

Banking Compliance IndexSM Q4 2014

	Full-time Employee (FTE) Consumption Score	FTE Consumption % Change Quarterly	FTE Consumption % Change Quarter on Quarter	Regulatory Changes	Hours to Comply/ Institution	% Change in Hours to Comply	% Change in Hours to Comply on Quarter	Incremental Cost per Institution per Quarter	Regulatory Changes Page Count	Pages in Thousands	Enforcement Actions (EA)	EAs/100's	% Change in EAs	EA Rate	Average # Items in an EA
Q4 2014	1.26	-32%	-22%	79	374	-43%	-33%	\$29,660	4109	4.1	135	1.35	-10%	8.20%	7
Q3 2014	1.86	26%	-21%	82	653	26%	-17%	\$45,262	3404	3.4	150	1.5	-12%	9.01%	7
Q2 2014	1.48	-12%	-36%	75	517	7%	-38%	\$34,755	2884	2.9	170	1.7	3%	10.10%	5
Q1 2014	1.69	5%	-28%	66	483	-13%	-61%	\$37,621	3284	3.2	165	1.65	23%	9.69%	8
Q4 2013	1.61	-31%	-20%	66	555	-30%	-47%	\$35,798	5507	5.5	134	1.34	-34%	7.98%	7

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Data sources: CFPB, FDIC, FED, NCUA, OCC