
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	7,000					7,000	
CAPITAL-OTE							

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

5 - CONSUMER FINANCE - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,534,646			60,357	60,357	1,595,003		

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,534,646			60,357	60,357	1,595,003		
TOTAL	1,534,646			60,357	60,357	1,595,003		

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	15.00					15.00		
TOTAL FTE	15.00					15.00		

PRIORITY LEVEL:

				1				
--	--	--	--	---	--	--	--	--

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To administer laws regulating the Banking Industry, Credit Unions, Trust Companies, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To evaluate the value, credit worthiness of assets, and condition of regulated Financial Institutions through reports of examining staff.

III. Current program activities as supported by the funding in Columns 6-15 (FY 10 Estimated & FY 11 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(C) Non-Recurring Expenses:****Contractual:**

The total FY11 Contractual decrease is reflected in the agency Administrative Programs, 1 (Bank-Administration) and 4 (Consumer Fin-Administration), as follows:

Program 1 - \$254,000 decrease

Program 4 - \$274,788 decrease

The total FY11 Contractual decrease is due to:

- Information Technology --- decrease \$401,788
- Fingerprint Scan Fees --- decrease \$81,000
- Temporary Employment Fees --- decrease \$35,000
- Postage and other fees --- decrease \$11,000

75% of the FY11 Contractual decrease is related to Information Technology as the agency's new database, licensing, and examination systems are anticipated to be placed into production during FY10. Additionally, the agency reallocated a vacant examiner PIN into an Information Technology PIN and has hired a full-time permanent Systems Administrator, thus further reducing Information Technology contractual costs.

The decrease in Fingerprint Scan Fees is based on a triennial cycle of re-scanning fingerprints of current licensees. Temporary Employment Fees are not anticipated in FY11 as all agency administrative positions are filled, with current workloads appearing sufficient. The decrease in postage and other fees is due to license distribution procedures resulting from mandated participation in the National Mortgage Licensing System.

Equipment:

The FY11 Equipment decrease from the FY10 Equipment Appropriation is due to the triennial purchase cycle of agency computer equipment. The decreased FY11 Equipment request includes funding for agency computer network upgrades and miscellaneous agency equipment (fax machine and shredder).

(D) Salaries, Wages, Fringe:

Educational Benchmarks: \$7,682.00

(E) Commodities:

Program change only - offsetting decrease is reflected in Program 4 (Consumer Fin - Administration). Total FY11 Commodities request remains level with FY10 Appropriation.

(F) Wireless Comm Devices:

Increase reflects the anticipated cost to purchase replacement equipment during FY11.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine Banks, Trust Companies, Credit Unions, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To examine and ascertain the value, credit worthiness, and strength of Financial Institutions regulated.

III. Current program activities as supported by the funding in Columns 6-15 (FY 10 Estimated & FY 11 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Salaries, Wages, Fringe:

Reclassifications: \$100,596.39

Educational Benchmarks: \$89,507.81

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY NAME

PROGRAM NAME

I. Program Description:

Contested applications for branch banks and applications for new banks are heard with a subsequet ruling and decision.

II. Program Objective:

To fairly administer the laws on Board Hearings of applications for new banks and contested applications for branch banks.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

The responsibilities of the Consumer Fin - Administration program are to work with licensees and potential licensees to (1) ensure proper documentation on each license application under the various laws relating to consumer loans, motor vehicle, pawnbrokers, title pledge lenders, sale of checks, premium finance, consumer loan brokers, checks cashers, debt management service providers and mortgage companies and (2) issue licenses to qualified companies under the law. Supervision of the examiners and providing assistance to licensees are also duties performed under this program.

II. Program Objective:

To issue licenses to qualified companies under the various consumer laws and to work with the examiners in the event violations are noted.

III. Current program activities as supported by the funding in Columns 6-15 (FY 10 Estimated & FY 11 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(C) Non-Recurring Expenses:****Contractual:**

The total FY11 Contractual decrease is reflected in the agency Administrative Programs, 1 (Bank-Administration) and 4 (Consumer Fin-Administration), as follows:

Program 1 - \$254,000 decrease

Program 4 - \$274,788 decrease

The total FY11 Contractual decrease is due to:

- Information Technology --- decrease \$401,788
- Fingerprint Scan Fees --- decrease \$81,000
- Temporary Employment Fees --- decrease \$35,000
- Postage and other fees --- decrease \$11,000

75% of the FY11 Contractual decrease is related to Information Technology as the agency's new database, licensing, and examination systems are anticipated to be placed into production during FY10. Additionally, the agency reallocated a vacant examiner PIN into an Information Technology PIN and has hired a full-time permanent Systems Administrator, thus further reducing Information Technology contractual costs.

The decrease in Fingerprint Scan Fees is based on a triennial cycle of re-scanning fingerprints of current licensees. Temporary Employment Fees are not anticipated in FY11 as all agency administrative positions are filled, with current workloads appearing sufficient. The decrease in postage and other fees is due to license distribution procedures resulting from mandated participation in the National Mortgage Licensing System.

Equipment:

The FY11 Equipment decrease from the FY10 Equipment Appropriation is due to the triennial purchase cycle of agency computer equipment. The decreased FY11 Equipment request includes funding for agency computer network upgrades and miscellaneous agency equipment (fax machine and shredder).

(D) Salaries, Wages, Fringe:

Reclassifications: \$10,628.33

Educational Benchmarks: \$16,059.40

(E) Commodities:

Program change only - offsetting increase is reflected in Program 1 (Bank - Administration). Total FY11 Commodities request remains level with FY10 Appropriation.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

5 - CONSUMER FINANCE - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine licensees under the various consumer laws:

- Small loan, motor vehicle, premium finance, title pledge, check casher, sale of checks, consumer loan broker, mortgage, pawnbroker, and debt management service providers.

II. Program Objective:

To perform examinations that will ensure the consumers' accounts are being handled in accordance with the provisions of the laws.

III. Current program activities as supported by the funding in Columns 6-15 (FY 10 Estimated & FY 11 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Salaries, Wages, Fringe:

Reclassifications: \$54,946.35

Educational Benchmarks: \$5,410.41

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	103.00	104.00	104.00
2 Assets (billions) of Financial Institutions supervised	42.06	43.43	46.69

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	103.00	104.00	104.00
2 Assets (billions) of Financial Institutions supervised	42.06	43.43	46.69

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Provide chartering opportunity	103.00	104.00	104.00
2 Continuous annual examination	103.00	104.00	104.00
3 Provide consumers convenient banking access	103.00	104.00	104.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Number of Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies to be examined on-site	58.00	62.00	53.00
2 Assets (billions) of Financial Institutions to be examined and/or monitored off-site	42.06	43.43	46.69

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	58.00	62.00	53.00
2 Assets (billions) of Financial Institutions to be examined	42.06	43.43	46.69

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Examine each Financial Institution for the banking public to ensure safe and sound institutions	58.00	62.00	53.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

3 - BANK BOARD HEARINGS
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	2.00	2.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	2.00	2.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	2.00	2.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Small Loan licensees	558.00	585.00	567.00
2 Motor Vehicle licensees	178.00	230.00	180.00
3 Premium Finance licensees	62.00	62.00	63.00
4 Sale of Checks licensees	47.00	70.00	50.00
5 Pawnbroker licensees	223.00	230.00	233.00
6 Title Pledge licensees	339.00	315.00	354.00
7 Check Casher licensees	1,005.00	1,100.00	1,015.00
8 Consumer Loan Broker licensees	58.00	75.00	59.00
9 Mortgage Company - Brokers/Lenders	433.00	715.00	443.00
10 Mortgage Company - Brokers/Lenders (Small Loan)	0.00	200.00	202.00
11 Mortgage Company - Loan Originators	2,169.00	4,200.00	2,369.00
12 Mortgage Company - Loan Originators (Small Loan)	0.00	400.00	420.00
13 Mortgage Company - Branches	197.00	450.00	202.00
14 Mortgage Company - Notification Statements (former Wholly Owned Subsidiary)	31.00	38.00	31.00
15 Debt Management Service licensees	48.00	65.00	49.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Small Loan renewal license fee (initial \$750)	475.00	475.00	475.00
2 Motor Vehicle renewal license fee (initial \$750)	475.00	475.00	475.00
3 Premium Finance renewal license fee (initial \$750)	475.00	475.00	475.00
4 Sale of Checks renewal license fee (initial \$750)	400.00	400.00	400.00
5 Pawnbroker renewal license fee (initial \$500)	350.00	350.00	350.00
6 Title Pledge renewal license fee (initial \$750)	475.00	475.00	475.00
7 Check Casher renewal license fee (initial \$750)	475.00	475.00	475.00
8 Consumer Loan Broker renewal license fee (initial \$300)	300.00	300.00	300.00
9 Mortgage Company renewal license fee (initial \$750)	475.00	475.00	475.00
10 Mortgage Company/Loan Originator renewal certificate fee (initial \$100)	50.00	50.00	50.00
11 Mortgage Company Branch renewal license fee (initial \$100)	25.00	25.00	25.00
12 Mortgage Company Notification Statement renewal certificate fee (initial \$100)	100.00	100.00	100.00
13 Debt Management Service renewal license fee (initial \$750)	475.00	475.00	475.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

4 - CONSUMER FIN - ADMINISTRATION
 PROGRAM NAME

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2009</u>	<u>FY 2010</u>	<u>FY 2011</u>
	<u>ACTUAL</u>	<u>ESTIMATED</u>	<u>PROJECTED</u>
1 To license qualified companies with an efficient turnaound	5,348.00	8,735.00	6,237.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

5 - CONSUMER FINANCE - EXAMINATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Examine Small Loan Licensees	267.00	300.00	267.00
2 Examine Motor Vehicle Licensees	86.00	100.00	86.00
3 Examine Premium Finance Licensees	28.00	12.00	28.00
4 Examine Title Pledge Licensees	168.00	155.00	168.00
5 Examine Check Casher Licensees	497.00	550.00	497.00
6 Examine Sale of Checks Licensees	28.00	20.00	28.00
7 Examine Consumer Loan Broker Licensees	35.00	50.00	35.00
8 Examine Mortgage Companies	73.00	120.00	73.00
9 Examine Pawnbroker Licensees	69.00	165.00	69.00
10 Examine Debt Management Service Providers	34.00	20.00	34.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 Small Loan Examination Fee	400.00	600.00	600.00
2 Motor Vehicle Examination Fee	400.00	600.00	600.00
3 Premium Finance Examination Fee	400.00	600.00	600.00
4 Title Pledge Examination Fee	400.00	600.00	600.00
5 Check Casher Examination Fee	400.00	600.00	600.00
6 Sale of Checks Examination Fee	400.00	600.00	600.00
7 Consumer Loan Broker Examination Fee	200.00	200.00	200.00
8 Mortgage Company Examination Fee	600.00	600.00	600.00
9 Debt Management Service Providers Examination Fee	400.00	600.00	600.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2009</u> <u>ACTUAL</u>	<u>FY 2010</u> <u>ESTIMATED</u>	<u>FY 2011</u> <u>PROJECTED</u>
1 To examine licensees in accordance with the provisions of the laws under which each company is licensed	1,285.00	1,492.00	1,285.00

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance

	Fiscal Year 2010 Funding			FY 2010 PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (1) BANK - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,836,693		1,836,693	
TOTAL	1,836,693		1,836,693	
Narrative Explanation:				
Program Name: (2) BANK - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	2,966,731		2,966,731	
TOTAL	2,966,731		2,966,731	
Narrative Explanation:				
Program Name: (3) BANK BOARD HEARINGS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	7,000		7,000	
TOTAL	7,000		7,000	
Narrative Explanation:				
Program Name: (4) CONSUMER FIN - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,361,621		1,361,621	
TOTAL	1,361,621		1,361,621	
Narrative Explanation:				

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance _____

	Fiscal Year 2010 Funding			FY 2010 PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (5) CONSUMER FINANCE - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,534,646		1,534,646	
TOTAL	1,534,646		1,534,646	
Narrative Explanation:				
SUMMARY OF ALL PROGRAMS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	7,706,691		7,706,691	
TOTAL	7,706,691		7,706,691	

State Board of Banking Review MEMBERS

Department of Banking and Consumer Finance
Agency

A. Explain Rate and manner in which board members are reimbursed:

Per diem - \$40.00; actual travel expenses.

B. Estimated number of meetings FY2010

Four (4)

C. Names of Members	City, Town, Residence	Appointed By	Date of Appointment	Length of Term
1. <u>Steven C. Davenport *</u>	<u>Madison</u>	<u>Barbour</u>	<u>04-17-03</u>	<u>5 yrs-Exp. 3/2008</u>
2. <u>James H. Clayton *</u>	<u>Indianola</u>	<u>Barbour</u>	<u>12-20-04</u>	<u>5 yrs-Exp. 3/2009</u>
3. <u>Thomas E. Brown</u>	<u>Bay Springs</u>	<u>Barbour</u>	<u>04-04-05</u>	<u>5 yrs-Exp. 3/2010</u>
4. <u>Karen O. Green</u>	<u>Grenada</u>	<u>Barbour</u>	<u>02-16-06</u>	<u>5 yrs-Exp. 3/2011</u>
5. <u>5th Board Position - Vacant</u>	<u>2nd Supreme Crt Dist</u>			<u>vacant</u>
6. _____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____
8. <u>* Statute allows continuation</u>	_____	_____	_____	_____
9. <u>of appointment until member</u>	_____	_____	_____	_____
10. <u>is reappointed or replaced.</u>	_____	_____	_____	_____

Identify Statutory Authority (Code Section or Executive Order Number)*

81-3-12 Mississippi Code of 1972, Annotated

*If Executive Order, please attach copy.

**SCHEDULE B
CONTRACTUAL SERVICES**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
A. TUITION, REWARDS & AWARDS (61010-61099)			
61010 Tuition-in-depth professional development courses	10,835	24,000	24,000
61020 Employee Training-seminars, conferences, conventions	66,477	90,000	90,000
TOTAL (A)	77,312	114,000	114,000
B. TRANSPORTATION & UTILITIES (61100-61299)			
61110 postage, box rent, etc.	180	25,000	20,000
61190 Transp of Goods Not for Resale	2,916	5,000	5,000
61210 Electricity			
61220 Gas			
61230 Water & Sewage			
TOTAL (B)	3,096	30,000	25,000
C. PUBLIC INFORMATION ((61300-61399)			
61310 Advertising & Public Information	25	250	250
61340 Signs & Billboards			
61350 Exhibits & Displays			
TOTAL (C)	25	250	250
D. RENTS (61400-61499)			
61410 Rent of Records Storage Space	858	1,500	1,500
61420 Building & Floor Space			
61430 Land			
61440 Office Equipment	6,570	9,000	9,000
61460 Other Equipment			
61470 Bureau of Buildings	86,576	99,300	99,300
61480 Exhibits, Displays & Conference Rooms			
TOTAL (D)	94,004	109,800	109,800
E. REPAIRS & SERVICES (61500-61599)			
61500 Grounds, Walks, Fences & Lots			
61520 Buildings			
61530 Machinery & Field Equipment			
61540 Passenger Vehicles			
61550 Office Equipment & Furniture	963	1,500	1,500
61580 Shop Equipment			
61590 Miscellaneous Items of Equipment			
TOTAL (E)	963	1,500	1,500
F. FEES, PROFESSIONAL & OTHER SERVICES (61600-61699)			
61615 SAAS Fees - DFA	3,439	8,500	6,500
61616 MMRS Fees	9,769	16,000	14,000
61620 Department of Audit		3,500	3,500
6163X Legal (61630-61636) (61631-AG's Office)	2,542	12,200	10,200
61650 State Personnel Board	8,260	8,960	8,960
61660 Court Costs & Court Reporters	25	2,600	2,600
61661 Recording and Notary Fees		100	100
61670 Laboratory & Testing Fees	30,159	239,370	158,370
61680 Temporary Employment Fees		35,000	
61690 Other Fees & Services	90,783	137,350	137,350
TOTAL (F)	144,977	463,580	341,580

**SCHEDULE B
CONTRACTUAL SERVICES CONTINUED**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
G. OTHER CONTRACTUAL SERVICES (61700-61899)			
61700 Liability Insurance Pool Contribution		3,000	3,000
61710 Insurance & Fidelity Bonds	1,073	1,200	1,200
61715 Insurance Computer Equipment	564	600	600
61721 Subscriptions-Trade & Tech Services			
61730 Laundry, Dry Cleaning & Towel Service			
61801 Contractual Soc Security Match			
61802 Contractual Medicare Match			
61760 Membership Fees	118,942	135,000	135,000
TOTAL (G)	120,579	139,800	139,800
H. INFORMATION TECHNOLOGY (61900-61990)			
61902 IS Prof Fees - Outside Vendor	2,809	72,500	8,000
61905 IS Prof Fees - ITS	296,490	433,288	240,000
61912 Installation IS & TeleComm Hardware - ITS	220	1,000	1,000
61913 Install IS & Telecom Hardware - Other Vendor		30,000	1,000
6191X IS Training/Education (61914-61915)	2,350	20,000	
61917 Service Charges Paid to State Computer Center	15,945	30,000	20,000
61918 Data Entry			
61919 Investigative Service - Internet BS			
61920 Internet or Appl Service Provider			
61921 Software Acquisition / License Renewal	8,325	85,000	17,000
61922 Basic Telephone - Outside Vendor			
61923 Basic Telephone - ITS	19,387	20,770	20,770
61925 Long Distance Charges ITS	3,841	5,000	5,000
61927 Private Data Line Monthly Charges - ITS			
61928 Public Network Access Chgs - Outside Vendor			
61929 Public Network Access - ITS			
61939 Cellular Usage Time - Outside Vendor	4,202	12,600	12,600
61961 Repair, Maintenance & Service of IS Equipment	4,252	4,500	4,500
61962 Maintenance/Repair Comm Systems - ITS	2,805	3,200	1,200
61963 Maintenance/Repair Comm System - Outside			
61980 Software Maintenance - Outside Vendor	1,649	30,000	15,000
61998 Prior Year Expenses Contractual			
TOTAL (H)	362,275	747,858	346,070
I. OTHER (61991-61999)			
6199X Prior Year Expense (61997-61998)			
61999 Contractual Services - No PO Required			
TOTAL (I)			
GRAND TOTAL <i>(Enter on Line I-B of Form MBR-1)</i>	803,231	1,606,788	1,078,000
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	803,231	1,606,788	1,078,000
TOTAL FUNDS	803,231	1,606,788	1,078,000

**SCHEDULE C
COMMODITIES**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
A. MAINTENANCE & CONSTR. MATERIALS & SUPPLIES (62010-62099)			
62040 Lumber Parts			
62050 Steel & Other Metals			
62060 Paints			
Total (A)			
B. PRINTING & OFFICE SUPPLIES & MATERIALS (62100-62199)			
62110 Printing & Binding	5,112	15,000	15,000
62120 Duplication & Reproduction Supplies	10,626	12,500	12,500
62130 Office Supplies & Materials	6,965	12,000	12,000
62140 Paper Supplies	1,963	3,800	3,800
62150 Maps, Manuals, Library Books	5,369	6,500	6,500
62160 Office Equipment (not capital outlay)	18,233	6,700	6,700
Total (B)	48,268	56,500	56,500
C. EQUIPMENT REPAIR PARTS, SUPPLIES & ACCES. (62200-62299)			
62210 Fuels - Gasoline			
62250 Expendable Repair & Replace Office			
62251 Repair Vehicle			
62270 Radio & TV Supply & Repair			
62271 Communication System Repair Parts			
62290 Other Equipment Repair Parts	69		
Total (C)	69		
D. PROFESSIONAL & SCI. SUPPLIES AND MATERIALS (62300-62399)			
62330 Photographic Supplies			
62340 Drugs & Chemicals - Medical & Lab Use			
62390 Other Professional Scientific Supplies & Materials			
Total (D)			
E. OTHER SUPPLIES & MATERIALS (62400-62999)			
62420 Hardware Plumbing & Electrical Supplies	315		
62450 Janitor Supplies & Cleaning			
62460 Wearing Material			
62470 Food			
62475 Food for Business Meetings			
62520 Decal Signs			
62530 Uniforms & Wearing Apparel			
62555 IS Equipment Repair Parts	4,724	5,000	5,000
62560 Eating Utensils & Cafe Supplies			
62590 Other Supplies & Materials	346	500	500
62595 Other Equipment (less than \$1000)	1,298	3,500	3,500
Total (E)	6,683	9,000	9,000

**SCHEDULE C
COMMODITIES CONTINUED**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
GRAND TOTAL (A, B, C, D & E) <i>(Enter on Line I-C of Form MBR-1)</i>	55,020	65,500	65,500
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	55,020	65,500	65,500
TOTAL FUNDS	55,020	65,500	65,500

**SCHEDULE D-1
CAPITAL OUTLAY
OTHER THAN EQUIPMENT**

Department of Banking and Consumer Finance _____
Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
A. LANDS (63100-63199)			
63110 Land for Buildings			
63120 Land for Right-of-Way			
63130 Land for Aggregates			
63170 Land Purchased for Other Purposes			
TOTAL (A)			
B. BUILDINGS & IMPROVEMENTS (63200-63299)			
63250 Buildings - Purchased, Constructed, Remodeled			
TOTAL (B)			
C. INFRASTRUCTURE & OTHER (63500-63999)			
635XX Other			
TOTAL (C)			
GRAND TOTAL <i>(Enter on Line I-D-1 of Form MBR-1)</i>			
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS			
TOTAL FUNDS			

**SCHEDULE D-2
CAPITAL OUTLAY EQUIPMENT**

Department of Banking and Consumer Finance

Name of Agency _____

EQUIPMENT BY ITEM	Act. FY Ending June 30, 2009		Est. FY Ending June 30, 2010		Req. FY Ending June 30, 2011		
	No. of Units	Total Cost	No. of Units	Total Cost	No. of Units	Cost Per Unit	Total Cost
A. VEHICLES (see form MBR-1-D-3)							
C. OFFICE MACHINES, FURNITURE, FIXTURES, EQUIP.							
Other Equipment/FF&E	1	2,860					
Shredder					1	4,500	4,500
TOTAL (C)		2,860					4,500
D. IS EQUIPMENT (DP & TELECOMMUNICATIONS)							
Portable Printers (n & r)	39	12,012					
Laptop Computers (n & r)	44	70,718					
Desktop Computers with Monitors (n & r)			18	68,000			
Laser Printers	1	392	2	7,021			
Hub-wireless							
File Server					5	4,000	20,000
UPS					2	2,500	5,000
Tape Backup for Server	1	3,485			1	4,000	4,000
Fax Machine					1	1,500	1,500
TOTAL (D)		86,607		75,021			30,500
E. EQUIPMENT - LEASE PURCHASE (63460-63476)							
634XX Lease Purchases							
TOTAL (E)							
GRAND TOTAL <i>(Enter on Line I-D-2 of Form MBR-1)</i>		89,467		75,021			35,000
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS		89,467		75,021			35,000
TOTAL FUNDS		89,467		75,021			35,000

**SCHEDULE D-3
PASSENGER/WORK VEHICLES**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Vehicle Inventory June 30, 2009	FY Ending June 30, 2009		FY Ending June 30, 2010		FY Ending June 30, 2011	
		No. of Vehicles	Actual Cost	No. of Vehicles	Estimated Cost	No. of Vehicles	Requested Cost
A. PASSENGER & WORK VEHICLES (63310, 63390-63400)							
63310 Automobile, Compact Sedan (AU CS)							
63310 Automobile, Full Size Sedan (AU FS)							
63310 Automobile, Mid Size Sedan (AU MS)							
63310 Automobile, Mid Size Station Wagon (AU MW)							
63310 Automobile Utility (AU UT)							
63390 Truck, Carry-All (TK CA)							
63390 Truck, Compact Pickup (TK CU)							
63390 Truck, Dump Bed (TK DU)							
63390 Truck, Medium Duty 2.5 Ton (TK MD)							
63390 Truck, Mid Size Pickup (TK MU)							
63391 Truck, Heavy Duty 5 Ton (TK HD)							
63391 Truck, Heavy Duty Pickup (TK HU)							
63392 Sport Utility Vehicle (TK SU)							
63393 Van, Cargo (VN CD)							
63393 Van, Full Size (VN FV)							
63393 Van, Mid Size (VN MV)							
63400 Other Vehicles							
TOTAL (A)							
B. BETTERMENTS OR ACCESSORIES FOR VEHICLES (63395)							
63395 Betterments or Accessories for Vehicles							
TOTAL (B)							
GRAND TOTAL <i>(Enter on Line I-D-3 of Form MBR-1)</i>							
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS							
TOTAL FUNDS							

**SCHEDULE D-4
WIRELESS COMMUNICATION DEVICES**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Device Inventory June 30, 2009	Act FY Ending June 30, 2009		Est FY Ending June 30, 2010		Req FY Ending June 30, 2011	
		No. of Devices	Actual Cost	No. of Devices	Estimated Cost	No. of Devices	Requested Cost
B. PAGERS (63434)							
63434 Pagers, Paging Equipment							
Total (B)							
C. WIRELESS PERSONAL DIGITAL ASSISTANTS (63435)							
63435 Wireless PDAs, BlackBerry, etc.			300				1,500
Total (C)			300				1,500
GRAND TOTAL <i>(Enter on Line 1-D-4 of Form MBR-1)</i>			300				1,500
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS			300				1,500
TOTAL FUNDS			300				1,500

**SCHEDULE E
SUBSIDIES, LOANS & GRANT**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011
A. SCHOOL GRANTS TO COUNTIES & MUNICIPALITIES (64000-64599)			
TOTAL (A)			
B. GRANTS TO I.H.L. & OTHER POLITICAL SUBDIVISIONS (64600-64699)			
TOTAL (B)			
C. GRANTS TO NON-GOVERNMENT INSTNS & INDS (64700-64999)			
TOTAL (C)			
D. DEBT SERVICE & JUDGEMENTS (65000-65399)			
Interest from Equip. Lease Purchase			
TOTAL (D)			
E. OTHER (66000-89999)			
TOTAL (E)			
GRAND TOTAL <i>(Enter on Line I-E of Form MBR-1)</i>			
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS			
TOTAL FUNDS			

**NARRATIVE
2011 BUDGET REQUEST**

Department of Banking and Consumer Finance

Name of Agency

SALARIES, WAGES & FRINGE BENEFITS:

No new positions are requested.

No upward reallocations are requested.

Reclassifications:

Total dollar amount requested: \$ 166,171.08

Reclassification authority is granted annually by the State Personnel Board for the agency-specific "Examiner Series". Twenty (20) examiners will be eligible for reclassification promotions in FY11 based on years of experience and educational certifications and includes those who became eligible during the 'salary freeze' in FY09 and FY10. The Legislative Realignment effective FY07 (July and January) was substantial for this Series and brought salary ranges closer in line with the Department's Federal counterparts. The FY07 realignment in addition to the Series' realignments of 2003 and 2005 will continue to help reduce the turnover rate of young examiners as they progress in this career path Series as salary inequities and employment benefits between regulatory agencies are now minimal.

Educational Benchmarks:

Total dollar amount requested: \$ 118,659.61

Funding for educational benchmarks is requested for employees who will have completed coursework in program areas currently authorized for educational benchmarks by the SPB Professional Development Review Committee. These benchmarks include agency-specific certifications from the Conference of State Bank Supervisors (CSBS), LSU Graduate School of Banking, and the American Bankers Association Graduate Trust School as well as benchmarks for programs offered through the SPB Office of Training including the Basic Supervisory Course, Certified Public Manager Program, and Administrative Services Certification Program.

TRAVEL:

Level funding is requested in FY11 for both In-State and Out-of State travel expenses. The FY10 Travel Appropriation appears to be a sufficient funding level to complete all currently known required examinations, including those out-of-state, as well as other related agency travel.

As in-depth compliance examinations continue to increase, out-of-state travel continues to increase as many licensee offices are located outside Mississippi. Agency statutes provide that all out-of-state travel relating to Consumer/Mortgage examinations be 100% reimbursed by the licensee. As such, the agency spending authority must reflect additional expenditures associated with agency reimbursed out-of-state travel.

70% of total agency employees are Field Staff traveling year-long and agency travel costs are expected to continue to remain level or increase due to the following anticipated factors ---

--- Additional in-depth examinations are being required due to problem institutions and joint examinations with Federal counterparts and other states.

**NARRATIVE
2011 BUDGET REQUEST**

Department of Banking and Consumer Finance

Name of Agency

--- Agency examiner staffing continues at 100% as of 08-17-09 and is anticipated to remain at 100% throughout FY11.

--- Fluctuation in general travel costs including both mileage reimbursements as mandated by the Federal Register as well as continued increases in nightly hotel costs.

CONTRACTUAL:

The FY11 Contractual Services request is decreased from the FY10 Contractual Services Appropriation by \$528,788 and is reflected in the following categories:

- Information Technology --- decrease \$401,788
- Fingerprint Scan Fees --- decrease \$81,000
- Temporary Employment Fees --- decrease \$35,000
- Postage and other fees --- decrease \$11,000

75% of the FY11 Contractual decrease is related to Information Technology as the agency's new database, licensing, and examination systems are anticipated to be placed into production during FY10. Additionally, the agency reallocated a vacant examiner PIN into an Information Technology PIN and has hired a full-time permanent Systems Administrator, thus further reducing Information Technology contractual costs.

The decrease in Fingerprint Scan Fees is based on a triennial cycle of re-scanning fingerprints of current licensees. Temporary Employment Fees are not anticipated in FY11 as all agency administrative positions are filled, with current workloads appearing sufficient. The decrease in postage and other fees is due to license distribution procedures resulting from mandated participation in the National Mortgage Licensing System.

COMMODITIES:

The FY11 Commodities request remains level with the FY10 Commodities Appropriation - only a program change is reflected between Programs 1 and 4 in the FY11 request.

EQUIPMENT:

The FY11 Equipment decrease from the FY10 Equipment Appropriation is due to the triennial purchase cycle of agency computer equipment. The decreased FY11 Equipment request includes funding for agency computer network upgrades and miscellaneous agency equipment (fax machine and shredder).

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2009**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2009 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
Allison, John	Sandestin, FL	MCFA Convention	1,225	3511
	Minneapolis, MN	AARMR Annual Conference	1,723	3511
	Nashville, TN	NASCUS State Regulators Regional Meeting	1,145	3511
	New York, NY	MS Bankers CEO Conference	2,474	3511
	Los Angeles, CA	NACCA Annual Conference	1,050	3511
	Bismarck, ND	CSBS Quarterly Board of Directors Meeting	1,002	3511
	Washington, DC	MS Bankers Annual Conference	1,073	3511
	St. Louis, MO	Federal Reserve Bank Meeting	561	3511
	Las Vegas, NV	FISCA Annual Conference	2,145	3511
	San Antonio, TX	FDIC Regional Meeting	931	3511
	Atlanta, GA	Fall Interagency Meeting	1,019	3511
	Nashville, TN	NASCUS State Regulators Regional Meeting	325	3511
	Tucson, AZ	CSBS Supervisors Symposium	311	3511
	Atlanta, GA	CSBS District 3 Meeting	273	3511
	San Francisco, CA	ABA Annual Conference	1,556	3511
	Tucson, AZ	CSBS Supervisors Symposium	1,283	3511
	Washington, DC	FSCA Small Dollar Lending Seminar	514	3511
	Washington, DC	FDIC Regional Meeting	673	3511
	Phoenix, AZ	CSBS Directors Meeting	1,700	3511
	Washington, DC	CSBS Directors Meeting	1,275	3511
	New Orleans, LA	National Mortgage Licensing Conference	524	3511
	Oklahoma City, OK	Oklahoma Banking Department Meeting	853	3511
	Kansas City, KS	Interagency Consumer Complaint Conference	571	3511
	Washington, DC	CSBS and SRR Board Meeting	989	3511
	Destin, FL	MBA-Senior Bankers Conference	1,504	3511
	Bailey, Ronald	Baton Rouge, LA	FDIC (Joint) Exam of DeSoto County Bank	2,217
Point Clear, AL		MBA-Young Bankers Conference	1,381	3511
New Orleans, LA		CSBS Examiners Forum	1,297	3511
Baxter, Bo	Sandestin, FL	MCFA Convention	1,263	3512
	San Francisco, CA	MTRA School	1,753	3512
	Fort Lauderdale, FL	Intermex Examination	2,164	3512
Blair, Brandon	San Antonio, TX	NACCA School	1,144	3512
	Sandestin, FL	MCFA Convention	1,319	3512
	San Francisco, CA	MTRA School	2,102	3512
Booker, Kris	Boca Raton, FL	American Credit Counselors	2,140	3512
	San Antonio, TX	NACCA School	1,251	3512
	Contiguous States	Mortgage Company Examinations	8,202	3512
Brady, Theresa	Topeka, KS	Mortgage Servicing Examination Training	1,179	3512
	San Jose, CA	CSBS Residential Mortgage School	1,830	3512
	Charlotte, NC	AARMR School	1,239	3512
	Dallas, TX	Mortgage Examination	1,260	3512
	Washington, DC	AARMR-Advanced Examiner Training School	2,083	3512
Brady, Theresa	Sandestin, FL	MCFA Convention	1,233	3512
	Jackson Hole, WY	MTRA Annual Conference	1,433	3512
	Minneapolis, MN	AARMR Annual Conference	1,499	3512
	Washington, DC	FTC Debt Settlement Workshop	590	3512

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2009**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2009 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
Buchanan, Charlotte	Washington, DC	Debt Settlement Workshop	429	3512
	Los Angeles, CA	NACCA Annual Conference	1,121	3512
	Destin, FL	MBA-Senior Bankers Conference	662	3512
	Washington, DC	FFIEC Asset Mgt Conference	801	3511
	Nashville, TN	NASCUS Regulators Meeting	766	3511
	Washington, DC	CSBS SPC Meeting	358	3511
	St. Louis, MO	FRB Meeting	390	3511
	Portland, ME	CSBS Deputy Seminar	885	3511
	Seattle, WA	FFIEC TFEE Meeting	1,074	3511
	Washington, DC	CSBS SPC/FFIE TFEE Meeting	611	3511
	Atlanta, GA	Interagency Fall Meeting	1,019	3511
	St. Louis, MO	FRB Commissioner's Meeting	467	3511
	Nashville, TN	NASCUS State Regulators Regional Meeting	529	3511
	Washington, DC	FFIEC TFEE Meeting	221	3511
	Newport, CA	EFSBS Strategic Planning Meeting	557	3511
	Washington, DC	SPC/FFIEC TFEE Meeting	541	3511
	San Antonio, TX	FDIC Regional Director's Meeting	204	3511
	Atlanta, GA	CSBS District 3 Meeting	251	3511
	Newport Beach, CA	CSBS EFSBS Strategic Planning Meeting	434	3511
	Arlington, VA	FFIEC TFEE Meeting	280	3511
	San Antonio, TX	FDIC Commissioner's Conference	649	3511
	Washington, DC	SPC and TFEE Meeting	1,194	3511
	Chicago, IL	NCUA/NASCUS Meeting		3511
	Washington, DC	FFIEC TFEE Meeting	533	3511
	Washington, DC	FDIC/CSBS Resolutions Seminar	1,158	3511
	Washington, DC	FFIEC TFEE Meeting	611	3511
	Arlington, VA	FFIEC TFEE Meeting	318	3511
	Washington, DC	CSBS SPC Meeting	35	3511
	Arlington, VA	CSBS EFSBS Meeting	568	3511
	Washington, DC	CSBS SPC Meeting	379	3511
	Arlington, VA	FFIEC TFEE Meeting	617	3511
	Arlington, VA	FFIEC TFEE Meeting	607	3511
Destin, FL	MBA-Senior Bankers Conference	1,519	3511	
Arlington, VA	CSBS and EFSBS Meeting	481	3511	
Arlington, VA	FFIEC TFEE Meeting	517	3511	
Washington, DC	FFIEC TFEE Meeting	317	3511	
Burks, Randal	Minneapolis, MN	Federal Reserve School	2,147	3511
	Washington, DC	Advanced Commercial Analysis School	1,047	3511
	San Diego, CA	Trust Forum School	1,262	3511
	Atlanta, GA	ABA Trust School	1,405	3511
	Destin, FL	MBA-Senior Bankers Conference	1,239	3511
Burrell, Ben	Contiguous States	Mortgage Company Examinations	7,047	3512
	Topeka, KS	Mortgage Servicing Examination Training	597	3512
	San Jose, CA	CSBS Residential Mortgage School	1,967	3512
	Charlotte, NC	AARMR School	1,145	3512
	Dallas, TX	Mortgage Examination	1,515	3512

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2009**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2009 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
Carter, Larry	Washington, DC	AARMR-Advanced Examiner Training School	2,157	3512
	Contiguous States	Mortgage Company Examinations	8,142	3512
	San Jose, CA	CSBS Residential Mortgage School	1,513	3512
	Charlotte, NC	AARMR School	1,039	3512
	Dallas, TX	Mortgage Examination	1,542	3512
Childers, Kendall	Washington, DC	AARMR-Advanced Examiner Training School	2,283	3512
	Washington, DC	FIAS School	850	3511
	Washington, DC	IT School	812	3511
	Point Clear, AL	MBA-Young Bankers Conference	1,323	3511
Garrard, Mike	Sandestin, FL	MCFA Convention	1,282	3512
Gentry, Randy	Sandestin, FL	MCFA Convention	1,301	3512
	Boca Raton, FL	American Credit Counselors	1,925	3512
Gray, Matt	San Antonio, TX	NACCA School	1,249	3512
	Point Clear, AL	MBA-Young Bankers Conference	1,515	3511
Griffin, Justin	Fort Lauderdale, FL	American Credit Counselors	1,761	3512
	San Antonio, TX	NACCA School	384	3512
Hall, Brooks	Contiguous States	Mortgage Company Examinations	3,304	3511
	Detroit, MI	Residential Mortgage Examiners School	1,198	3511
	Detroit, MI	Residential Mortgage Examiners School	287	3512
Hansford, Neil	Washington, DC	Examination Management School	1,744	3511
	Point Clear, AL	MBA-Young Bankers Conference	1,332	3511
	Atlanta, GA	ABA Trust School	1,659	3511
Hargett, Adam	Washington, DC	Financial Institution Analysis School	432	3511
	Point Clear, AL	MBA-Young Bankers Conference	1,291	3511
	Washington, DC	IT School	1,049	3511
Hartel, Bailey	Point Clear, AL	MBA-Young Bankers Conference	1,159	3511
Hayward, Perry Anne	Phoenix, AZ	CSBS Technology Seminar	1,532	3511
	Sandestin, FL	MBA-Senior Bankers Conference	1,030	3511
Hubbard, Sam	Washington, DC	Advanced Fraud Investigation Techniques	1,296	3511
	Washington, DC	Financial Crimes Seminar	846	3511
	Kansas City, MO	Federal Reserve Bank	1,092	3511
	Destin, FL	MBA-Senior Bankers Conference	1,470	3511
Hudson, Mark	Point Clear, AL	MBA-Young Bankers Conference	1,349	3511
	Chicago, IL	BSA School of Banking	1,908	3511
Jackson, Wesley	Point Clear, AL	MBA-Young Bankers Conference	1,331	3511
	Washington, DC	Loan Analysis School	946	3511
Kelly, Rhoshunda	Destin, FL	MBA-Senior Bankers Conference	1,477	3511
Kuklinski, Ryan	Washington, DC	Cash Flow School	1,008	3511
	Washington, DC	CSBS EIC School	1,912	3511
	Point Clear, AL	MBA-Young Bankers Conference	1,317	3511
	San Diego, CA	MTRA Operations School	2,134	3511
	Baton Rouge, LA	LSU School of Banking	522	3511
	Chicago, IL	BSA School of Banking	1,789	3511
Lion, Paul	Destin, FL	MBA-Senior Bankers Conference	1,339	3511
	New Orleans, LA	CSBS Examiners Forum	965	3511
Luke, Zach	Washington, DC	Loan Analysis School	533	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2009**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2009 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
McCain, Traci	Point Clear, AL	MBA-Young Bankers Conference	1,517	3511
	Washington, DC	ACH Payment System School	935	3511
	Charlotte, NC	AARMR Fraud Conference	1,057	3512
McCall, Morris	Washington, DC	CSBS Meeting	700	3512
	Contiguous States	Mortgage Company Examinations	10,793	3512
	Topeka, KS	Mortgage Servicing Examination Training	1,088	3512
	San Jose, CA	CSBS Residential Mortgage School	400	3512
	Charlotte, NC	AARMR School	1,010	3512
Miller, John	Dallas, TX	Mortgage Examination	1,236	3512
	Washington, DC	AARMR-Advanced Examiner Training School	2,089	3512
	Washington, DC	Asset Management Forum	341	3511
	Portland, ME	CSBS Deputy Conference	989	3511
	New Orleans, LA	Emg. Prepare, Response & Recovery	681	3511
	Washington, DC	Debt Settlement Workshop	528	3511
	Santa Anna, CA	CSBS Examiner Education Forum	785	3511
	Los Angeles, CA	NASCUS Compliance/Exam Red Flags	562	3511
	San Francisco, CA	ABA Wealth Mgt and Trust Conference	1,471	3511
	Chicago, IL	RMA Retail Risk Conference	1,208	3511
Mitchell, Matt	Alexandria, VA	NCUA Wise SPASC Training	379	3511
	Sandestin, FL	MBA-Young Bankers Conference	1,479	3511
	Destin, FL	MBA-Senior Bankers Conference	1,481	3511
Moore, Houston	New Orleans, LA	CSBS Examiners Forum	1,196	3511
	Contiguous States	Mortgage Company Examinations	9,534	3512
	San Jose, CA	CSBS Residential Mortgage School	1,886	3512
	Charlotte, NC	AARMR School	1,207	3512
Naylor, Theo	Dallas, TX	Mortgage Examination	1,271	3512
	Washington, DC	AARMR-Advanced Examiner Training School	2,284	3512
	Atlanta, GA	NASCUS/CUNA Bank Secrecy Act	1,253	3511
Parrish, Paul	Phoenix, AZ	CSBS Technology Seminar	1,539	3511
Pender, Marty	Sandestin, FL	MCFA Convention	1,310	3512
Pettit, Sven	Minneapolis, MN	Federal Reserve School	2,077	3511
	Phoenix, AZ	CSBS Technology Seminar	1,753	3511
Read, Ashley	Point Clear, AL	MBA-Young Bankers Conference	1,327	3511
	Baton Rouge, LA	LSU School of Banking	258	3511
	Washington, DC	Cash Flow Analysis and Construction	944	3511
	Point Clear, AL	MBA-Young Bankers Conference	1,206	3511
	New York, NY	Management School	2,046	3511
Shelton, Nicky	Atlanta, GA	ABA Trust School	1,676	3511
	Sandestin, FL	MBA-Senior Bankers Conference	1,642	3511
Sinclair, Ashley	San Diego, CA	CSBS Problem Bank School	2,142	3511
	Destin, FL	MBA-Senior Bankers Conference	1,403	3511
Sinclair, Roger	Irvine, CA	CSBS Senior School	1,676	3511
	Destin, FL	MBA-Senior Bankers Conference	1,501	3511
Smith, Erik	Washington, DC	FDIC Cash Flow Analysis School	740	3511
	Washington, DC	CSBS EIC School	1,720	3511
	San Francisco, CA	MTRA School	2,125	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2009**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2009 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
	Point Clear, AL	MBA-Young Bankers Conference	1,321	3511
	New York, NY	Management School	1,845	3511
	Chicago, IL	BSA/AML Forum	1,711	3511
Tanner, Jake	Contiguous States	Mortgage Company Examinations	4,414	3512
	San Jose, CA	CSBS Residential Mortgage School	1,568	3512
	Charlotte, NC	AARMR School	388	3512
Tyrone, Carrie	Washington, DC	Advanced Fraud Investigation Techniques	1,310	3511
	Chicago, IL	Ohio for Order Express Examination	2,338	3511
	Atlanta, GA	North American Money Order Examination	1,384	3512
	San Francisco, CA	MTRA Operations School	1,987	3511
Webb, Taft	Sandestin, FL	MCFA Convention	1,228	3512
	Jackson Hole, WY	MTRA Annual Conference	1,203	3512
	Fort Lauderdale, FL	Intermex Examination	1,775	3512
	San Antonio, TX	NACCA School	1,143	3512
Total Out of State Travel Cost			\$274,141	

FEES, PROFESSIONAL AND OTHER SERVICES
(EXPENDITURE CODES 61600-61699)

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011	Fund Num.
61615 SAAS Fees - DFA					
SAAS Fees - DFA - Fund 3130 / Statewide Accounting System		1,208	4,500	4,500	3511
<i>Comp. Rate: Various</i>					
SAAS Fees - DFA - Fund 3130 / Statewide Accounting System		2,231	4,000	2,000	3512
<i>Comp. Rate: Various</i>					
TOTAL 61615 SAAS Fees - DFA		3,439	8,500	6,500	
61616 MMRS Fees					
MMRS Revolving Repayment - Fund 3125 / Statewide Accounting System		4,872	5,500	5,500	3511
<i>Comp. Rate: Various</i>					
MMRS Revolving Repayment - Fund 3125 / Statewide Accounting System		4,897	8,500	6,500	3512
<i>Comp. Rate: Various</i>					
MMRS Portal Payment Engine - Fund 3512 / Electronic Payment of License Fees			2,000	2,000	3512
<i>Comp. Rate: Various</i>					
TOTAL 61616 MMRS Fees		9,769	16,000	14,000	
61620 Department of Audit					
Dept of Audit - Fund 3155 / Annual Audits			1,750	1,750	3511
<i>Comp. Rate: Various</i>					
Dept of Audit - Fund 3155 / Annual Audits			1,750	1,750	3512
<i>Comp. Rate: Various</i>					
TOTAL 61620 Department of Audit			3,500	3,500	
6163X Legal (61630-61636) (61631-AG's Office)					
Attorney General's Office - Fund 3071 / Legal Counsel		1,157	1,200	1,200	3511
<i>Comp. Rate: \$65.00 per hour</i>					
Attorney General's Office - Fund 3071 / Legal Counsel		1,385	11,000	9,000	3512
<i>Comp. Rate: \$65.00 per hour</i>					
TOTAL 6163X Legal (61630-61636) (61631-AG's Office)		2,542	12,200	10,200	
61650 State Personnel Board					
State Personnel Board Fees - Fund 3614 / Personnel Board fees		4,620	5,040	5,040	3511
<i>Comp. Rate: Various per PIN</i>					
State Personnel Board Fees - Fund 3614 / Personnel Board fees		3,640	3,920	3,920	3512
<i>Comp. Rate: Various per PIN</i>					
TOTAL 61650 State Personnel Board		8,260	8,960	8,960	
61660 Court Costs & Court Reporters					
Court Reporter Fees / Transcript of Hearings			1,000	1,000	3511
<i>Comp. Rate: Various</i>					
Court Reporter Fees / Transcript of Hearings		25	1,600	1,600	3512
<i>Comp. Rate: Various</i>					
TOTAL 61660 Court Costs & Court Reporters		25	2,600	2,600	
61661 Recording and Notary Fees					
Recording and Notary Costs / Notary			25	25	3511
<i>Comp. Rate: Various</i>					
Recording and Notary Costs / Notary			75	75	3512
<i>Comp. Rate: Various</i>					
TOTAL 61661 Recording and Notary Fees			100	100	

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011	Fund Num.
61670 Laboratory & Testing Fees					
61670 - Lab Fee - Fingerprints / Fingerprint processing <i>Comp. Rate: \$34.00 per scan</i>		62	370	370	3511
61670 - Lab Fee - Fingerprints / Fingerprint processing <i>Comp. Rate: \$34.00 per scan</i>		30,097	239,000	158,000	3512
TOTAL 61670 Laboratory & Testing Fees		30,159	239,370	158,370	
61680 Temporary Employment Fees					
61680 - Kelly Temp Services / Temporary Worker <i>Comp. Rate: \$15.00 / hour</i>			10,000		3511
61680 - Kelly Temp Services / Temporary Worker <i>Comp. Rate: \$15.00 / hour</i>			25,000		3512
TOTAL 61680 Temporary Employment Fees			35,000		
61690 Other Fees & Services					
Interstate Bk Fee - AL Banking Dept / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		16,750	25,000	25,000	3511
Interstate Bk Fee - AK Banking Dept / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		24,902	32,000	32,000	3511
Interstate BK Fee - LA Office of Financial / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		10,136	15,000	15,000	3511
Interstate Bk Fee - TN Financial Institution / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		19,629	25,000	25,000	3511
Interstate Bk Fee - TX Banking Dept / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		10,038	15,000	15,000	3511
Interstate Bk Fee - FL Dept of Financial Svcs / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		265	1,000	1,000	3511
Interstate Bk Fee - MO Division of Finance / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>			2,500	2,500	3512
Interstate Examinations Cost / Shared Examinations <i>Comp. Rate: Actual Expenses</i>			20,000	20,000	3511
P & D Maczka Inc. / Move Cubicle and File Cabinets <i>Comp. Rate: Quoted Rate</i>		1,762	150	150	3512
P & D Maczka Inc. / Move Cubicle and File Cabinets <i>Comp. Rate: Quoted Rate</i>		1,762	150	150	3511
Mac Papers, Inc. / Cutting Charges <i>Comp. Rate: Actual Expense</i>		21	50	50	3512
RecordMax Storage / Retrieval / Delivery Charges <i>Comp. Rate: Varies Per Delivery Type</i>		367	1,000	1,000	3511
RecordMax Storage / Retrieval / Delivery Charges <i>Comp. Rate: Varies Per Delivery Type</i>		59	500	500	3512
Myron Corp / Print Set-up Charge <i>Comp. Rate: Actual Expense</i>		30			3511
Myron Corp / Print Set-up Charge <i>Comp. Rate: Actual Expense</i>		16			3512
CSBS / EFSBS Special Usage Assessment <i>Comp. Rate: Fee</i>		5,000			3512
Pitney Bowes Inc. - Louisville / Postage Meter Reset Fee <i>Comp. Rate: Set Fee</i>		10			3512
State Treas 3475-Archives, Records Mgt / Destruction Charge <i>Comp. Rate: Set Fee</i>		36			3511

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency _____

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2009	(2) Estimated Expenses FY Ending June 30, 2010	(3) Requested for FY Ending June 30, 2011	Fund Num.
TOTAL 61690 Other Fees & Services		<u>90,783</u>	<u>137,350</u>	<u>137,350</u>	
GRAND TOTAL (61600-61699)		144,977	463,580	341,580	

VEHICLE PURCHASE DETAILS

Department of Banking and Consumer Finance _____

Name of Agency

Year	Model	Person(s) Assigned To	Vehicle Purpose/Use	FY2011 Req. Cost
				0
				<hr/> 0
			TOTAL VEHICLE REQUEST	0

**VEHICLE INVENTORY
AS OF JUNE 30, 2009**

Department of Banking and Consumer Finance _____
Name of Agency

Veh. Type	Vehicle Descript.	Model Year	Model	Person(s) Assigned To	Purpose/Use	Tag Number	Mileage On 6-30-09	Average Miles per Year	Replacement Proposed	
									FY 2010	FY 2011

Vehicle Type = Passenger/Work

**PRIORITY OF DECISION UNITS
FISCAL YEAR 2011**

Department of Banking and Consumer Finance
Agency Name

Program	Decision Unit	Object	Amount
Priority # 1			
Program # 1 : BANK - ADMINISTRATION	Salaries, Wages, Fringe		
		Salaries	7,682
		Total	7,682
		Other Special Funds	7,682
Program # 2 : BANK - EXAMINATION	Salaries, Wages, Fringe		
		Salaries	190,104
		Total	190,104
		Other Special Funds	190,104
Program # 4 : CONSUMER FIN - ADMINISTRATION	Salaries, Wages, Fringe		
		Salaries	26,688
		Total	26,688
		Other Special Funds	26,688
Program # 5 : CONSUMER FINANCE - EXAMINATION	Salaries, Wages, Fringe		
		Salaries	60,357
		Total	60,357
		Other Special Funds	60,357
Priority # 2			
Program # 1 : BANK - ADMINISTRATION	Wireless Comm Devices		
		Wireless	1,500
		Total	1,500
		Other Special Funds	1,500
Priority # 3			
Program # 1 : BANK - ADMINISTRATION	Commodities		
		Commodities	10,500
		Total	10,500
		Other Special Funds	10,500
Program # 4 : CONSUMER FIN - ADMINISTRATION	Commodities		
		Commodities	-10,500
		Total	-10,500
		Other Special Funds	-10,500

CAPITAL LEASES

Department of Banking and Consumer Finance

Name of Agency

Vendor/ Item Leased	Original Date of Lease	Original Number of Months of Lease	Number of Months Remaining on 6-30-09	Last Payment Date	Interest Rate	Amount of Each Monthly/Yearly Payment			Total of Payments to be Made								
						Principal	Interest	Total	Actual FY 2009	Estimated FY 2010			Requested FY 2011				
										Principal	Interest	Total	Principal	Interest	Total		
/	//	0	0	//	.000												

Summary of 3% General Fund Program Reduction to FY2010 Appropriated Funding by Major Object

Department of Banking and Consumer Finance _____

Major Object	FY2010 GENERAL FUND REDUCTION	AFFECT ON FY2010 STATE SUPPORT SPECIAL FUNDS	AFFECT ON FY2010 FEDERAL FUNDS	AFFECT ON FY2010 OTHER SPECIAL FUNDS	TOTAL 3% REDUCTIONS
PERSONAL SERVICES					
TRAVEL					
CONTRACTUAL SERVICES					
COMMODITIES					
OTHER THAN EQUIPMENT					
EQUIPMENT					
VEHICLES					
WIRELESS COMM. DEVICES					
SUBSIDIES, LOANS, ETC					
TOTALS					