

Over View

Showing General Report, Use Slicer Or Click On A Chart To Add Context.

Product, Sub Product

All

Submitted Via

All

Region, Division, State

All

Number Of Complaints Received

62,516



Number Of Companies

1,081



Number Of Days Before Response

943,271



57.83

15.09

51.3%

48.73%

30

0

Average Complaints Per Company   Average Response Days Per Company   Percentage Of Timely Response Days ≤ 15   Percentage Of Late Response Days > 15   Max Response Days Per Company   Min Response Days Per Company

▲ 17.1% YOY | ▼ 0.0% QOQ | ▼ 0.0% MOM | ▼ 0.0% DOD

Total Number Of Complaints Received Across Timelines

Back



Date



All Data

Year

5,394

7,872

7,075

8,942

11,149

12,953

9,131

2017

2018

2019

2020

2021

2022

2023

# Performance Analysis

Showing General Report, Use Slicer Or Click On A Chart To Add Context.

Year, Quarter, Month, Day

All

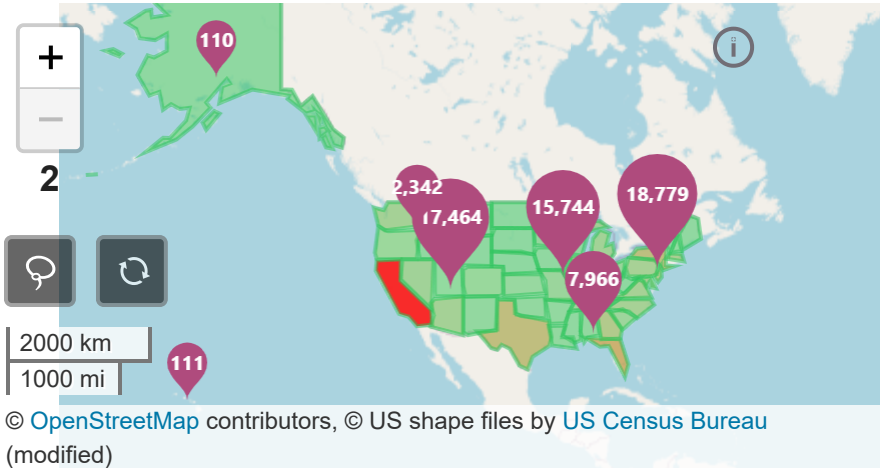
Enforcement History

All

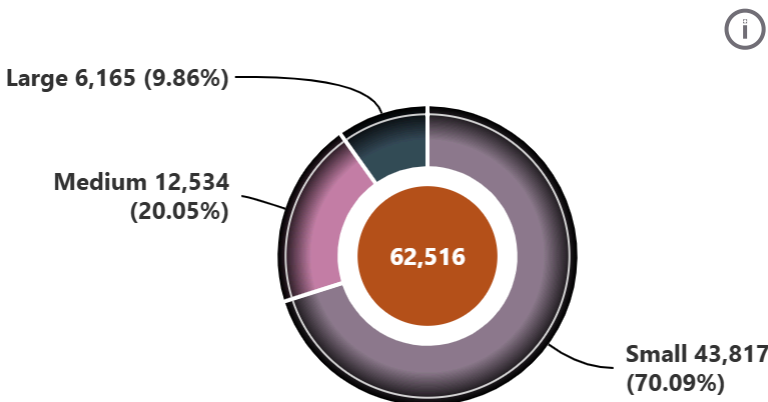
Region, Division

All

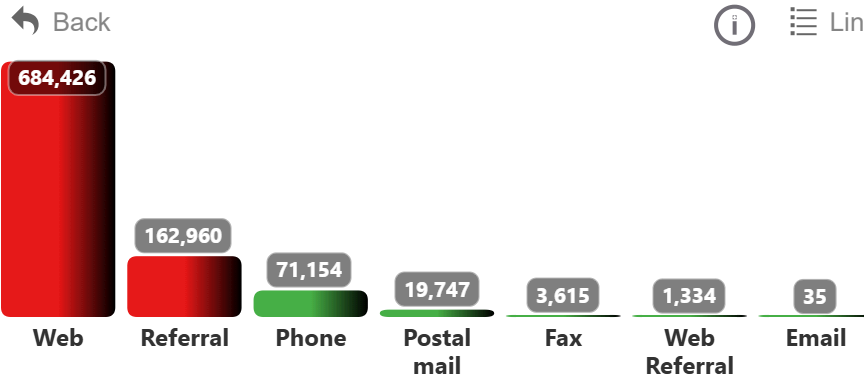
Number Of Complaints Received From Each State



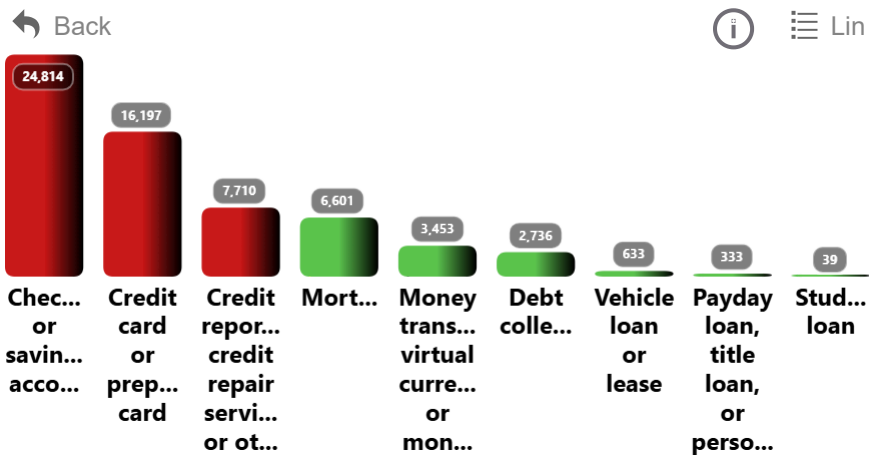
Number Of Complaints Received by Company Tier



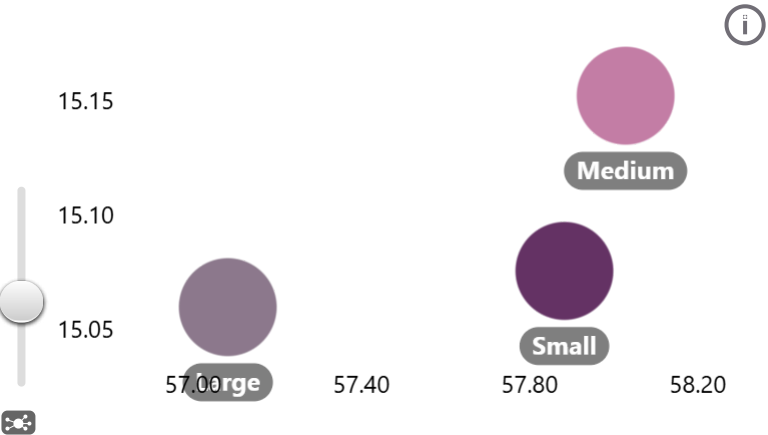
Number Of Days It Took To Respond To Submission Channel



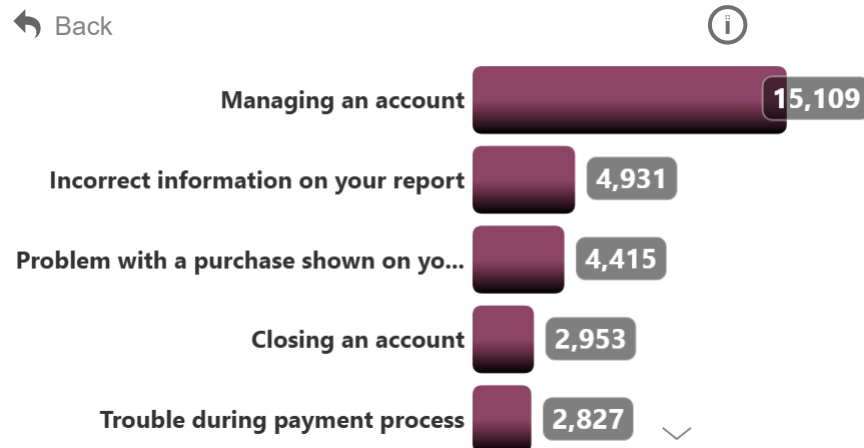
Number Of Complaints Received for Product and Sub Product



Correlation Of Companies Response To Complaints



Top 10 Issue and Sub-issue by Number Of Complaint



# Summary

Showing General Report, Use Slicer To Add Context.

Product	Region, Division, State	Year	Quarter	Month	Day
All	All	All	All	All	All



## Narrative Summary

Complaints peaked in 2022 with 12,953, while the lowest volume was recorded in the first year 2017 at 5,394. The smallest yearly change occurred in 2019 with 7,075 complaints.

California led all states with 13,709 complaints, marking the hottest region on the heat map.

Checking or savings accounts drove the highest complaint volume at 24,814, followed by credit/prepaid cards (16,197) and credit reporting (7,710).

Companies responded at an average speed of 15.09 days.

Small-tier companies registered the highest volume of complaints, representing 70.09% of total volume.

Web was the dominant submission channel with 45,423 complaints and a total response time of 684,426 days. it stands out as the most used submission channel.

## Executive Summary

During the latest reporting period, the bureau recorded 62,516 complaints, reflecting a ▲ 17.1% YOY year-over-year, ▼ 0.0% QOQ quarter-over-quarter, ▼ 0.0% MOM month-over-month, and ▼ 0.0% DOD day-over-day change. 51.3% of complaints were responded to within 15 days, while 48.7% were late. The average response time per company was 15.09 days across 1,081 companies, averaging 57.83 complaints per company.

## Board Actions Summary

For All Regions: Audit company level performance to identify laggards. Launch product level pilots to reduce inflow. Request monthly dashboards tracking volume, timeliness, and outliers.

## Performance Summary

In All Regions, 62,516 complaints were recorded, a ▲ 17.1% YOY change. 51.3% responded within 15 days; 48.7% were late. Avg response time: 15.09 days across 1,081 companies (57.83 complaints each).

## Operational Risks Summary

Timeliness is above critical threshold. In All Regions, average response time of 15.09 days is near the 15-day limit, suggesting limited slack. Bottlenecks likely in workflow throughput.

## Technical Summary

In All Regions, response clustering near 15 days indicates systemic delays. With 1,081 companies involved, segmentation is essential. Top issues are concentrated, Automation and Templated replies can reduce manual load.