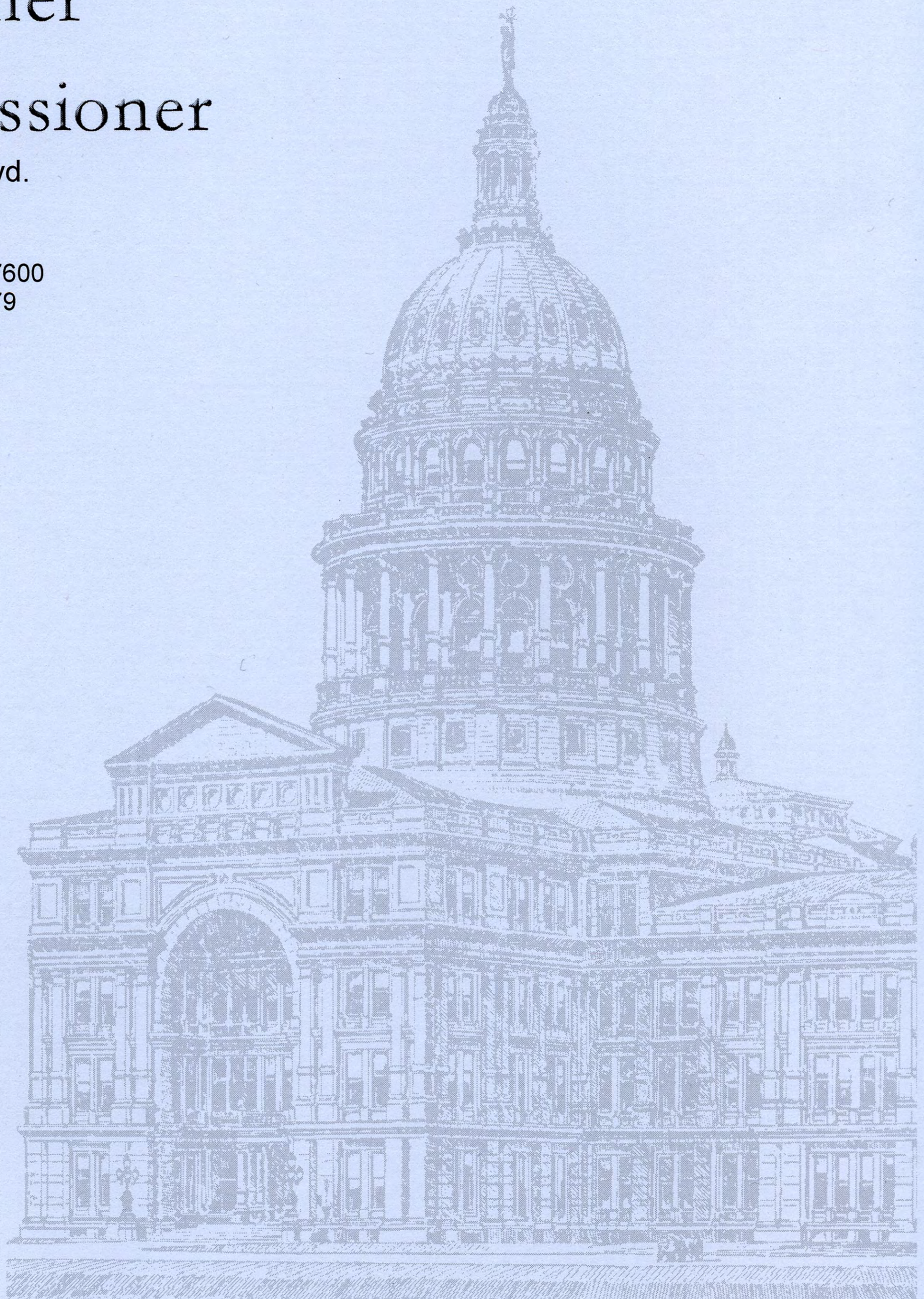


# Office of Consumer Credit Commissioner

2601 N. Lamar Blvd.  
Austin, TX 78705

Telephone: 512-936-7600  
Helpline: 800-538-1579  
[www.occ.state.tx.us](http://www.occ.state.tx.us)



**Annual Financial Report**  
For The Year Ended August 31, 2012







# **Office of Consumer Credit Commissioner**

Annual Financial Report for the Year Ended August 31, 2012

**Unaudited**

Leslie L. Pettijohn, Commissioner  
2601 N. Lamar Blvd.  
Austin, TX 78705-4207

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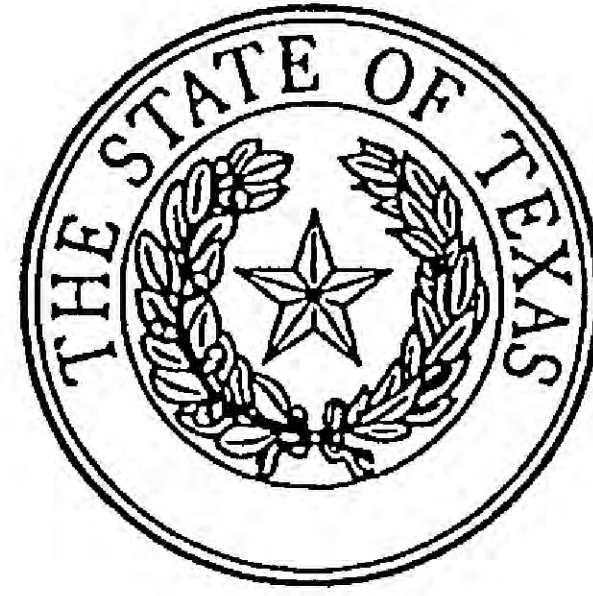




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**Office of  
Consumer  
Credit  
Commissioner**

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Leslie L. Pettijohn  
Commissioner

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---

October 1, 2012

Honorable Rick Perry, Governor  
Honorable Susan Combs, Texas Comptroller  
John O'Brien, Director, Legislative Budget Board  
John Keel, CPA, State Auditor

Lady and Gentlemen:

We are pleased to submit the Annual Financial Report of the Office of Consumer Credit Commissioner for the year ended August 31, 2012, in compliance with Texas Government Code Annotated, Section §2101.011 and in accordance with the requirements established by the Comptroller of Public Accounts.

Due to the statewide requirements embedded in Governmental Accounting Standards Board (GASB) Statement No. 34, *Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments*, the Comptroller of Public Accounts does not require the accompanying annual financial report to comply with all the requirements in this statement. The financial report will be considered for audit by the State Auditor as part of the audit of the State of Texas *Comprehensive Annual Financial Report (CAFR)*; therefore, an opinion has not been expressed on the financial statements and related information contained in this report.

If you have any questions, please contact Christina Cuellar, Manager of Accounting at (512) 936-7642.

Sincerely,

A handwritten signature in black ink, appearing to read "Leslie L. Pettijohn".  
Leslie L. Pettijohn  
Commissioner



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## **COMBINED FINANCIAL STATEMENTS**



Office of the Consumer Credit Commissioner  
 Exhibit I — Combined Balance Sheet/Statement of Net Assets — Governmental Funds  
 August 31, 2012

	<b>Governmental Fund Types</b>		
	<b>General Funds</b>	<b>Special Revenue Funds</b>	<b>Governmental Funds Total</b>
<b>ASSETS</b>			
Current Assets:			
Cash (Note 3)			
Cash In Bank	\$ 28,293.03	\$ -	\$ 28,293.03
Cash in State Treasury	462,301.94		462,301.94
Cash Equivalents	6,938,926.75	774,275.32	7,713,202.07
Due from Other Fund	2,200.00		2,200.00
Consumable Inventories	3,324.28		3,324.28
<b>Total Current Assets</b>	<b><u>\$ 7,435,046.00</u></b>	<b><u>\$ 774,275.32</u></b>	<b><u>\$ 8,209,321.32</u></b>
Non-Current Assets			
Depreciation			
<b>Total Non-Current Assets</b>	<b><u>\$ -</u></b>	<b><u>\$ -</u></b>	<b><u>\$ -</u></b>
<b>Total Assets</b>	<b><u>\$ 7,435,046.00</u></b>	<b><u>\$ 774,275.32</u></b>	<b><u>\$ 8,209,321.32</u></b>
<b>LIABILITIES AND FUND BALANCES</b>			
<b>Liabilities</b>			
Current Liabilities:			
Payables from:			
Accounts	\$ 129,888.18	\$ -	\$ 129,888.18
Payroll	354,894.73		354,894.73
Due To Other Fund (Note 12)	160,463.04	2,200.00	162,663.04
Employees' Compensable Leave (Note 5)			
Non-Current Liabilities			
Employees' Compensable Leave (Note 5)			
<b>Total Liabilities</b>	<b><u>\$ 645,245.95</u></b>	<b><u>\$ 2,200.00</u></b>	<b><u>\$ 647,445.95</u></b>
<b>FUND FINANCIAL STATEMENTS</b>			
Fund Balances (Deficits):			
Nonspendable	3,324.28		3,324.28
Committed	6,786,475.77	772,075.32	7,558,551.09
Unassigned			
<b>Total Fund Balances</b>	<b><u>\$ 6,789,800.05</u></b>	<b><u>\$ 772,075.32</u></b>	<b><u>\$ 7,561,875.37</u></b>
<b>Total Liabilities and Fund Balances</b>	<b><u>\$ 7,435,046.00</u></b>	<b><u>\$ 774,275.32</u></b>	<b><u>\$ 8,209,321.32</u></b>
<b>Government-Wide Statement of Net Assets</b>			
Net Assets			
Invested in Capital Assets			
Unrestricted			
<b>Total Net Assets</b>			

The accompanying notes to the financial statements are an integral part of this statement.



UNAUDITED

	Capital Assets Adjustments	Long-Term Liabilities Adjustments	Statement of Net Assets
<b>ASSETS</b>			
Current Assets:			
Cash (Note 3)			
Cash In Bank	\$ -	\$ -	\$ 28,293.03
Cash in State Treasury			462,301.94
Cash Equivalents			7,713,202.07
Due from Other Fund			2,200.00
Consumable Inventories			3,324.28
<b>Total Current Assets</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,209,321.32</u>
Non-Current Assets			
Depreciation	12,375.99		12,375.99
<b>Total Non-Current Assets</b>	<u>\$ 12,375.99</u>	<u>\$ -</u>	<u>\$ 12,375.99</u>
<b>Total Assets</b>	<u>\$ 12,375.99</u>	<u>\$ -</u>	<u>\$ 8,221,697.31</u>
<b>LIABILITIES AND FUND BALANCES</b>			
Liabilities			
Current Liabilities:			
Payables from:			
Accounts	\$ -	\$ -	\$ 129,888.18
Payroll			354,894.73
Due To Other Fund (Note 12)			162,663.04
Employees' Compensable Leave (Note 5)		275,056.64	275,056.64
Non-Current Liabilities			
Employees' Compensable Leave (Note 5)		206,929.99	206,929.99
<b>Total Liabilities</b>	<u>\$ -</u>	<u>\$ 481,986.63</u>	<u>\$ 1,129,432.58</u>
<b>FUND FINANCIAL STATEMENTS</b>			
Fund Balances (Deficits):			
Nonspendable			3,324.28
Committed			7,558,551.09
Unassigned			
<b>Total Fund Balances</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 7,561,875.37</u>
<b>Total Liabilities and Fund Balances</b>			
<b>Government-Wide Statement of Net Assets</b>			
Net Assets			
Invested in Capital Assets	12,375.99		12,375.99
Unrestricted		(481,986.63)	(481,986.63)
<b>Total Net Assets</b>	<u>\$ 12,375.99</u>	<u>\$ (481,986.63)</u>	<u>\$ 7,092,264.73</u>

The accompanying notes to the financial statements are an integral part of these statements.



Office of the Consumer Credit Commissioner  
 Exhibit II — Combined Statement of Revenues, Expenditures and Changes in Fund Balances/  
 Statement of Activities — Governmental Funds  
 For the Fiscal Year Ended August 31, 2012

	<u>Governmental Fund Types</u>		
	<u>General Funds</u>	<u>Special Revenue Funds</u>	<u>Governmental Funds Total</u>
<b>REVENUES*</b>			
Legislative Appropriations			
Tax	\$ -	\$ -	\$ -
License, Fees & Permits (PR)	9,022,447.90	723,325.00	9,745,772.90
Interest and Other Investment Income (PR)	8,080.51	491.39	8,571.90
Sales of Goods and Services (PR)	8,307.54		8,307.54
Other (PR - Chg for Serv, Operating or Capital)	5,554.28		5,554.28
<b>Total Revenues</b>	<b>\$ 9,044,390.23</b>	<b>\$ 723,816.39</b>	<b>\$ 9,768,206.62</b>
<b>EXPENDITURES</b>			
Salaries and Wages	\$ 3,299,704.93	\$ -	\$ 3,299,704.93
Payroll Related Costs	936,488.88		936,488.88
Professional Fees and Services	189,273.74		189,273.74
Travel	658,200.96		658,200.96
Materials and Supplies	194,478.54		194,478.54
Communication and Utilities	76,026.19		76,026.19
Repairs and Maintenance	4,435.98		4,435.98
Rentals and Leases	24,479.54		24,479.54
Printing and Reproduction	7,991.21		7,991.21
Other Expenditures	299,604.51	298.06	299,902.57
Capital Outlay	6,731.80		6,731.80
Depreciation Exp			-
<b>Total Expenditures/Expenses</b>	<b>\$ 5,697,416.28</b>	<b>\$ 298.06</b>	<b>\$ 5,697,714.34</b>
<b>Excess (Deficiency) of Revenues over Expenditures</b>	<b>\$ 3,346,973.95</b>	<b>\$ 723,518.33</b>	<b>\$ 4,070,492.28</b>
<b>OTHER FINANCING SOURCES (USES)</b>			
Transfer In	9,525,233.87		9,525,233.87
Transfer Out	(9,523,033.87)	(2,200.00)	(9,525,233.87)
<b>Total Other Financing Sources (Uses)</b>	<b>\$ 2,200.00</b>	<b>\$ (2,200.00)</b>	<b>\$ -</b>
<b>Net Change in Fund Balances/Net Assets</b>	<b>\$ 3,349,173.95</b>	<b>\$ 721,318.33</b>	<b>\$ 4,070,492.28</b>
<b>Fund Financial Statement - Fund Balances</b>			
Fund Balances, September 1, 2011	3,491,383.09		3,491,383.09
Restatements	(50,756.99)	50,756.99	
<b>Fund Balances, September 1, 2011, as Restated</b>	<b>\$ 3,440,626.10</b>	<b>\$ 50,756.99</b>	<b>\$ 3,491,383.09</b>
Appropriations Lapsed			
<b>Fund Balances, August 31, 2012</b>	<b>\$ 6,789,800.05</b>	<b>\$ 772,075.32</b>	<b>\$ 7,561,875.37</b>
<b>Government-Wide Statement of Net Assets</b>			
Net Assets/Net Change in Net Assets			7,561,875.37
Net Assets, September 1, 2011			
Restatements			
Net Assets, September 1, 2011, as Restated			
<b>Net Assets, August 31, 2012</b>			<b>\$ 7,561,875.37</b>

\* When analyzing which comptroller object code to use, agencies need to determine if it rolls to Program Revenue (PR) or General Revenue (GR) on the Statement of Activities

The accompanying notes to the financial statements are an integral part of this statement.



UNAUDITED

	Capital Assets Adjustments	Long-Term Liabilities Adjustments	Statement of Net Assets
<b>REVENUES*</b>			
Legislative Appropriations			
Tax	\$ -	\$ -	\$ -
License, Fees & Permits (PR)			9,745,772.90
Interest and Other Investment Income (PR)			8,571.90
Sales of Goods and Services (PR)			8,307.54
Other (PR - Chg for Serv, Operating or Capital)			5,554.28
<b>Total Revenues</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,768,206.62</b>
<b>EXPENDITURES</b>			
Salaries and Wages	\$ -	\$ 58,002.51	\$ 3,357,707.44
Payroll Related Costs			936,488.88
Professional Fees and Services			189,273.74
Travel			658,200.96
Materials and Supplies			194,478.54
Communication and Utilities			76,026.19
Repairs and Maintenance			4,435.98
Rentals and Leases			24,479.54
Printing and Reproduction			7,991.21
Other Expenditures			299,902.57
Capital Outlay	(6,731.80)		-
Depreciation Exp	4,572.75		4,572.75
<b>Total Expenditures/Expenses</b>	<b>\$ (2,159.05)</b>	<b>\$ 58,002.51</b>	<b>\$ 5,753,557.80</b>
Excess (Deficiency) of Revenues over Expenditures	\$ 2,159.05	\$ (58,002.51)	\$ 4,014,648.82
<b>OTHER FINANCING SOURCES (USES)</b>			
Transfer In			9,525,233.87
Transfer Out			(9,525,233.87)
<b>Total Other Financing Sources (Uses)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
Net Change in Fund Balances/Net Assets			\$ 4,070,492.28
<b>Fund Financial Statement - Fund Balances</b>			
Fund Balances, September 1, 2011			3,491,383.09
Restatements			
Fund Balances, September 1, 2011, as Restated			\$ 3,491,383.09
Appropriations Lapsed			
Fund Balances, August 31, 2012			\$ 7,561,875.37
<b>Government-Wide Statement of Net Assets</b>			
Net Assets/Net Change in Net Assets	\$ 2,159.05	\$ (58,002.51)	\$ 7,506,031.91
Net Assets, September 1, 2011	10,216.94	(423,984.12)	(413,767.18)
Restatements			
Net Assets, September 1, 2011, as Restated	\$ 10,216.94	\$ (423,984.12)	\$ (413,767.18)
Net Assets, August 31, 2012	\$ 12,375.99	\$ (481,986.63)	\$ 7,092,264.73

\* When analyzing which comptroller object code to use, agencies need to determine Program Revenue (PR) or General Revenue (GR) on the Statement of Activities

The accompanying notes to the financial statements are an integral part of this statement.







**NOTES TO THE FINANCIAL STATEMENTS**



## NOTES TO THE FINANCIAL STATEMENTS

### NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Not Required

### NOTE 2: CAPITAL ASSETS

<i>Governmental Activities</i>	Balance 09/01/2011	Adjustments	Additions	Deletions	Balance 08/31/2012
<b>Depreciable Assets</b>					
Furniture & Equipment	\$80,368.55		\$6,731.80		\$87,100.35
Other Capital Assets					
<b>Less Accumulated Depreciation for:</b>					
Furniture & Equipment	(70,151.61)		(4,572.75)		(74,724.36)
Other Capital Assets					
<b>Governmental Activities Capital Assets, Net</b>	<b>\$10,216.94</b>		<b>\$2,159.05</b>		<b>\$12,375.99</b>

### NOTE 3: DEPOSITS, INVESTMENTS, AND REPURCHASE AGREEMENTS

The Office of the Consumer Credit Commissioner reports investments held in the Texas Treasury Safekeeping Trust Company. The Texas Treasury Safekeeping Trust Company is authorized by statute to make investments following the "prudent person rule". There were no significant violations of legal provisions during the period.

#### DEPOSITS OF CASH IN BANK

As of August 31, 2012, the carrying amount of deposits was \$ 7,741,495.10 as presented below.

<b>Governmental and Business-Type Activities</b>	
CASH IN BANK – CARRYING VALUE	\$ 28,293.03
Cash in Bank per AFR	\$ 28,293.03

As of August 31, 2011 total bank balance

<b>Governmental and Business-Type Activities</b>	\$ 28,293.03
--	--------------

#### INVESTMENTS

As of August 31, 2012, the carrying value and fair value of investments are as presented below.

<b>Governmental and Business-Type Activities</b>		<b>Fair Value</b>
Repurchase Agreements-Texas Treasury Safekeeping Trust Co	\$	7,713,202.07
<b>Total</b>	<b>\$</b>	<b>7,713,202.07</b>



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① – Repurchase Agreements with the Texas Treasury Safekeeping Trust Company are recorded as Cash Equivalents – Miscellaneous Investments in the Financial Statements and as Repurchase Agreements in the Notes, based on Reporting Requirements for Annual Financial Reports of State Agencies and Universities.

Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The ratings of securities by nationally recognized rating agencies are designed to give an indication of credit risk.

Fund Type	GAAP Fund	Investment Type	AAA	A	A	B
01	0826	Repurchase Agreements Texas Treasury Safekeeping Trust Co	7,713,202.07			

**NOTE 4: SHORT-TERM DEBT**

Not-Applicable

**NOTE 5: LONG-TERM LIABILITIES**

**Changes in Long-Term Liabilities**

During the year ended August 31, 2012, the following changes occurred in liabilities.

Governmental Activities	Balance 09-1-12	Additions	Reductions	Balance 08-31-11	Amounts Due Within One Year
Compensable Leave	\$423,984.12	\$359,800.45	\$301,797.94	\$481,986.63	\$275,056.64
<b>Total Governmental Activities</b>	<b>\$423,984.12</b>	<b>\$359,800.45</b>	<b>\$301,797.94</b>	<b>\$481,986.63</b>	<b>\$275,056.64</b>

Employees Compensable Leave

If a state employee has had continuous employment with the state for at least six months, the state employee is entitled to be paid for all unused vacation time accrued in the event of the employee's resignation, dismissal or separation from state employment. Expenditures for accumulated annual leave balances are recognized in the period paid or taken in governmental fund types. For these fund types, the liability for unpaid benefits is recorded in the statement of net assets. Both an expense and a liability for business-type activities are recorded in the proprietary funds as the benefits accrue to employees. No liability is recorded for non-vesting accumulating rights to receive sick pay benefits. This obligation is usually paid from the same funding source(s) from which the employee's salary or wage compensation was paid.

**NOTE 6: BONDED INDEBTEDNESS**

Not-Applicable

**NOTE 7: CAPITAL LEASES**

Not-Applicable

**NOTE 8: OPERATING LEASES**

Not-Applicable



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**NOTE 9: RETIREMENT PLANS**

Not-Applicable

**NOTE 10: DEFERRED COMPENSATION**

Not-Applicable

**NOTE 11: POSTEMPLOYMENT HEALTH CARE AND LIFE INSURANCE BENEFITS**

Not-Applicable

**NOTE 12: INTERFUND ACTIVITY AND TRANSACTIONS**

There are numerous transactions between funds and agencies. At year-end amounts to be received or paid are reported as:

- \*Interfund Receivables or Interfund Payables
- \*Due From Other Agencies or Due To Other Agencies
- \*Transfers In or Transfers Out

The agency experienced routine transfers with other state agencies, which were consistent with the activities of the fund making the transfer. Repayment of interfund balances will occur within one year from the date of the financial statement.

Individual balances and activity at August 31, 2012, follows:

Current Portion	Due From Other Agency	Due To Other Agency
Agy 450, D23 Fund 0831		\$ 8,749.99
Agy 451, D23 Fund 1008		\$ 19,442.71
Agy 902, D23 Fund 0001		\$ 132,270.34
<b>Total Due From/To</b>	<b>\$ -</b>	<b>\$ 160,463.04</b>

	Due From	Due To
Appd Fund 0826, D23 Fund 3071		\$ 2,200.00
Appd Fund 0826, D23 Fund 2973	\$ 2,200.00	
<b>Total Due From/ To</b>	<b>\$ 2,200.00</b>	<b>\$ 2,200.00</b>

	Operating Transfer in	Operating Transfer Out
Appd Fund 0826, D23 Fund 2973	\$ 2,200.00	
Appd Fund 0826, D23 Fund 2973	\$ 3,753,738.24	
Appd Fund 0826, D23 Fund 0826	\$ 5,769,295.63	
Appd Fund 0826, D23 Fund 3071		\$ 2,200.00
Appd Fund 0826, D23 Fund 0826		\$ 3,753,738.24
Appd Fund 0826, D23 Fund 2973		\$ 5,769,295.63
<b>Total Operating Transfer In/Out</b>	<b>\$ 9,525,223.87</b>	<b>\$ 9,525,223.87</b>



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**NOTE 13: CONTINUANCE SUBJECT TO REVIEW**

Under the *Texas Sunset Act*, the agency will be abolished effective September 1, 2016, unless continued in existence by the 84th Legislature as provided by the Act. If abolished, the agency may continue until September 1, 2015, to close out its operations.

**NOTE 14: ADJUSTMENTS TO FUND BALANCE / NET ASSETS**

	General Funds (Fund 0826)	Special Revenue Fund (Fund 3008)	Total
Fund Bal/Net Assets Sept. 1, 2012	\$3,491,383.09	\$ -	\$3,491,383.09
Restatements	(50,756.99)	50,756.99	-
<b>Fund Bal/ Net Assets Sept. 1, 2012 as Restated</b>	<b>\$3,440,626.10</b>	<b>\$ 50,756.99</b>	<b>\$3,491,383.09</b>

**NOTE 15: CONTINGENT LIABILITIES**

Not-Applicable

**NOTE 16: SUBSEQUENT EVENTS**

Not-Applicable

**NOTE 17: RISK MANAGEMENT**

Not-Applicable

**NOTE 18: MANAGEMENT DISCUSSION AND ANALYSIS**

Not-Applicable

**NOTE 19: THE FINANCIAL REPORTING ENTITY**

Not-Applicable

**NOTE 20: STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY**

Not-Applicable

**NOTE 21: NOT APPLICABLE TO THE AFR**

Not-Applicable

**NOTE 22: DONOR RESTRICTED ENDOWMENTS**

Not-Applicable

**NOTE 23: EXTRAORDINARY AND SPECIAL ITEMS**

Not-Applicable



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**NOTE 24: DISAGGREGATION OF RECEIVABLE AND PAYABLE BALANCES**

Not-Applicable

**NOTE 25: TERMINATION BENEFITS**

Not-Applicable

**NOTE 26: SEGMENT INFORMATION**

Not-Applicable



## **FINANCIAL STATEMENTS**



Office of the Consumer Credit Commissioner  
 Exhibit A-I — Combining Balance Sheet- All General and Consolidated Funds  
 August 31, 2012

	General		Total
	Fund 1	Fund 2	
	(0826)* U/F (0826)	(0826) U/F (2973)	
<b>ASSETS</b>			
Current Assets:			
Cash (Note 3)			
Cash In Bank	\$ -	\$ 28,293.03	\$ 28,293.03
Cash in State Treasury	462,301.94		462,301.94
Cash Equivalents		6,938,926.75	6,938,926.75
Due from Other Fund		2,200.00	2,200.00
Consumable Inventories	3,324.28		3,324.28
<b>Total Assets</b>	<b>\$ 465,626.22</b>	<b>\$ 6,969,419.78</b>	<b>\$ 7,435,046.00</b>
<b>LIABILITIES AND FUND BALANCES</b>			
Liabilities			
Current Liabilities:			
Payables from:			
Accounts	\$ 129,888.18	\$ -	\$ 129,888.18
Payroll	354,894.73		354,894.73
Due To Other Agency (Note 12)	160,463.04		160,463.04
Employees' Compensable Leave (Note 5)			
Non-Current Liabilities			
Employees' Compensable Leave (Note 5)			
<b>Total Liabilities</b>	<b>\$ 645,245.95</b>	<b>\$ -</b>	<b>\$ 645,245.95</b>
<b>FUND FINANCIAL STATEMENTS</b>			
Fund Balances (Deficits):			
Nonspendable	3,324.28		3,324.28
Committed	(182,944.01)	6,969,419.78	6,786,475.77
Unassigned			
<b>Total Fund Balances</b>	<b>\$ (179,619.73)</b>	<b>\$ 6,969,419.78</b>	<b>\$ 6,789,800.05</b>
<b>Total Liabilities and Fund Balances</b>	<b>\$ 465,626.22</b>	<b>\$ 6,969,419.78</b>	<b>\$ 7,435,046.00</b>

\* GAAP Fund is noted as (XXXX), USAS D23 U/F (XXXX)



UNAUDITED

**Office of the Consumer Credit Commissioner  
Exhibit A-2 — Combining Statement of Revenues, Expenditures and Changes in Fund Balances —  
All General and Consolidated Funds  
For the Fiscal Year Ended August 31, 2012**

	<u>General</u>	<u>Consolidated</u>	
	Fund 1	Fund 2	
	(0826)*	(0826)	
	U/F (0826)	U/F (2973)	Total
<b>REVENUES*</b>			
Legislative Appropriations			
Tax	\$ -	\$ -	\$ -
License, Fees & Permits (PR)		9,022,447.90	9,022,447.90
Interest and Other Investment Income (PR)	4,483.77	3,596.74	8,080.51
Sales of Goods and Services (PR)		8,307.54	8,307.54
Other (PR - Chg for Serv, Operating or Capital)		5,554.28	5,554.28
<b>Total Revenues</b>	<u>\$ 4,483.77</u>	<u>\$ 9,039,906.46</u>	<u>\$ 9,044,390.23</u>
<b>EXPENDITURES</b>			
Salaries and Wages	\$ 3,299,704.93	\$ -	\$ 3,299,704.93
Payroll Related Costs	936,488.88		936,488.88
Professional Fees and Services	189,273.74		189,273.74
Travel	658,200.96		658,200.96
Materials and Supplies	194,478.54		194,478.54
Communication and Utilities	76,026.19		76,026.19
Repairs and Maintenance	4,435.98		4,435.98
Rentals and Leases	24,479.54		24,479.54
Printing and Reproduction	7,991.21		7,991.21
Other Expenditures	293,232.21	6,372.30	299,604.51
Capital Outlay	6,731.80		6,731.80
<b>Total Expenditures/Expenses</b>	<u>\$ 5,691,043.98</u>	<u>\$ 6,372.30</u>	<u>\$ 5,697,416.28</u>
Excess (Deficiency) of Revenues over Expenditures	<u>\$ (5,686,560.21)</u>	<u>\$ 9,033,534.16</u>	<u>\$ 3,346,973.95</u>
<b>OTHER FINANCING SOURCES (USES)</b>			
Transfer In	5,769,295.63	3,755,938.24	9,525,233.87
Transfer Out	(3,753,738.24)	(5,769,295.63)	(9,523,033.87)
<b>Total Other Financing Sources (Uses)</b>	<u>\$ 2,015,557.39</u>	<u>\$ (2,013,357.39)</u>	<u>\$ 2,200.00</u>
<b>Net Change in Fund Balances/Net Assets</b>	<u>\$ (3,671,002.82)</u>	<u>\$ 7,020,176.77</u>	<u>\$ 3,349,173.95</u>
<b>Fund Financial Statement - Fund Balances</b>			
Fund Balances, September 1, 2011	3,491,383.09		3,491,383.09
Restatements		(50,756.99)	(50,756.99)
Fund Balances, September 1, 2011, as Restated	<u>\$ 3,491,383.09</u>	<u>\$ (50,756.99)</u>	<u>\$ 3,440,626.10</u>
Appropriations Lapsed			
Fund Balances, August 31, 2012	<u>\$ (179,619.73)</u>	<u>\$ 6,969,419.78</u>	<u>\$ 6,789,800.05</u>

\* GAAP Fund is noted as (XXXX), USAS D23 U/F (XXXX)

\*\* When analyzing which comptroller object code to use, agencies need to determine if it rolls to Program Revenue (PR) or General Revenue (GR) on the Statement of Activities



Office of the Consumer Credit Commissioner  
 Exhibit B-I — Combining Balance Sheet - Special Revenue Funds  
 August 31, 2012

	<b>Special Revenue</b>		
	Fund 1	Fund 2	Total
	(0826)* U/F (3008)	(0826) U/F (3071)	
<b>ASSETS</b>			
Current Assets:			
Cash (Note 3)			
Cash In Bank	\$ -	\$ -	\$ -
Cash in State Treasury			
Cash Equivalents	73,893.31	700,382.01	774,275.32
Due from Other Fund			
Consumable Inventories			
<b>Total Assets</b>	<b>\$ 73,893.31</b>	<b>\$ 700,382.01</b>	<b>\$ 774,275.32</b>
<b>LIABILITIES AND FUND BALANCES</b>			
<b>Liabilities</b>			
Current Liabilities:			
Payables from:			
Accounts	\$ -	\$ -	\$ -
Payroll			
Due To Other Fund (Note 12)		2,200.00	2,200.00
Employees' Compensable Leave (Note 5)			
Non-Current Liabilities			
Employees' Compensable Leave (Note 5)			
<b>Total Liabilities</b>	<b>\$ -</b>	<b>\$ 2,200.00</b>	<b>\$ 2,200.00</b>
<b>FUND FINANCIAL STATEMENTS</b>			
Fund Balances (Deficits):			
Nonspendable			
Committed	73,893.31	698,182.01	772,075.32
Unassigned			
<b>Total Fund Balances</b>	<b>\$ 73,893.31</b>	<b>\$ 698,182.01</b>	<b>\$ 772,075.32</b>
<b>Total Liabilities and Fund Balances</b>	<b>\$ 73,893.31</b>	<b>\$ 700,382.01</b>	<b>\$ 774,275.32</b>

\* GAAP Fund is noted as (XXXX), USAS D23 U/F (XXXX)



UNAUDITED

**Office of the Consumer Credit Commissioner  
Exhibit B-2 — Combining Statement of Revenues, Expenditures and Changes in Fund Balances —  
Special Revenue Funds  
For the Fiscal Year Ended August 31, 2012**

	<u>General</u> Fund 1 (0826)* U/F (3008)	<u>Consolidated</u> Fund 2 (0826) U/F (3071)	<u>Total</u>
<b>REVENUES*</b>			
Legislative Appropriations			
Tax	\$ -	\$ -	\$ -
License, Fees & Permits (PR)	23,125.00	700,200.00	723,325.00
Interest and Other Investment Income (PR)	51.33	440.06	491.39
Sales of Goods and Services (PR)			
Other (PR - Chg for Serv, Operating or Capital)			
<b>Total Revenues</b>	<u>\$ 23,176.33</u>	<u>\$ 700,640.06</u>	<u>\$ 723,816.39</u>
<b>EXPENDITURES</b>			
Salaries and Wages	\$ -	\$ -	\$ -
Payroll Related Costs			
Professional Fees and Services			
Travel			
Materials and Supplies			
Communication and Utilities			
Repairs and Maintenance			
Rentals and Leases			
Printing and Reproduction			
Other Expenditures	40.01	258.05	298.06
Capital Outlay			
<b>Total Expenditures/Expenses</b>	<u>\$ 40.01</u>	<u>\$ 258.05</u>	<u>\$ 298.06</u>
<b>Excess (Deficiency) of Revenues over Expenditures</b>	<u>\$ 23,136.32</u>	<u>\$ 700,382.01</u>	<u>\$ 723,518.33</u>
<b>OTHER FINANCING SOURCES (USES)</b>			
Transfer In			
Transfer Out		(2,200.00)	(2,200.00)
<b>Total Other Financing Sources (Uses)</b>	<u>\$ -</u>	<u>\$ (2,200.00)</u>	<u>\$ (2,200.00)</u>
<b>Net Change in Fund Balances/Net Assets</b>	<u>\$ 23,136.32</u>	<u>\$ 698,182.01</u>	<u>\$ 721,318.33</u>
<b>Fund Financial Statement - Fund Balances</b>			
Fund Balances, September 1, 2011			
Restatements	50,756.99		50,756.99
Fund Balances, September 1, 2011, as Restated	<u>\$ 50,756.99</u>	<u>\$ -</u>	<u>\$ 50,756.99</u>
Appropriations Lapsed			
Fund Balances, August 31, 2012	<u>\$ 73,893.31</u>	<u>\$ 698,182.01</u>	<u>\$ 772,075.32</u>

\* GAAP Fund is noted as (XXXX), USAS D23 U/F (XXXX)

\*\*When analyzing which comptroller object code to use, agencies need to determine if it rolls to Program Revenue (PR) or General Revenue (GR) on the Statement of Activities











