

**State of Alaska
FY2016 Governor Amended Operating
Budget**

**Department of Commerce, Community, and Economic
Development
Banking and Securities
RDU/Component Budget Summary**

RDU/Component: Banking and Securities

(There is only one component in this RDU. To reduce duplicate information, we did not print a separate RDU section.)

Contribution to Department's Mission

Protect consumers of financial services and promote safe and sound financial systems.

Results

(Additional performance information is available on the web at <https://omb.alaska.gov/results>.)

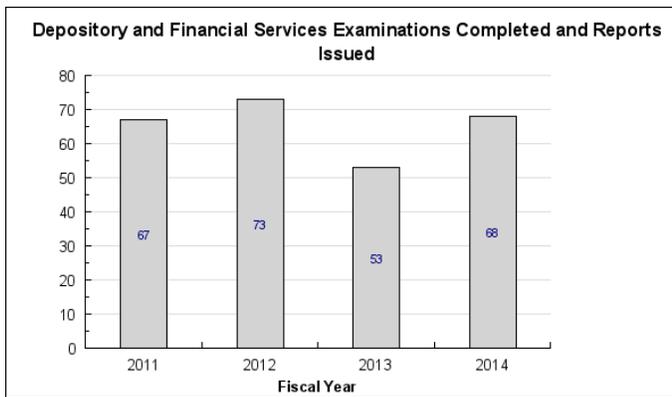
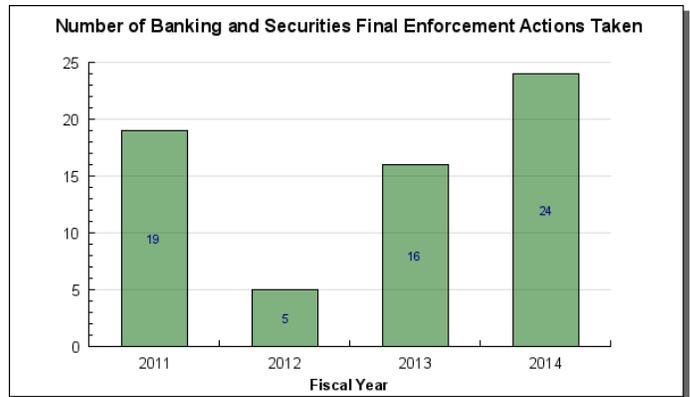
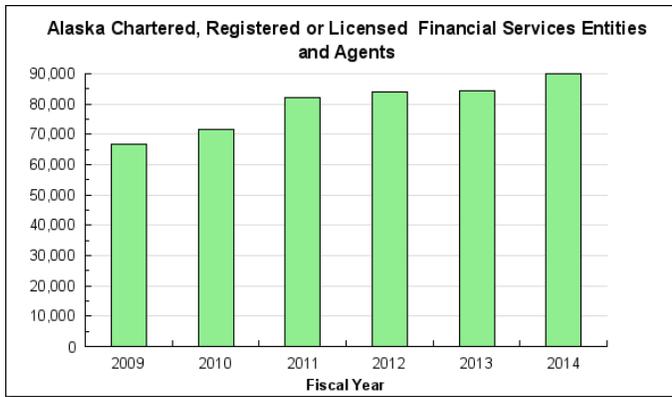
Core Services

- Charter, license and register financial institutions and products.
- Accept and file annual report and election materials from Alaska Native Claims Settlement Act (ANCSA) corporations for public access and respond timely to requests for investigation.
- Provide access to financial education and information to consumers, investors and industry.

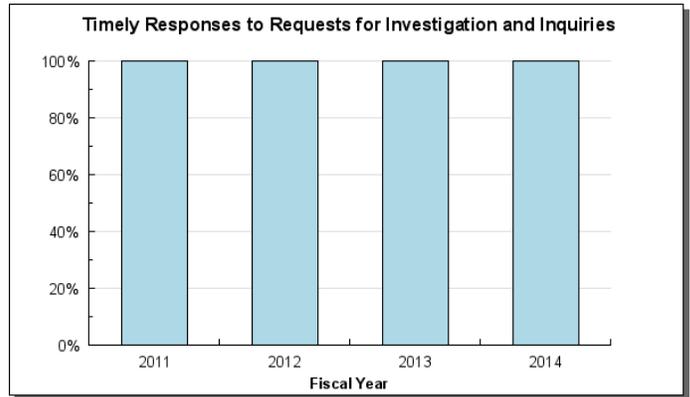
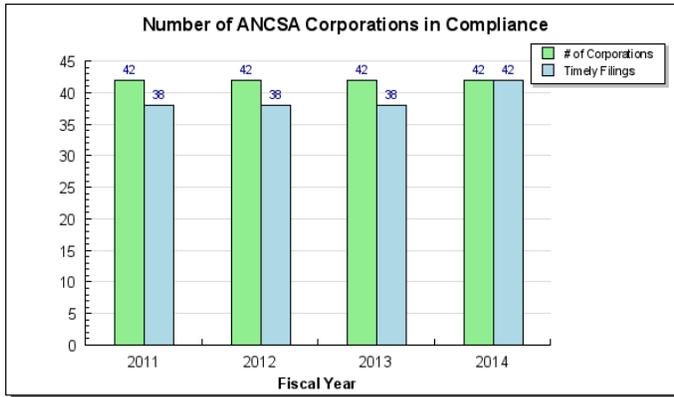
Measures by Core Service

(Additional performance information is available on the web at <https://omb.alaska.gov/results>.)

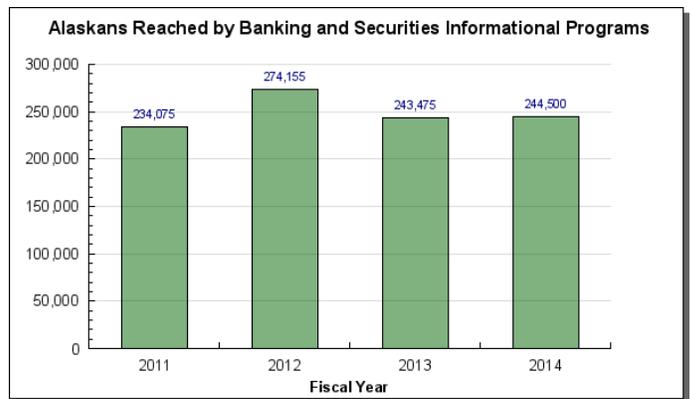
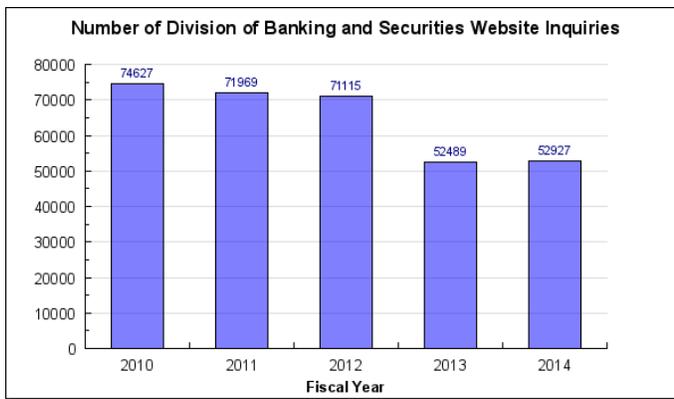
1. Charter, license and register financial institutions and products.



2. Accept and file annual report and election materials from Alaska Native Claims Settlement Act (ANCSA) corporations for public access and respond timely to requests for investigation.



3. Provide access to financial education and information to consumers, investors and industry.



Major Component Accomplishments in 2014

Chartered, registered, licensed or renewed financial entities and filings:

Depositories

- 3 commercial banks (including a merger of a federal savings bank into a state commercial bank)
- 1 mutual savings bank
- 1 credit union

Non-depositories /consumer finance

- 3 bank holding companies
- 3 trust companies
- 1 Business and Industrial Development Corporation (BIDCO)
- 28 premium finance companies mortgage broker/lenders (1,454 mortgage loan originators)
- 64 money service businesses
- 28 premium finance companies
- 25 advance deferred deposit companies (payday lenders)

Investments and Securities Companies and Salespersons

- 1,227 broker dealer firms
- 759 investment adviser firms
- 86,063 salespersons

Securities Filings

- 5,686 mutual fund/unit investment trust filings

- 490 securities registrations
- 177 securities exemption filings

Examinations Conducted

- 4 depository institutions
- 36 non-depository institutions
- 13 mortgage lenders
- 9 money service businesses
- 10 delegates (agents of money service businesses)
- 6 securities related firms

Disclosure of Alaska Native Claims Settlement Act corporation and shareholder election materials: ANCSA

- Received 324 annual report and proxy filings
- Filled 104 public record requests
- Fielded 97 substantive inquiries
- Received eight requests for investigation that resulted in four open investigations

Consumer Protection:

Investigation and Enforcement

- At the close of FY2014, there were 95 pending complaints/cases, and 424 files were closed during the year.
- The division issued 24 final administrative orders including 20 consent orders and four orders by default. The consent orders include: two payday lending, three multistate settlements, six consumer finance, and nine securities related orders. Most of the orders related to unlicensed or unregistered businesses or persons, and the majority of those cases involved persons outside Alaska.
- Collected \$1,313,642 in civil penalties and facilitated \$95,000 in restitution payments to Alaskans.

Public education and outreach

- Sponsored the Anchorage Fraud Summit in September 2013 with presentations by the Alaska US Attorney, FBI, SEC, and Alaska Department of Law in partnership with AARP and UAA.
- Presented at entrepreneur and angel funding events about raising capital and laws relating to investment.
- Participated in the spring Anchorage Fitness Fair.
- Staffed booths at the September 2014 Vulnerable Adults Resource Fairs in Anchorage and Juneau.
- Collaborated with AARP on a grant request to the Investor Protection Trust, subsequently awarded in September 2014 for the production of thirteen 30-minute television programs.

Streamlined business/constituent services

- License applications and renewals are accepted through the Nationwide Mortgage Licensing System & Registry (NMLS) and Central Registry Depository (CRD) national databases.
- Some mutual fund and unit investment trust filings may be accepted electronically.
- Information for entrepreneurs and business regarding securities laws relating to capital formation is available in person, by telephone or on the web page

Key Component Challenges

Staffing: The division is exploring ways to maximize trained staff and available technology to conduct timely investigations, lead outreach efforts, and provide licensing and examination of the dozen programs this agency administers. Most sections have only three examiners, so retirements and vacancies impact the ability to examine, investigate, provide outreach, and ultimately the quality of consumer protection. The training curve for examiners ranges from two to five years.

Outdated Financial Services Laws: Financial services have changed dramatically in the last several decades. Many of the statutes and regulations that govern these programs need to be updated to include new products and programs offered through financial entities. Additionally, penalties for law violations and methods to require repayment to victims need to be modernized to reflect the severity of a consumer or businesses loss.

Outreach and education efforts to small businesses, investors, and consumers of financial products to ensure

consumer protection are limited by available staff and technology resources. Consumers and investors need to know where to go for information regarding persons and entities selling financial products and services. They also need to recognize red flags before they part with their money, and know where to call if they need help or suspect a scam. The division continues to increase educational resources for consumers via the division website.

Significant Changes in Results to be Delivered in FY2016

No significant changes in results expected.

Statutory and Regulatory Authority

AS 06	Financial Institutions
3 AAC 01, 02, 03, 06, 07, 12, 13 & 14	Financial Institutions
AS 10.13	Business and Industrial Development Corporation Act
AS 34.55	Land Sales Act
AS 45.55 and AS 45.57	Securities
3 AAC 08	Securities

Contact Information
<p>Contact: Kevin Anselm, Division Director Phone: (907) 269-4157 Fax: (907) 269-8146 E-mail: kevin.anselm@alaska.gov</p>

**Banking and Securities
Component Financial Summary**

All dollars shown in thousands

	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
Non-Formula Program:			
Component Expenditures:			
71000 Personal Services	2,290.3	2,488.0	2,540.7
72000 Travel	143.2	242.1	242.1
73000 Services	844.0	817.7	817.7
74000 Commodities	102.5	46.4	46.4
75000 Capital Outlay	8.2	28.0	28.0
77000 Grants, Benefits	0.0	0.0	0.0
78000 Miscellaneous	0.0	0.0	0.0
Expenditure Totals	3,388.2	3,622.2	3,674.9
Funding Sources:			
1005 General Fund/Program Receipts	3,388.2	3,622.2	3,674.9
Funding Totals	3,388.2	3,622.2	3,674.9

Estimated Revenue Collections

Description	Master Revenue Account	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
Unrestricted Revenues				
General Fund Program Receipts	51060	12,971.9	12,971.9	12,971.9
Unrestricted Fund	68515	179.8	0.0	0.0
Unrestricted Total		13,151.7	12,971.9	12,971.9
Restricted Revenues				
General Fund Program Receipts	51060	3,388.2	3,622.2	3,674.9
Restricted Total		3,388.2	3,622.2	3,674.9
Total Estimated Revenues		16,539.9	16,594.1	16,646.8

**Summary of Component Budget Changes
From FY2015 Management Plan to FY2016 Governor Amended**

All dollars shown in thousands

	<u>Unrestricted Gen (UGF)</u>	<u>Designated Gen (DGF)</u>	<u>Other Funds</u>	<u>Federal Funds</u>	<u>Total Funds</u>
FY2015 Management Plan	0.0	3,622.2	0.0	0.0	3,622.2
Adjustments which continue current level of service:					
-FY2016 Salary Increases	0.0	53.9	0.0	0.0	53.9
-FY2016 Health Insurance Rate Reduction	0.0	-1.2	0.0	0.0	-1.2
FY2016 Governor Amended	0.0	3,674.9	0.0	0.0	3,674.9

**Banking and Securities
Personal Services Information**

Authorized Positions			Personal Services Costs	
	FY2015 Management Plan	FY2016 Governor Amended		
Full-time	24	24	Annual Salaries	1,620,698
Part-time	0	0	COLA	53,978
Nonpermanent	0	0	Premium Pay	0
			Annual Benefits	945,666
			<i>Less 3.04% Vacancy Factor</i>	<i>(79,642)</i>
			Lump Sum Premium Pay	0
Totals	24	24	Total Personal Services	2,540,700

Position Classification Summary

Job Class Title	Anchorage	Fairbanks	Juneau	Others	Total
Administrative Assistant I	0	0	1	0	1
Business Reg Examiner	1	0	2	0	3
Division Director	1	0	0	0	1
Division Operations Manager	0	0	1	0	1
Financial Instit Exam I	0	0	1	0	1
Financial Instit Exam II	2	0	1	0	3
Financial Instit Exam III	1	0	0	0	1
Financial Instit Exam IV	2	0	1	0	3
Investigator II	0	0	1	0	1
Investigator III	1	0	0	0	1
Occup Licensing Examiner	2	0	0	0	2
Secretary	1	0	0	0	1
Securities Examiner I	4	0	0	0	4
Securities Examiner II	1	0	0	0	1
Totals	16	0	8	0	24

Component Detail All Funds
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (AR29508) (2808)
RDU: Banking and Securities (536)

	FY2014 Actuals	FY2015 Conference Committee	FY2015 Authorized	FY2015 Management Plan	FY2016 Governor Amended	FY2015 Management Plan vs FY2016 Governor Amended	
71000 Personal Services	2,290.3	2,488.0	2,488.0	2,488.0	2,540.7	52.7	2.1%
72000 Travel	143.2	242.1	242.1	242.1	242.1	0.0	0.0%
73000 Services	844.0	817.7	817.7	817.7	817.7	0.0	0.0%
74000 Commodities	102.5	46.4	46.4	46.4	46.4	0.0	0.0%
75000 Capital Outlay	8.2	28.0	28.0	28.0	28.0	0.0	0.0%
77000 Grants, Benefits	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
78000 Miscellaneous	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
Totals	3,388.2	3,622.2	3,622.2	3,622.2	3,674.9	52.7	1.5%
Fund Sources:							
1005GF/Prgm (DGF)	3,388.2	3,622.2	3,622.2	3,622.2	3,674.9	52.7	1.5%
Unrestricted General (UGF)	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
Designated General (DGF)	3,388.2	3,622.2	3,622.2	3,622.2	3,674.9	52.7	1.5%
Other Funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
Federal Funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
Positions:							
Permanent Full Time	24	24	24	24	24	0	0.0%
Permanent Part Time	0	0	0	0	0	0	0.0%
Non Permanent	0	0	0	0	0	0	0.0%

Change Record Detail - Multiple Scenarios with Descriptions
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)

RDU: Banking and Securities (536)

Scenario/Change Record Title	Trans Type	Totals	Personal Services	Travel	Services	Commodities	Capital Outlay	Grants, Benefits	Miscellaneous	Positions		NP
										PFT	PPT	
***** Changes From FY2015 Conference Committee To FY2015 Authorized *****												
FY2015 Conference Committee												
1005 GF/Prgm	ConfCom	3,622.2	2,488.0	242.1	817.7	46.4	28.0	0.0	0.0	24	0	0
		3,622.2										
Subtotal		3,622.2	2,488.0	242.1	817.7	46.4	28.0	0.0	0.0	24	0	0
***** Changes From FY2015 Authorized To FY2015 Management Plan *****												
Subtotal		3,622.2	2,488.0	242.1	817.7	46.4	28.0	0.0	0.0	24	0	0
***** Changes From FY2015 Management Plan To FY2016 Governor Amended *****												
FY2016 Salary Increases												
1005 GF/Prgm	SalAdj	53.9	53.9	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0
		53.9										
Cost of living adjustment for certain bargaining units: \$53.9												
Year three cost of living adjustment for non-covered employees - 2.5%: \$3.7												
Year three cost of living adjustment for Alaska State Employees Association/General Government Unit - 2.5%: \$40.5												
Year three cost of living adjustment for Alaska Public Employees Association/Supervisory Unit - 2.5%: \$9.7												
FY2016 Health Insurance Rate Reduction												
1005 GF/Prgm	SalAdj	-1.2	-1.2	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0
		-1.2										
Select Benefits health insurance rate reduction from \$1,371 to \$1,346: \$-1.2												
Transfer Office Assistant II (08-3098) to Administrative Services												
	Trout	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1	0	0
Transfer office assistant II, 08-3098, from the Division of Banking and Securities (DBS). DBS had a need for high-level administrative and operational support that was met by the transfer of the division operations manager I, 08-2237. With that transfer, this lower-level administrative position is no longer needed and can be transferred to the Division of Administrative Services to be used for other administrative needs.												
Transfer Division Operations Manager (08-2237) from Administrative Services												
	Trin	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1	0	0
The Division of Banking and Securities has a need for high-level administrative and operational support that can be met by transferring a filled position within the												

Change Record Detail - Multiple Scenarios with Descriptions
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Scenario/Change Record Title	Trans Type	Totals	Personal Services	Travel	Services	Commodities	Capital Outlay	Grants, Benefits	Miscellaneous	Positions		NP
										PFT	PPT	
department. Upon transfer to the Division of Banking and Securities, this position was reclassified to division operations manager II.												
	Totals	3,674.9	2,540.7	242.1	817.7	46.4	28.0	0.0	0.0	24	0	0

Personal Services Expenditure Detail
Department of Commerce, Community, and Economic Development

Scenario: FY2016 Governor Amended (12201)
Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

PCN	Job Class Title	Time Status	Retire Code	Barg Unit	Location	Salary Sched	Range / Step	Comp Months	Split / Count	Annual Salaries	COLA	Premium Pay	Annual Benefits	Total Costs	UGF Amount
08-1280	Investigator II	FT	A	GP	Juneau	205	16B / C	12.0		53,180	1,783	0	34,964	89,927	0
08-2041	Investigator III	FT	A	GP	Anchorage	200	18O	12.0		85,716	2,874	0	46,069	134,659	0
08-2110	Occup Licensing Examiner	FT	A	GP	Anchorage	200	13C / D	12.0		42,576	1,428	0	31,345	75,349	0
08-2112	Occup Licensing Examiner	FT	A	GP	Anchorage	200	13E / F	12.0		45,892	1,539	0	32,477	79,908	0
08-2210	Financial Instit Exam IV	FT	A	GP	Anchorage	200	22G	12.0		89,736	3,009	0	47,441	140,186	0
08-2237	Division Operations Manager	FT	A	SS	Juneau	205	24L	12.0		121,188	3,878	0	57,443	182,509	0
08-3001	Division Director	FT	A	XE	Anchorage	N00	27E / F	12.0		117,992	3,776	0	56,404	178,172	0
08-3002	Administrative Assistant I	FT	A	GP	Juneau	205	12B	12.0		40,248	1,350	0	30,550	72,148	0
08-3003	Financial Instit Exam IV	FT	A	SS	Juneau	205	22A	6.0		39,996	1,341	0	21,820	63,157	0
08-3004	Securities Examiner I	FT	A	GP	Anchorage	200	21A	12.0		68,496	2,297	0	40,191	110,984	0
08-3008	Securities Examiner II	FT	A	SS	Anchorage	200	22C / D	12.0		83,655	2,805	0	44,889	131,349	0
08-3010	Securities Examiner I	FT	A	GP	Anchorage	200	21A	12.0		68,496	2,297	0	40,191	110,984	0
08-3014	Securities Examiner I	FT	A	GP	Anchorage	200	21G / J	12.0		84,770	2,843	0	45,746	133,359	0
08-3021	Financial Instit Exam IV	FT	A	SS	Anchorage	200	22F / J	12.0		93,660	3,141	0	48,304	145,105	0
08-3024	Business Reg Examiner	FT	A	GP	Juneau	205	13G / J	12.0		52,493	1,760	0	34,730	88,983	0
08-3027	Securities Examiner I	FT	A	GP	Anchorage	200	21D / E	12.0		76,835	2,576	0	43,038	122,449	0
08-3028	Business Reg Examiner	FT	A	GP	Juneau	205	13B / C	12.0		43,821	1,469	0	31,770	77,060	0
08-3030	Financial Instit Exam I	FT	A	GP	Juneau	205	17B / C	12.0		56,825	1,905	0	36,208	94,938	0
08-3088	Financial Instit Exam II	FT	A	GP	Juneau	205	19B / C	12.0		66,594	2,233	0	39,542	108,369	0
08-3089	Secretary	FT	A	GP	Anchorage	200	11F / G	12.0		41,196	1,381	0	30,874	73,451	0
08-3095	Business Reg Examiner	FT	A	GP	Anchorage	200	13B	12.0		40,836	1,369	0	30,751	72,956	0
08-3099	Financial Instit Exam II	FT	A	GP	Anchorage	200	19D / E	12.0		66,669	2,236	0	39,568	108,473	0
08-3100	Financial Instit Exam III	FT	A	GP	Anchorage	200	21D / E	12.0		77,432	2,596	0	43,241	123,269	0
08-3101	Financial Instit Exam II	FT	A	GP	Anchorage	200	19B / C	12.0		62,396	2,092	0	38,110	102,598	0

	Total Positions	New	Deleted	Total Salary Costs:	1,620,698
				Total COLA:	53,978
				Total Premium Pay::	0
				Total Benefits:	945,666
				Total Pre-Vacancy:	2,620,342
				Minus Vacancy Adjustment of 3.04%:	(79,642)
				Total Post-Vacancy:	2,540,700
				Plus Lump Sum Premium Pay:	0
				Personal Services Line 100:	2,540,700

Total Component Months: 282.0

Note: If a position is split, an asterisk (*) will appear in the Split/Count column. If the split position is also counted in the component, two asterisks (**) will appear in this column. [No valid job title] appearing in the Job Class Title indicates that the PCN has an invalid class code or invalid range for the class code effective date of this scenario.

Personal Services Expenditure Detail
Department of Commerce, Community, and Economic Development

Scenario: FY2016 Governor Amended (12201)
Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

PCN Funding Sources:	Pre-Vacancy	Post-Vacancy	Percent
1005 General Fund/Program Receipts	2,620,342	2,540,700	100.00%
Total PCN Funding:	2,620,342	2,540,700	100.00%

Note: If a position is split, an asterisk (*) will appear in the Split/Count column. If the split position is also counted in the component, two asterisks (**) will appear in this column.
 [No valid job title] appearing in the Job Class Title indicates that the PCN has an invalid class code or invalid range for the class code effective date of this scenario.

Line Item Detail
Department of Commerce, Community, and Economic Development
Travel

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Line Number	Line Name		FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
72000	Travel		143.2	242.1	242.1
Expenditure Account	Servicing Agency	Explanation	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
72000 Travel Detail Totals			143.2	242.1	242.1
72100	Instate Travel	Instate Transportation - Transportation costs for travel relating to field work, administration, examinations, conventions and meetings.	70.1	165.6	165.6
72400	Out Of State Travel	Out of State Transportation - Transportation costs for travel relating to field work, administration, examinations, conventions and meetings.	72.8	76.0	76.0
72900	Other Travel Costs	Miscellaneous travel-related expenses.	0.3	0.5	0.5

Line Item Detail
Department of Commerce, Community, and Economic Development
Services

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Line Number	Line Name		FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended	
73000	Services		844.0	817.7	817.7	
Expenditure Account	Servicing Agency	Explanation	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended	
73000 Services Detail Totals			844.0	817.7	817.7	
73025	Education Services	Training, educational conferences, agency memberships, tuition, books and fees for work-related courses. CSBS and Supervisor Dues.	23.7	23.7	23.7	
73050	Financial Services	Accounting, auditing, management consulting, grantee monitoring, loan servicing and insurance related services.	4.4	4.4	4.4	
73075	Legal & Judicial Svc	Legal and judicial services.	0.6	0.6	0.6	
73150	Information Technlgy	Software Licensing	32.9	16.0	16.0	
73156	Telecommunication	Local, long-distance, and cellular telephone charges, television, data/network, telecommunication equipment, and other wireless charges from outside vendors.	5.8	5.0	5.0	
73225	Delivery Services	Promotional materials distribution, courier services, and product shipping.	2.2	2.2	2.2	
73450	Advertising & Promos	Professional Services - Promotional programs in the domestic and export markets.	0.5	0.5	0.5	
73525	Utilities	Utility services.	0.3	0.3	0.3	
73650	Struc/Infstruct/Land	Structure, infrastructure and land repairs, maintenance, rentals and leases.	1.5	1.5	1.5	
73675	Equipment/Machinery	Machinery, furniture and equipment purchase, repair, maintenance, rental, and leases.	1.8	1.8	1.8	
73750	Other Services (Non IA Svcs)	Program management/consulting, economic/development, safety-related services, printing, copying, and other services.	8.4	8.4	8.4	
73805	IT-Non-Telecommunication	Admin	Enterprise Technology Services - Multiple computer services - including mainframe applications, Alaska Budget System (ABS), antivirus and MICS.	15.7	15.0	15.0
73806	IT-Telecommunication	Admin	Enterprise Technology Services - Non-telephone	35.9	30.0	30.0

Line Item Detail
Department of Commerce, Community, and Economic Development
Services

Component: Banking and Securities (2808)

RDU: Banking and Securities (536)

Expenditure Account		Servicing Agency	Explanation	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
73000 Services Detail Totals				844.0	817.7	817.7
			telecommunication services, including dedicated circuits, space and power, radio circuits, videoconferencing, etc. (EPR).			
73809	Mail	Admin	Division of General Services - Pro-rated share of expenses relating to central mailroom support and services.	4.6	4.6	4.6
73810	Human Resources	Admin	Division of Personnel - Human resource and personnel services	15.8	14.0	14.0
73811	Building Leases	Admin	Rental of State-owned buildings - Atwood Building.	88.1	80.0	80.0
73812	Legal	Law	Dept Law services	144.6	144.6	144.6
73814	Insurance	Admin	Division of Risk Management - Risk management insurance charges for leased buildings, repossessed properties, aviation, public official bonds, and overhead.	0.4	0.4	0.4
73815	Financial	Admin	Div. of Finance – Computer services for state accounting (AKSAS) and payroll (AKPAY) systems	1.4	1.4	1.4
73816	ADA Compliance	Labor	Division of Vocational Rehabilitation - Pro-rated share of expenses relating to Americans with Disabilities Act (ADA) enforcement.	0.2	0.2	0.2
73819	Commission Sales (IA Svcs)	State Travel Office	US Travel LLC, STO Advance Only, for all US Travel payments.	1.1	1.1	1.1
73821	Hearing/Mediation (IA Svcs)	Admin	Hearing Officer services	2.9	2.9	2.9
73827	Safety (IA Svcs)	PubSaf	Mortgage Lending Fingerprinting.	15.8	15.8	15.8
73848	State Equip Fleet	Trans	State Equipment Fleet Services.	0.1	0.1	0.1
73979	Mgmt/Consulting (IA Svcs)	Administrative Services	Division of Administrative Services - Management support services.	385.0	392.0	392.0
73979	Mgmt/Consulting (IA Svcs)	Commissioner's Office	Commissioner's office - Management support services.	50.3	51.2	51.2

Line Item Detail
Department of Commerce, Community, and Economic Development
Commodities

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Line Number	Line Name		FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
74000	Commodities		102.5	46.4	46.4
Expenditure Account	Servicing Agency	Explanation	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
74000 Commodities Detail Totals			102.5	46.4	46.4
74200	Business	Standard office supplies and replacement furniture.	102.4	46.4	46.4
74480	Household & Instit.	Household and institutional supplies (clothing, uniforms, cleaning supplies).	0.1	0.0	0.0

Line Item Detail
Department of Commerce, Community, and Economic Development
Capital Outlay

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Line Number	Line Name		FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
75000	Capital Outlay		8.2	28.0	28.0
Expenditure Account	Servicing Agency	Explanation	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
75000 Capital Outlay Detail Totals			8.2	28.0	28.0
75700	Equipment	Equipment replacement and filing system	8.2	28.0	28.0

Unrestricted Revenue Detail
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Master Account	Revenue Description				FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
51060	General Fund Program Receipts				12,971.9	12,971.9	12,971.9
Detail Information							
Revenue Amount	Revenue Description	Component	Collocation Code	AKSAS Fund	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
51060	GF Program Receipts General fund program receipts.				12,971.9	12,971.9	12,971.9

Unrestricted Revenue Detail
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Master Account	Revenue Description				FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
68515	Unrestricted Fund				179.8	0.0	0.0
Detail Information							
Revenue Amount	Revenue Description	Component	Collocation Code	AKSAS Fund	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
65002	Fines & Forfeitures Fines and forfeitures.				179.7	0.0	0.0
66190	Py Reimburse Recvry Professional and occupational.				0.1	0.0	0.0

Restricted Revenue Detail
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Master Account	Revenue Description				FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
51060	General Fund Program Receipts				3,388.2	3,622.2	3,674.9
Detail Information							
Revenue Amount	Revenue Description	Component	Collocation Code	AKSAS Fund	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
51060	GF Program Receipts				3,388.2	3,622.2	3,674.9
	Banking revenue is generated from assessing semiannually each state-chartered financial institution a fee for a regular examination based on total assets; special examinations of financial institutions; fees collected for the licensing of small loan and premium finance companies; and applications for new organizations and facilities.						

Interagency Services
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Expenditure Account	Service Description	Service Type	Servicing Agency	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended	
73805	IT-Non-Telecommunication	Enterprise Technology Services - Multiple computer services - including mainframe applications, Alaska Budget System (ABS), antivirus and MICS.	Inter-dept	Admin	15.7	15.0	15.0
				73805 IT-Non-Telecommunication subtotal:	15.7	15.0	15.0
73806	IT-Telecommunication	Enterprise Technology Services - Non-telephone telecommunication services, including dedicated circuits, space and power, radio circuits, videoconferencing, etc. (EPR).	Inter-dept	Admin	35.9	30.0	30.0
				73806 IT-Telecommunication subtotal:	35.9	30.0	30.0
73809	Mail	Division of General Services - Pro-rated share of expenses relating to central mailroom support and services.	Inter-dept	Admin	4.6	4.6	4.6
				73809 Mail subtotal:	4.6	4.6	4.6
73810	Human Resources	Division of Personnel - Human resource and personnel services	Inter-dept	Admin	15.8	14.0	14.0
				73810 Human Resources subtotal:	15.8	14.0	14.0
73811	Building Leases	Rental of State-owned buildings - Atwood Building.	Inter-dept	Admin	88.1	80.0	80.0
				73811 Building Leases subtotal:	88.1	80.0	80.0
73812	Legal	Dept Law services	Inter-dept	Law	144.6	144.6	144.6
				73812 Legal subtotal:	144.6	144.6	144.6
73814	Insurance	Division of Risk Management - Risk management insurance charges for leased buildings, repossessed properties, aviation, public official bonds, and overhead.	Inter-dept	Admin	0.4	0.4	0.4
				73814 Insurance subtotal:	0.4	0.4	0.4
73815	Financial	Div. of Finance – Computer services for state accounting (AKSAS) and payroll (AKPAY) systems	Inter-dept	Admin	1.4	1.4	1.4
				73815 Financial subtotal:	1.4	1.4	1.4
73816	ADA Compliance	Division of Vocational Rehabilitation - Pro-rated share of expenses relating to Americans with Disabilities Act (ADA) enforcement.	Inter-dept	Labor	0.2	0.2	0.2
				73816 ADA Compliance subtotal:	0.2	0.2	0.2
73819	Commission Sales (IA Svcs)	US Travel LLC, STO Advance Only, for all US Travel payments.	Inter-dept	State Travel Office	1.1	1.1	1.1
				73819 Commission Sales (IA Svcs) subtotal:	1.1	1.1	1.1
73821	Hearing/Mediation (IA Svcs)	Hearing Officer services	Inter-dept	Admin	2.9	2.9	2.9
				73821 Hearing/Mediation (IA Svcs) subtotal:	2.9	2.9	2.9
73827	Safety (IA Svcs)	Mortgage Lending Fingerprinting.	Inter-dept	PubSaf	15.8	15.8	15.8
				73827 Safety (IA Svcs) subtotal:	15.8	15.8	15.8
73848	State Equip Fleet	State Equipment Fleet Services.	Inter-dept	Trans	0.1	0.1	0.1

Interagency Services
Department of Commerce, Community, and Economic Development

Component: Banking and Securities (2808)
RDU: Banking and Securities (536)

Expenditure Account	Service Description	Service Type	Servicing Agency	FY2014 Actuals	FY2015 Management Plan	FY2016 Governor Amended
73848 State Equip Fleet subtotal:				0.1	0.1	0.1
73979	Mgmt/Consulting (IA Svcs) Division of Administrative Services - Management support services.	Intra-dept	Administrative Services	385.0	392.0	392.0
73979	Mgmt/Consulting (IA Svcs) Commissioner's office - Management support services.	Inter-dept	Commissioner's Office	50.3	51.2	51.2
73979 Mgmt/Consulting (IA Svcs) subtotal:				435.3	443.2	443.2
Banking and Securities total:				761.9	753.3	753.3
Grand Total:				761.9	753.3	753.3