

Part 1 – Agency Profile

Agency Overview

The Department of Finance is a regulatory agency charged with the supervision and oversight of state-chartered financial institutions, regulated lenders, securities issuers, broker-dealers and stockbrokers, residential mortgage brokers and lenders, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others.

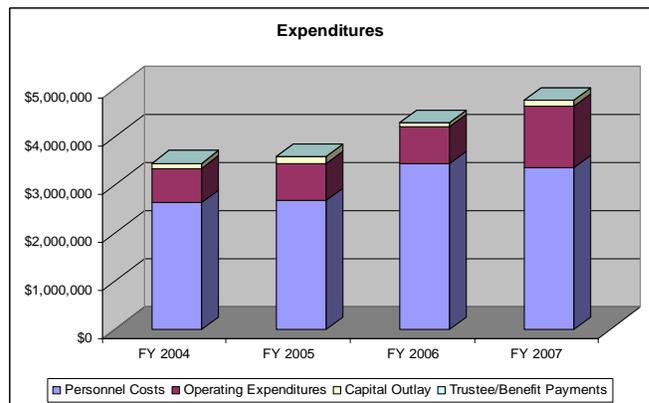
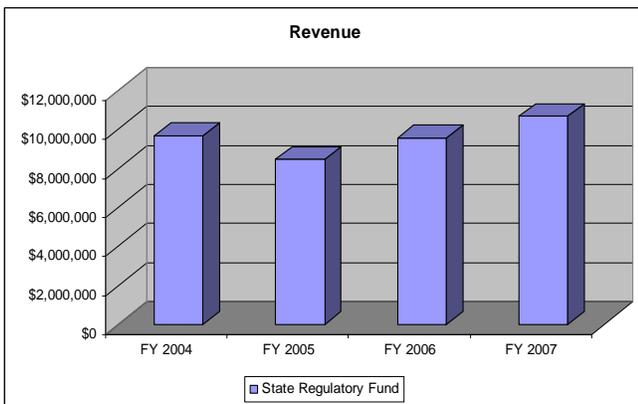
Core Functions/Idaho Code

The Department administers and enforces the following twenty-two regulatory statutes:

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| Idaho Bank Act § 26-101 | Idaho Credit Code § 28-41-101 |
| Idaho Bank Holding Company Act § 26-501 | Idaho Mortgage Company Act § 26-2801 |
| Idaho Interstate Banking Act § 26-2601 | Idaho Collection Agency Act § 26-2221 |
| Idaho Interstate Branching Act § 26-1601 | Idaho Securities Act § 30-14-101 |
| Idaho International Banking Act § 26-1701 | Idaho Residential Mortgage Practices Act § 26-3101 |
| Idaho Trust Institutions Act § 26-3201 | Business Combination Act § 30-1701 |
| Idaho Savings Bank Act § 26-1801 | Control Share Acquisition Act § 30-1601 |
| Business And Industrial Development Corporation Act (BIDCO) § 26-2701 | Idaho Commodity Code § 30-1501 |
| Idaho Credit Union Act § 26-2101 | Endowment Care Cemetery Act § 27-401 |
| Idaho Money Transmitters Act § 26-2901 | Continuing-Care Disclosure Act § 26-3701 |
| | Idaho Escrow Act § 30-901 |
| | Idaho Financial Fraud Prevention Act § 67-2750 |

Revenue and Expenditures

Revenue	FY 2004	FY 2005	FY 2006	FY 2007
State Regulatory Fund	\$9,661,522	\$8,462,449	\$9,585,479	\$10,665,107
Total	\$9,661,522	\$8,462,449	\$9,585,479	\$10,665,107
Expenditure	FY 2004	FY 2005	FY 2006	FY 2007
Personnel Costs	\$2,626,000	\$2,664,000	\$3,433,689	\$3,341,688
Operating Expenditures	\$712,800	\$777,600	\$766,410	\$1,280,778
Capital Outlay	\$105,000	\$142,000	\$82,564	\$131,942
Trustee/Benefit Payments	\$0	\$0	\$0	\$0
Total	\$3,443,800	\$3,583,600	\$4,282,583	\$4,754,388



Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2004	FY 2005	FY 2006	FY 2007
Business or Individuals Regulated	122,100	141,501	134,065 (law/ rule changes)	152,729
Transfers to General Fund (statute transfers funds the following FY)	\$ 5,979,863 (record amount of fine revenue)	\$4,084,840	\$4,554,569	\$5,489,698

Performance Highlights

The Department is funded entirely by fees levied by law on the industries subject to its supervision. Key performance measurements of Department of Finance regulated entities confirm continued growth and expansion of services throughout the state, and demonstrate that licensees are well-positioned to fund economic development. Since 1999, the Department has more than doubled the number of submissions/licensees handled per employee. This is in addition to the increased efforts of the employees to promote economic development, improve financial literacy, and protect Idaho consumers.

Part II – Performance Measures – Calendar Year

Performance Measure	CY2004	CY2005	CY2006	CY2007	Benchmark
1. % of state chartered banks examined within statutory timeframe	100%	100%	100%	100%	Maintain 100%
2. Demonstrate value of State over Federal charter to maintain # of State Charters	13	14	14	14(CYTD)	Maintain or increase # of charters
3. % of on-site exams of state-registered / Idaho-based investment advisers	37%	31%	34%	18.4% (CYTD)	Examine 33%
4. Annually provide at least one continuing education training session PER REGION for mortgage industry members.	1	2	1	1 (CYTD)	Minimum of 1
5. Conduct 200 license compliance exams of Consumer Finance Bureau licensees	224	171	192	202 (CYTD)	Minimum of 200

Performance Measure Explanatory Note:

Note that these are calendar year to date (CYTD) as of Summer 2007. These are simplified versions of benchmark reports which contain much more detail. Please contact us if any questions arise, or any further information is necessary.

For More Information Contact

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