2008-09 Spending Plan

New York State Banking Department

Richard H. Neiman, Superintendent of Banks

A. Overview of Proposed Plan

A.1 Overall Approach

The Banking Department's overall approach is to limit spending to the cash ceiling and achieve non recurring savings by strategic management of expenditures and payments, and by controlling hiring to meet essential needs.

A.2 Achievement of Savings on a Recurring Basis

A total of \$2M cash will be saved on a recurring basis. In 2008-09, this will be predominantly achieved by close management of hiring. Approximately \$1.5M will be achieved through deferred hiring. The remaining \$.5 will be achieved by scheduling payments and controlling expenditures in NPS. Continuing savings in the 2009-10 year will be reviewed as the year progresses to determine the sources of these savings. This plan assumes majority of savings continues in personal service and related fringe.

A.3 Protecting Key Priorities

Key priorities, as outlined in our narrative, will be protected by hiring the essential staff needed to achieve the core mission of the Department and continuing our investment in upgrading our IT infrastructure.

A.4 Treatment of New Initiatives

The Department will continue to devote resources to critical upgrades of our computer systems to provide data and analysis necessary to make management decisions based on solid information. The upgrade in the 2008-09 year will improve our ability to supervise and deploy staff and will provide workload data for scheduling future examinations and events.

The Department will continue to work with the National Mortgage Licensing System (NMLS) to improve the regulation of the mortgage industry. The Mortgage Loan Originator (MLO) authorization continues through 08-09. The law requires all MLO's to be authorized by January 2010. Further, the NMLS system is now taking new applications for mortgage bankers and brokers, and accepting company data for existing licensees and registrants.

The Department will continue its efforts to provide leadership in the mortgage banking area, including consumer outreach to assist homeowners facing foreclosure and difficulties in making mortgage payments.

B. Summary of General Fund Financial Impacts

GENERAL FUND SAVING	S SUMMARY	androne e sandron (and estrem est erne este en entre est	
	Required Reduction	2008-09 Savings	2009-10 Savings
Local Assistance			
Personal Service	N/A		
Non-personal Service	N/A		
Total State Operations			
Capital		•	
TOTAL	Not Applicable	XXXX	XXXX

GENERAL FUND YEAR-TO-	YEAR CHANGE, AF	TER SAVINGS	
	2007-08 Actual	Revised Projection	Percent Change
Local Assistance			
Personal Service Non-personal Service			
Total State Operations			
Capital			
TOTAL .	Not applicable	· XXX	XXX

C. Identification of Proposed General Fund Actions

2008-09	2009-10	2010-11
Cash	Cash	Cash

GENERAL FUND

Local Assistance

- 1. Not Applicable
- 2.
- 3.
- 4.
- 5.

POLICY ADVICE

2008-09 2009-10 2010-11 Cash Cash Cash

6.

7.

8.

9.

10.

State Operations

11. Not Applicable

12.

13.

14.

Capital Projects

15. Not Applicable

16.

17.

18.

D. Summary of Impact on Other Funds

OTHER FUNDS SAVING	SSUMMARY		
	Required Reduction	2008-09 Savings	2009-10 Savings
Local Assistance			
Personal Service	N/A	\$1,000,000	\$850,000
Non-personal Service	N/A	\$1,000,000	\$1,150,000
Total State Operations		\$2,000,000	\$2,000,000
Capital		0	. 0
TOTAL		\$2,000,000	\$2,000,000

POLICY ADVICE

OTHER FUNDS YEAR-TO-Y	EAR CHANGE, AFTE	R SAVINGS	
	2007-08 Actual	Revised Projection	Percent Change
Local Assistance			
Personal Service	44,491,000	43,491,000	2.3%
Non-personal Service	38,079,000	36,579,000	4.0%
Total State Operations	82,570,000	80,570,000	2.4%
Capital			
TOTAL			

E. Identification of Proposed Other Fund Actions

	2008-09 Cash	2009-10 Cash	2010-11 Cash
OTHER FUNDS (Note the fund/s affected by each proposal, in parentheses at the end of each entry)			
Local Assistance			
, 1.			
2.			
3.			
4.			
5.		•	•
6.			
7.	•		
State Operations	•		
8. Manage PS hiring to achieve \$1M in savings	1,000,000	850,000	850,000
9. Reflect MLO completion	0.	375,000	500,000
Review spending of supplies, travel, equipment, subscriptions, etc., and manage the timing of payments	500,000	350,000	225,000
11. Other Management actions	500,000	425,000	425,000
Capital Projects			
12.			
13.			
14.			
15.	•		

F. Plan to Manage the Workforce

F.1 Overall Approach

The Banking Department will hire staff necessary to achieve its mission. The overall approach is to hire as many qualified candidates as possible in this economic downturn to continue our efforts to rebuild and strengthen our examination workforce. This will be done with cash limits and identifying recurring savings in 2008-09. In the 2009-10 fiscal year, we expect to reevaluate savings, shifting recurring savings to NPS as necessary. As we prepared this plan, we were advised that an additional five positions were reduced from our target. We note that revision in our impact chart, and will work with the Division of the Budget to achieve any necessary reductions by March 31, 2009.

F.2 Plan for Refill of Vacant Positions (both current and anticipated vacancies)

Workforce Impact All Funds	
a. Initial Target: 550 [for reference]	
b. Current Fills PP# 3	550
c. Recurring impact of proposed actions (see Parts C & E)	0
d. Recurring impact of vacancy-refilling plan (see F.2)	0
e. Total FTEs March 31, 2009 (line b minus line c,	545
plus/minus line d)	
f. Change from Initial 2008-09 Target (line a minus line e)	-5

G. Monthly Projections: All Funds Workforce; General Fund State Operations/Local/Capital

	APR	MAY	JUN	JUL	AUG	SEP	OCT .	NOV	DEC	JAN	FEB	MAR	TOTAL
A. Workforce - All Funds				•									
Est FTEs Month-end	550	551	545	545	547	546	553	550	547	546	551	550	
B. State Operations													
Personal Service													
1st PP	0	0	0	0	0	0	0	0	0	0	0	0	0
2nd PP	0	0	0	Ö	Ō	ō	0	ō	ō	Ō	0	0	0
3rd PP (if applies)	0	0	0	0	0	O	0	Ö	Ō	O	Ö	0	0
Subtotal PS	0	0	0	0	0	0	0	0	0	0	0	D	. 0
NPS	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Disbursements State									····				
Ops	0	. 0	0	0	0	0	0	0	0	0	0	0	0
C. Local Assistance													
Program x	0	. 0	O	0	0	0	0	0	0	0	0	0	. 0
Program y	0	O	0	0	0	Ð	0	0	0	0	0	0	0
Program z	0	0	0	0	0	0	Ō	0	D	0	O	0	0
All other local assistance	<u> </u>	0	0	0	0	0 ·	0	0	0	00	0		0
Total Disbursements - Local	0	0	0	0	0	0	0	0	0	0	0	0	0
D. Capital Projects		. •											
Program/project aa	0	0	0	0	0	0	0	0	0	0	0	. п	0
Program/project bb	ō	ō	ŏ	ŏ	Ö	ő	ō	ő	Õ	Ö	. 0	Ö	õ
Program/project cc	Ō	ō	ō	ō	ō	ō	ō	ō	ŏ	ŏ	ō	ō	ō
All other Capital Projects	0	0	Ö	ō	ō	0	ō	ō	ō	ō	Ď	0	ō
Total Disbursements -													
Capital	0	0	Ð.	0	0	O	- 0	. 0.	0	0	. 0	0	0

(double-click to enter table)

H. Assumptions Underlying the Proposed Plan

This plan assumes essential hiring necessary to ensure the safety and soundness of the financial industry and to ensure that consumer protection is secured within that industry. The expectation is that candidates with financial experience will be available in this market. The plan assumes controlling hiring within the cash limits and to manage recurring savings through the next fiscal year. Finally, the plan assumes all negotiated pay raises and expects that the PEF raises will be covered by necessary appropriation and cash limit adjustments.

Attrition is assumed to be slightly higher than historical levels, as more employees are eligible to retire.

I. Management of Risks Inherent in the Plan

There are two significant risks in the plan. First is that we will not be able to find and hire candidates needed and begin to develop their expertise. This is critical to our ability to succeed at our mission. Second, there is a risk that attrition will not be at the levels projected. This risk will be managed by close monitoring of expenditures, and a review and approval process for all hires that considers programmatic needs, financial status and human resource review of duties.

J. Additional Savings Opportunities for 2008-09

We are challenged in 08-09 to meet the reductions taken in the 21 day amendment where anticipated savings did not occur, specifically in our London office and the NMLS system. In addition, we need to cover the cost of our computer project, which was not paid in 07-08 as projected. This project now has additional costs to be paid in 08-09. We will manage spending to handle this, primarily from MLO savings, deferring equipment replacement and from accessing our reappropriation. Overall, we will be reviewing expenditures in all areas, including travel, supplies and equipment to identify savings to cover these costs.

K. Potential Future Savings Opportunities/Operational Improvements (indicate if statutory change is required)

Future savings opportunities can be identified as the MLO project is completed in late 09-10. Further, overall appropriation levels can be reduced to meet spending needs in suballocations and grants awarded through our settlement funds.

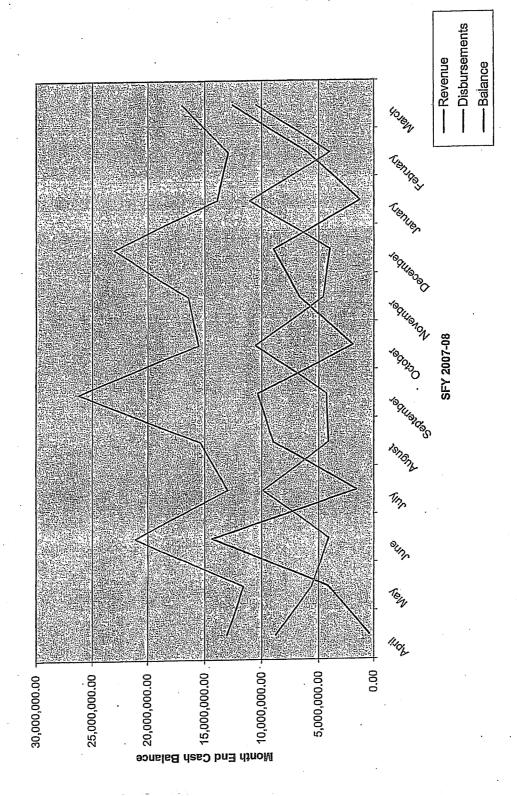
ATTACHMENTS, if any:

- -- Chart of Fines
- -- Chart of Cash Balances
- --2008-09 NPS Plan
- --2008-09 PS Plan
- --2008-09 Planned Hires
- -2008-09 Fiscal Plan

New York State Banking Department Fines Received by State Fiscal Year

State Fiscal Year	Fines Received
2007-08	\$ 5,653,482
2006-07	6,709,140
2005-06	20,431,202
2004-05	691,166
2003-04	6,106,125
2002-03	11,748,938
2001-02	14,383,207
2000-01	867,508
1999-00	4,247,199
1998-99	599,900
Total 10 Years	71,437,867
10 Yr. Avg.	7,143,787

New York State Banking Department SFY 2007-08 Cash Management Month End Balances



New York State Banking Department

2008-09 Non Personal Service Plan

Non Personal Service for the Banking Department for SFY 2008-09 totals \$16,615,000 which includes the full NPS appropriation, including suballocations to the Department of Law and the Inspector General, as well as \$650,000 in reappropriated funds to support our IT Restructure project. Expenditure with projected annual are noted below.

Leases and lease related expenditures

\$7.3 M

\$2.3 M

Leases include the actual lease costs for department offices on State Street and Rector Street in NYC, as well as Albany, London and Syracuse. Also included are real estate taxes, operating expenses, electrical expenses, insurance costs and air conditioning costs, AC maintenance, security and cleaning services, and general maintenance costs.

Travel

Travel includes the expenses incurred when traveling to and from examinations, training, conferences, and between offices for meetings, etc. All travel is approved in advance. Travel outside of New York State, including travel outside of the United States, is approved by the Chief Administrative Officer. Division Deputy Superintendents have the authority to approve travel within New York State. Likewise, the Director of Training is authorized to approve training travel within New York City, or to the Washington, DC area. All remaining training travel requires approval of the Chief Administrative Officer.

Information Technology

\$3.2 M (includes \$650,000 from Reappropriation)

The Banking Department is in the process of restructuring its Information Technology (IT) infrastructure. This is a vast undertaking which affects all areas of the agency. All purchases and contracts relating to this restructure are reviewed by IT, Fiscal and Legal before final review by Executive. The IT budget includes costs related to the day to day operation of IT, including hardware and software maintenance, license renewals, etc., as well as funds to be expended on the current phase of the IT restructure.

The Department has a \$4.5M reappropriation available to fund IT restructure activities, if needed. At this point, we plan to use \$650,000 from the reappropriation to cover expenditures related to the restructure project which were budgeted in 07-08, but were not completed in that fiscal year and, therefore, needed to be carried over to 2008-09. To date all other IT restructure activities have been funded within the Department's operating budget.

New York State Banking Department

2008-09 Non Personal Service Plan

Training

\$760,000

A primary goal of the Banking Department is to ensure that our staff is professional, knowledgeable and experienced. Training is vital to achieving that goal. The training plan calls for 55 annual days of training for Bank Examiner Trainees and newly hired examiners, 10 annual days of training for examiners with up to 10 years of examining experience, and five annual days of training for examiners with 10 or more years of examining experience. In addition, all professional training and required Human Resource training is budgeted. All training expenses are reviewed and approved by the Chief Operating Officer.

Equipment

\$100,000

Equipment purchases include computers, servers, printers, copiers, fax machines, and other office equipment. The Department will defer equipment purchases for this fiscal year to redirect savings to cover costs associated with earlier budget reductions. All equipment purchases are reviewed by the Chief Operating Officer. In the coming year the Department will conduct an overall review of the use of laptops and desktops to reduce duplicate computer issuance, where possible.

Telecommunications

\$408,000

Telecommunications includes regular phone service as well as blackberry and cell phones used by our staff. In addition, telecommunications includes the Consumer Services hotline, the ATM hotline and the Holocaust Claims Processing Office hotline. The telephone services are reviewed regularly, and adjusted as appropriate, for cost effectiveness.

Supplies

\$250,000

The acquisition of supplies, including general office supplies, IT supplies and books and reference materials, is coordinated through Office Services and the Finance Office. Routine supplies are maintained and available to staff as needed. Unique supply needs are reviewed by the Director of Financial Administration and/or the Chief Administrative Officer.

Office of Gen. Serv./State Archives and Records \$90,000

The Office of General Services (OGS) and State Archives and Records Administration (SARA) charge agencies for their services, including Capnet

New York State Banking Department

2008-09 Non Personal Service Plan

telephone service, internet access, courier services and storage of records and documents in accordance with approved retention schedules. Charges are reviewed by the Director of Financial Administration prior to processing transactions to journal voucher the charges.

Mortgage Loan Originators

\$375,000

This initiative results from recent statute requiring the Banking Department to register Mortgage Loan Originators (MLO). The law requires mandatory training, which must be approved and tracked. This is a major initiative; the Department began accepting MLO applications in January 2008. As applications are being processed the Department continues to work on refining systems and policies to meet MLO responsibilities as defined in law.

Miscellaneous Contractual

\$725,000

This represents the discretionary funds left to cover miscellaneous expenditures of the department. These include equipment repair and maintenance (REMI), legal services as needed, postage and delivery services, printing, memberships in banking related organizations and advertising, among others.

Maintenance Undistributed (Suballocations)

\$567,000

This represents the Non Personal Service portion of the suballocation to the Department of Law for the Crime Proceeds Strike Force (CPSF) and the Inspector General's Office. These funds are used for supplies, rents, travel and other operating costs.

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NYS BANKING 08-09 PERSONAL SERVICE PROJECTIONS

udes estimated PEF Retro GSI and estimated PEF pay bill)

Actual payroll through April 18 Chacks dated April 30 Payperlod 1 (4/3-4/18/08) FIII Attrit Proj Year End FIII Program Terget Hire Administration Regulation Analysis and Compliance Total 550

on May 15, 2008 \$1,000,000 550 Projected year and balance BASE LEVEL Total - SRO Insurance Suballocation HCPO Program Administration Program Hires/altrition Admitotal Regulation Program /attrition Reg Total Analysis and Compliance Program Hires/attrillon A&C Total Begin Basa Hires/attrillo: Suballocation Total pald Charges to 2007-08 ippropriation, Cash to 2007-08 133,090,13 133,090,13 1,032,877.08 1,032,877,08 88,695,85 5,981,90 5,981.90 88 695 85 1,254,683.04 472 (81 Start charges to 2008-09 ap 33 973 88 312.637.97 1 400 44 4/2 (.2) 33.373.6B 256 000 35 258 000 35 22,173,94 22,173,94 1,490,44 174,018.45 1.289,041.55 1,289,041,58 93.054.85 7,811,19 7,611,18 AISE 174,018,45 93 054 RS 1,558 112 88 PST Langevily 43,250.00 43,250.00 1,250.00 1,250.00 44,500.00 500,00 4/301 188,709,61 188 769 81 398.089.74 1 378 831 89 1 378 801 89 2.916.083.60 GB 038 30 DE 858 30 214,515.09 1,613,547.80 7,624.5B 7,824.5B 7 824 58 1,338,898.89 98,036,30 98,036.30 188,709,61 188,709.61 1,326,801.89 10,095.08 7,624,58 5/14 1.823.642.80 5/28 8/11 7,824.58 7.824.58 7,824.58 7.824.58 188,709,61 189,709.61 377,419,22 1,338,898.89 3,125.00 1,340,021.89 2,676,918.78 88,038.30 98,036.30 195,072,60 1,628,787.80 1,340,021.89 819,457.00 (1,810,00) 188,709,61 188,709.61 1,338,411,65 98 036 30 98,038,30 1,625,157,80 07-08 PEF 13,333.00 13,333,00 818,457.00 62,657.00 62,657.00 895,447.00 2,891.50 268,020,00 1,416,093,04 20,240,00 20,240.00 08-09 PE 2,891.50 268 020 00 289,151.50 1.423.133.04 5 5/29 (3.320.00) 189,480,73 391,414,84 (7.040.00) 3.839.981.93 285,427,58 7.824.58 7.824.5B 8/25 1,707,058,03 8 6/12 7/8 188,480.73 188,480.73 1,418,093.04 (1,810.00) 1,414,483.04 104,494,28 (600.00) 103,894,26 1,704,858.03 7,824,58 7,824,58 2,621,926.09 7/23 188 480 73 428.00 188 908 73 373 387.45 1,414,483.04 (7,040.00) 1,407,443.04 103,894,26 103,894.26 207,788.52 1,698,244.03 7,824.58 7.824.58 7.824.58 (2.058,00) 188,908,73 184,850,73 103 894 28 1 602 666 03 7.824.58 RIB 103 894 28 (1,580.00) 4,290.00 183,270.73 (1,080.00) 7,824.58 7.824.58 184,850,73 388,121.45 1,403,923.04 1,402,663,04 2,808,788.09 103,694.28 207,788.52 1,690,028.03 7,824.58 103,894,26 9/3 183 270 73 1,402,883,04 1,399,343,04 103 894 28 103 694 26 1 600 700 07 7.824 SR 4,460.00 192,020.73 379,581,45 1,399,343.04 2,010.00 1,401,353.04 2,800,898,09 103,884.28 (3,050.00) 204,738.52 1,694,218.03 7,824.58 7,624,58 10/1 (2.960.00) 189 080 73 7,824.58 7,824.68 192 020 73 1 401 353 04 2 800.00 1.404 153 04 100 844 28 100 RAA 26 1 684 058 03 13 9/18 194,030.73 1,404,153.0 1,397,113.04 169,060.73 4,870.00 (7,040,00) 100.844.28 100,844.26 1,691,988.03 7,824.58 - 574,382,18 14 10/2 10/29 194,030.73 (2,740.00)191,290.73 1,397,113.04 28,280,00 1,425,383.04 4,228,859.13 100,844.26 3,120.00 103,984.28 305,652.78 1,720,648.03 7,824.58 7,824,58 Longevity-None 11/12 191,290.73 191,290,73 188,330,73 1,425,393.04 (3,370.00) 1,422,023.04 103,984,26 3,000,00 108,984,26 103,914,26 1,720,278.03 7,824,58 7,824,58 7,824,58 379.521.45 7.824.58 (2,960,00) 2 838 678 09 210 878 52 16 10/30 11/78 1 422 023 04 (3,050.00) 1 708 848 03 1,416,603,04 (7,040.00) (5,420.00) 7,824,58 7,824,58 188,330,73 188,330,73 1,409,563,04 103,814.28 103,914.26 1,701,808.03 7,824.58 188,330,73 378.681.45 1.404.143.04 2,813,708,09 207,828,52 7.824.58 18 11/27 12/24 188,330,73 103 814 28 103 914 28 1.696.388.02 (7,040.00) 187,820,73 19 12/11 188,330,73 (510.00) 1,404,143.04 1,397,103.0 103,814.26 103,814.2 7,824.58 7,824.58 1/21 187,820,73 372,681,45 1,397,103.04 1.390.083.04 2,767,168.09 207,828.52 7.824.58 7.824.58 20 12/25 (2.960,00) 103 014.28 103 914 28 1,678 838 03 184.860.73 184,860.73 6,510.00 1,386,573.04 1.685.348.03 7,824.56 7,824.58 103.914.28 103,914,28 -12.980.nm · 22 1/22 2/16 184,860.73 181,900.73 181,000.73 356,781,45 1,398,573,04 (7,040.00) 8,950.00 1,359,533,04 2,788,105.09 103,914.26 (3,050.00) 100,864,26 204,778,52 1,672,298.03 7,824.58 7,824.58 7.824.58 178,940,73 1.389.533.04 (2.860.00) 7,824,58 23 2/5 3/4 3/18 175,980.73 158,382,65 178,840.73 (2,650.00) 354,921,45 1,398,493.04 (5,130.00) 1,393,363.04 2,791,856.09 100,664.28 100,884.28 201,728,52 1,670,208,03 7.824.58 7.824.58 7,042.12 7.042.12 4/1(.9) 168 382 65 158,382,65 1.254.026.74 (2.580.00) 1.251,446,74 1.251,448,74 90,777,84 90,777,84 90,777,84 1,500,607,23 Expended Appropriation 37,376,699.08 204 433 67 4,883,258.23 (13,020,00) 4,869,436.23 4,869,436,23 (20,740.00) 37,357,959,09 37,357,959.09 2,749,434.08 (3,630.00) 2,745,804.06 2,745,804.08 44,973,199,37 204,433,67 (13,620,00) 4.844.143.71 203,353,45 203,353.45 Disbursed Cash 4.857.983.71 37,157,649.41 (18.160.00) 37,139,389,41 2,747,352,07 2,743,722,07 44,727,255,18 340,000.00 Budget for PS Regular, Temp OT hol Estimated PEF PS Pay Bill 5 312 000 00 35 175 000 00 2 603 000 00 44 091 009 00 28,500.00 2,397,000.00 168,000.00 2,593,500.00 Savings - 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MC Marit Awards (subtract as expense) (7,000.00) (15,400.00 (31,000.00) (21,000.00) (3,000,00) (15.40D.DD) NS advances (from NS Plan) (26,988.00) (18,043.00 (45,011.00 Adjust to segregation - balance to OSC
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(JV problem-will balance to zero)

Holocaust Charges are split between voon Banking (60%) and insurance (40%), with each being responsible for its share of fringefindirect. PS charges are split in Pays so that the incurance portion is charged directly to

18.May.08

Updated by LMS

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Oct	ober Advances (LMS estimate)	0		5,82	30		1	220							<u></u> !	\rightarrow							220					!						
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All	rillan	I		-																		1	1				!							
As	sumed	14	10	76.40 88.5	09 1	,850	-12	2,950 3,320	(35.520)							(2,930)	(2,950)	(2,950)		[2,560]	(2,950)		(2,560)		[2,960]			(2,950)	(2,950)		(2,950)	(2,560)	(2,950)	
Ale	223, D., #01301, 5/29/08		M2	88.5	30		-1	3,320	(3,330)					(3.320)																				
Bit	ndell, D., #01332, 6/27/08	1 1	14	51,5	×42	<u>.</u>		1,580	11,9ED1							(1,5841	(396)		1				<u> </u>	T										
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To	tal Actual Attrition	1 2																							1	1								
بنيا		 	 -					!	<u>_</u>				and the	72722	1	اجتنيي	******			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		<u>. </u>												
Ad	ministration Average Salary	75,4	려						<u>}</u>	0.	-525 HO	-410°	### FO:	200	23: 10.2 24: 10.2	428			4,200	4450	113650	3-4,970	19.15	7 F.D	14.97	22-y- D	17:10	C1 (810)	7.50		1.284	2080	# 13-5050	0.0
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R	gulation Hidng												ļ	<u> </u>																				
ini	a Tech Exam 1, 9/4/08	+-!	23	61,9	53 1	1,850	11	2,450										2,450						I	I									
ln	o Tech Exam 2, 9/4/08	1	27	76,4	116	1,000			!	!											3,000	!		!										
	o Tech Exam 3, 9/4/08	1 1		84,6				3,320													3,320													
110	Tech Exam 4, 10/16/08	1-1-		93,8				3,670							ļ						 	<u> </u>		3,570				<u> </u>						
ln	vestigator, 10/2/08 (MLO)	1 2	Mo	91,0	205	1,850	- 2	3,570 3,570												7,140	<u> </u>			1										
in	vestigator, 10/2/08	+	- M	91,0	=0	1,850		3,5/0				ļ			<u> </u>							<u> </u>	3,570		1									
in	veatiquiar, 11/27/08						1	1,620													1		1				1,620							
H	CPO Spec 1, 7/24/08, 8/21/08	1 2	- 1-35	47,9			- Z	1,910						<u> </u>				1,910		1,910	 							<u> </u>		l				
1 <u>4</u>	TM Inspector, 7/24/08 , 10/30/08	 	14	40.3	394	1,850		1,620 1,910										1,520			!			- 1	1,620									
[5]	Economisi, 2/19/08	1 1		47,5	-	1,000		1,910							 						ļ												1,910	
	hlef Risk Mgml Spec(Dir Res), 3/5/09		IA:		472			4,460							I						 		ļ							<u> </u>				4,460
	dmin Assi, (MLO) 6/12/08	1 1			660			1,910	<u> </u>						1,910						<u> </u>	1		!						<u> </u>				
S	pedalista, 1/8/09	1 5	23:			1,850	51	2,710														1								13,550				
18	ank Examiners, 18/30/08	10		53,0		1,850	10	2,110 1,600				ļ		ļ									21,100						<u> </u>					
. <u>IC</u>	less of BET's, 2/5/09	10				1,850	101	1,500				ļ							·												<u> </u>	18,000	<u> </u>	
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	olal new hires projection	48					80				<u> </u>				<u> </u>		<u></u>				<u> </u>	<u> </u>							1.	1	!			
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L	ng Savings							57,955				-	ļ			<u> </u>		<u> </u>		<u> </u>	ļ	<u> </u>						<u> </u>	<u> </u>					
	tirillon	_							ll				ļ	<u> </u>			<u> </u>	<u> </u>	L	<u></u>			1								1	1	<u> </u>	
	ssumed	42				1,805	-38		(133,760)				(3.520)	(7,040	(3,533)	(7,040)	(3,520	(7,040)	(3,520)	[(7,040)	1 (3,520)	(7.040)	(3,520)	(7,040)	(7,040)	(7,040)	(7,040)	F,040	(7,040	17,040	C,040	(7.040)	(7,040)	(7,040)
10	acosta, A., #08434, 4117/08	+	- 2	79,	342	1,302	-1 0	3,090	(3.090)		13,0901		 	 	ļ		!		ļ			<u> </u>						-	ļ		ļ		<u> </u>	ļ
Į¥,	Vyalt, K., £06210, 3/15/08	1 0	<u>M</u>	5 119,	선(# _	1,302	0	4,530	0			 	 	 	<u> </u>				<u> </u>	ļ	-	ļ	ļ						ļ	<u> </u>	 		-	
14	ntolno, P., £02237, 4/3/08			79,					0			40.000						-									<u> </u>		!		 	<u> </u>		
15	inhe, R., £05944, 4/24/08	+-1	- 1-1	97.	20/	124			12,250)	ļ	(1,125)	(1,125)					├	├ ──	!	ļ	-						-				 	 	-	
15	Aurphy, J., 902210, 3/26/08			3 114,				4,450 3,510				 	1				 	-					-				 		 	-	-			<u>!</u>
胜	fealy, J., #2142, 3/14/08	0	2	9 50;	155	1,374	0	3,510	0			 			-							 				-		 	}				 	
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μ	otol Attrillan	- 4						 	 		├	}			-			 	1	1	+		 				 	-		 	+	1	 	
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K	Analysis and Compliance Hiring Dr.Comm.Reinv.Mon., 12/11/08			14 103	1029	1,850	-	4 020	 	 	 	 	 	1	 	 	+	 	1	-	-	+	 	 	 			1 1000	-	 	 		+	
. 1	Jrban Analyst 3, 6/12/08			3 61,	,963	1,850	 	2,450			 	 	 	 	2,450			+	 	+	+		 		 	 	1	4,020	1		1		 	
- 1	Urban Analysi 4, 10/16/08			7 7B,	41F	1 850	1	3,000	 	 	 	 	 	 	2,950	 	 	+	 	 	-	+	1			 		 		+		 	+	+
- 1	Program Res Spec 3, 10/2/08			3 61	063	1 050	1	2,450				 	+	+		 	 	-	 	-	+	+	7455	3,000			 	 	+	 	+	 	+	
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	Assumed - Total Attrillop									335 0		20:25:0	10520	IVE GEORGE		2==20	LE WITH	Description of the last of the	1855	2003	1-	2 46 2 20	3,120	3,000		<u> </u>	200000	1233450	0.052,950	L Vession	_	+		1333
	Assumed -								TOTALS											3,420	n <u>2026</u> 20) (1, 2,070			1.72/50						E TEM	0 12 400		

New York State Banking De Planned Hires for SFY 2008-09 b		
Examination Titles Bank Examiner Bank Examiner Trainee Class SubTotal	Salary Grade 20 20	Number Position 10 10 20
Specialist Titles	. ,	
Information Technology Examiner 4 (Banks)	31	1
information Technology Examiner 3 (Banks)	29	1
Information Technology Examiner 2 (Banks)	27	1
Information Technology Examiner 1 (Banks)	23	11
SubTotal IT Specialists		. 4
Sr. Internal Control and Audit Specialists	. 23	•
Sr. Risk Management Specialists	25	•
Sr. Trust Exam Specialists	23	<u> </u>
SubTotal Other Specialists SubTotal		5 9
Consumer/Subprime Related Titles		
Director of Community Reinvestment Monitoring	M4	1
Director of Consumer Lending Regulation	M4	1
Urban Analyst 4	27	1
Program Research Specialist 3	23	· 1
Urban Analyst 3	23	1
Investigator, Criminal Investigations Bureau	M4	3
Investigator, Criminal investigations Bureau	14	1
Administrative Assistant	18	1
ATM Inspector	14	2
Assistant Counsel	M5	3
SubTotal	7	15
Research Titles		
Chief Risk Management Specialist	M5	1
Senior Economist SubTotal	18	1 2
· · · · · · · · · · · · · · · · · · ·		Z
Administrative Titles		
Affirmative Action Administrator 2	23	1
Assistant Director Internal Audit	23	1
Associate Personnel Administrator	23	1
Senior Budgeting Analyst	18	1
Secretary 1, Legal .	11	1.
Calculations Clerk 2 SubTotal	9 _	6
the lease of Claims Decrease in Cotton		······
Holocaust Claims Processing Office Holocaust Claims Processing Office Specialist 1	18	2
SubTotal	10	2
0.17.1		
Grand Total		54

Notes:

All hiring is contingent upon availability and successful recruitment of appropriate candidates, but especially recruitment for Specialist titles. Postitions being recruited will change as we adapt our hiring plan to better meet the needs of the Department and to fully utilize the pool of appropriate candidates. Some of these postitions will be promotions filled by current State employees. This will involve the backfill of a lower graded position which is not reflected in these numbers.

All Funds

\$78,164,000

2007-08 Carryover Approps 2,046,802 528,316 130,428 XXX		06 Account or F C, 2008-09 Appro NPS 0 1,549,650	PROJEC ASH DISBURSE Opriations Fringe 0	TIONS	^Reappropri- ^ations	Limit ^Monthly ^Disbursemen ^Total	^Year-to-Date ^Disbursement ^Total
Carryover Approps 2,046,802 528,316 130,428	^PS 3,526,699 3,250,411	008-09 Appro NPS 0	ASH DISBURSE Opriations Fringe 0	MENTS FROM	^Reappropri- ^ations	^Disbursemen	^Disbursement
Carryover Approps 2,046,802 528,316 130,428	^PS 3,526,699 3,250,411	008-09 Appro NPS 0	priations Fringe 0	^NPS	^Reappropri- ^ations	^Disbursemen	^Disbursement
Carryover Approps 2,046,802 528,316 130,428	^PS 3,526,699 3,250,411	NPS 0	Fringe 0		^ations	^Disbursemen	^Disbursement
Approps 2,046,802 528,316 130,428	^PS 3,526,699 3,250,411	NPS 0	Fringe 0		^ations		
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528,316 130,428	3,250,411			U	n	5,573,501	5,573,501
130,428		1,549,650			0		
	4,516,824		0	1,549,650	0	5,328,376	10,901,877
XXX		1,825,253	0	1,825,253	0	6,472,505	17,374,382
	3,443,102	1,337,589	5,579,203	6,901,913	0	10,345,015	27,719,397
XXX	3,422,696	1,783,442	O	1,783,442	0	5,206,138	32,925,535
XXX	3,425,016	1,112,356	0	1,112,356	0	4,537,372	37,462,907
XXX	5,146,694	984,197	5,083,662	6,221,143	0	11,367,837	48,830,744
XXX	3,469,126	1,128,767	0	1,128,767	. 0	4,597,893	53,428,637
XXX ·	3,438,196	1,184,340	0	1,184,340	0	4,622,536	58,051,173
XXX	3,407,676	1,487,200	5,954,684	7,518,669	0	10,926,345	68,977,518
XXX	.3,397,646	971,776	0	971,776	0	4,369,422	73,346,940
XXX	3,388,506	1,174,304	.0	1,174,304	0	4,562,810	77,909,75
2,705,546	43,832,592	14,538,874	16,832,739	31,371,612	0	77,909,751	77,909,75
			•		•		
-09 Carry-out in	2009-10			•	•		•
-	1,540,607	1,221,225	5,796,811	7,088,319	0	8,646,108	
	XXX XXX XXX XXX 2,705,546	XXX 3,438,196 XXX 3,407,676 XXX 3,397,646 XXX 3,388,506 2,705,546 43,832,592 09 Carry-out in 2009-10	XXX 3,438,196 1,184,340 XXX 3,407,676 1,487,200 XXX 3,397,646 971,776 XXX 3,388,506 1,174,304 2,705,546 43,832,592 14,538,874	XXX 3,438,196 1,184,340 0 XXX 3,407,676 1,487,200 5,954,684 XXX 3,397,646 971,776 0 XXX 3,388,506 1,174,304 0 2,705,546 43,832,592 14,538,874 16,832,739	XXX 3,438,196 1,184,340 0 1,184,340 XXX 3,407,676 1,487,200 5,954,684 7,518,669 XXX 3,397,646 971,776 0 971,776 XXX 3,388,506 1,174,304 0 1,174,304 2,705,546 43,832,592 14,538,874 16,832,739 31,371,612 OB Carry-out in 2009-10	XXX 3,438,196 1,184,340 0 1,184,340 0 XXX 3,407,676 1,487,200 5,954,684 7,518,669 0 XXX 3,397,646 971,776 0 971,776 0 XXX 3,388,506 1,174,304 0 1,174,304 0 2,705,546 43,832,592 14,538,874 16,832,739 31,371,612 0	XXX 3,438,196 1,184,340 0 1,184,340 0 4,622,536 XXX 3,407,676 1,487,200 5,954,684 7,518,669 0 10,926,345 XXX 3,397,646 971,776 0 971,776 0 4,369,422 XXX 3,388,506 1,174,304 0 1,174,304 0 4,562,810 2,705,546 43,832,592 14,538,874 16,832,739 31,371,612 0 77,909,751