

### 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, lenders, and originators, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others.

#### Core Functions / Idaho Code

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

Idaho Bank Act § 26-101

Idaho Bank Holding Company Act § 26-501

Idaho Interstate Banking Act § 26-2601

Idaho Interstate Branching Act § 26-1601

Idaho International Banking Act § 26-1701

Idaho Trust Institutions Act § 26-3201

Idaho Savings Bank Act § 26-1801

Business And Industrial Development

Corporation Act (BIDCO) § 26-2701

Idaho Credit Union Act § 26-2101

Idaho Money Transmitters Act § 26-2901

Idaho Loan Broker Act § 26-2501

Idaho Credit Code § 28-41-101

Idaho Mortgage Company Act § 26-2801

Idaho Collection Agency Act § 26-2221

Idaho Securities Act (2004) § 30-14-101

Idaho Residential Mortgage Practices Act § 26-31-101

Business Combination Act § 30-1701

Control Share Acquisition Act § 30-1601

Idaho Commodity Code § 30-1501

Endowment Care Cemetery Act § 27-401

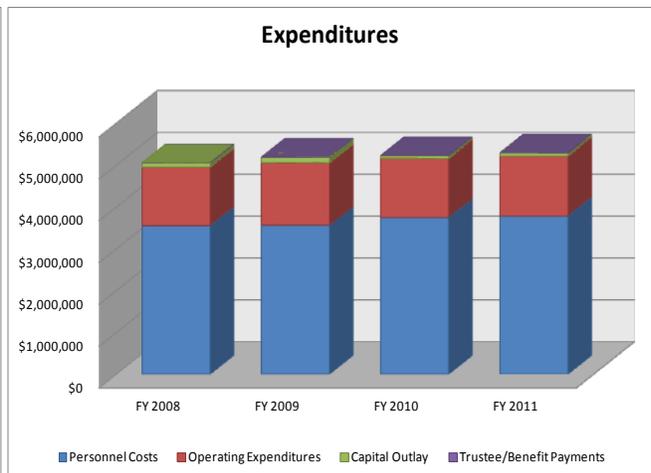
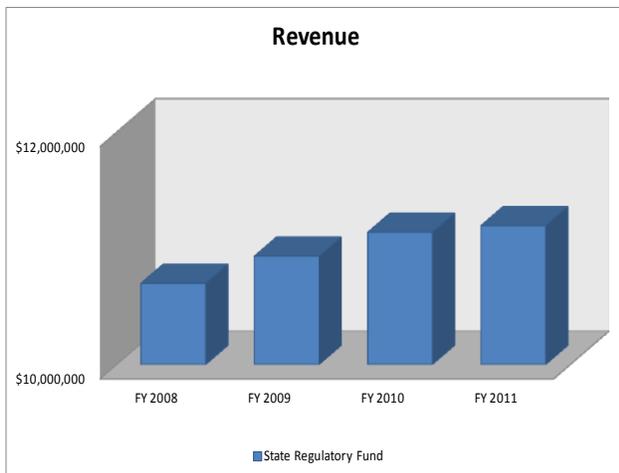
Continuing-Care Disclosure Act § 26-3701

Idaho Escrow Act § 30-901

Idaho Financial Fraud Prevention Act § 67-2750

### Revenue and Expenditures

Revenue	FY 2008	FY 2009	FY 2010	FY 2011
State Regulatory Fund	\$10,699,608	\$10,932,958	\$11,138,111	\$11,196,228
<b>Total</b>	<b>\$10,699,608</b>	<b>\$10,935,958</b>	<b>\$11,138,111</b>	<b>\$11,196,228</b>
Expenditure	FY 2008	FY 2009	FY 2010	FY 2011
Personnel Costs	\$3,547,523	\$3,561,320	\$3,742,390	\$3,775,569
Operating Expenditures	\$1,398,657	\$1,488,402	\$1,411,281	\$1,433,739
Capital Outlay	\$102,629	\$134,005	\$67,781	\$78,493
Trustee/Benefit Payments	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$5,048,809</b>	<b>\$5,183,727</b>	<b>\$5,221,452</b>	<b>\$5,287,801</b>



### Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2008	FY 2009	FY 2010	FY 2011
Business or Individuals Regulated	158,614	151,311	135,528	148,669
Transfers to General Fund	\$5,177,296	\$5,560,948	\$5,956,610	\$5,235,148

### Performance Highlights

The Department is a dedicated fund agency, and is funded entirely by fees levied by law on the industries subject to its supervision. Monies collected by the Department over and above 125% of its spending authority are transferred into the general fund each year; the Department transfers dollar amounts near or greater than the amount it spends. 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 1996, the Department has more than tripled 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 (as of June 30, 2009)

Performance Measure	CY2008	CY2009-TD As of 6/30/2009	CY 2010	CY 2011	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	14	15	15 (CYTD)	16 (CYTD)	Maintain or increase # of charters
3. % of on-site exams of state-registered / Idaho-based investment advisers	32%	33%	18% (CYTD)	22% (CYTD)	Examine 33%
4. Conduct 200 license compliance exams of Consumer Finance Bureau licensees  Does NOT include "For Cause" examinations.	6  * (NMLS implementation)	262	162 (CYTD)		Minimum of 200

### Performance Measure Explanatory Notes:

\*Effective January 2008, the Department implemented the Nationwide Mortgage Licensing System (NMLS) to license and regulate the mortgage industry. Development of the NMLS was spearheaded by Idaho; the congress and President Bush made using this system mandatory on July 30, 2008. This new system, coupled with the turmoil in the mortgage industry and credit markets, required significant resources, including examiners, preventing the Department from allocating resources to routine compliance exams.

\*\*NMLS took over the role of approving mortgage CE, NMLS does not grant automatic CE credit to state courses.

**Note that these are calendar year to date (CYTD).** 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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