

	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 Quarter On Quarter	Incremental Cost Per Institution per Quarter	Regulatory Changes Page Count	Pages in Thousands	EAs**	EAs**/ 100's	% Change in EAs**	EA** Rate	Avg. # Items in an EA**
Q1 2016	1.22	-45%	-10%	69	428	-56%	29%	\$29,021	1569	1.6	173	1.73	9%	11.19%	4
Q4 2015	2.23	81%	77%	125	968	152%	159%	\$52,317	4309	4.3	159	1.59	-6%	10.14%	4
Q3 2015	1.23	-28%	-34%	70	384	-34%	-41%	\$29,145	2231	2.2	170	1.70	-18%	10.71%	5
Q2 2015	1.72	27%	16%	73	582	76%	13%	\$41,471	1644	1.6	207	2.07	18%	12.90%	5
Q1 2015	1.35	7%	-20%	61	331	-11%	-31%	\$30,998	1605	1.6	176	1.76	30%	10.82%	7

* Full-Time Employee ** Enforcement Actions Data Sources: CFPB, FDIC, FinCEN, FRB, NCUA, OCC, OFAC

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