

### 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

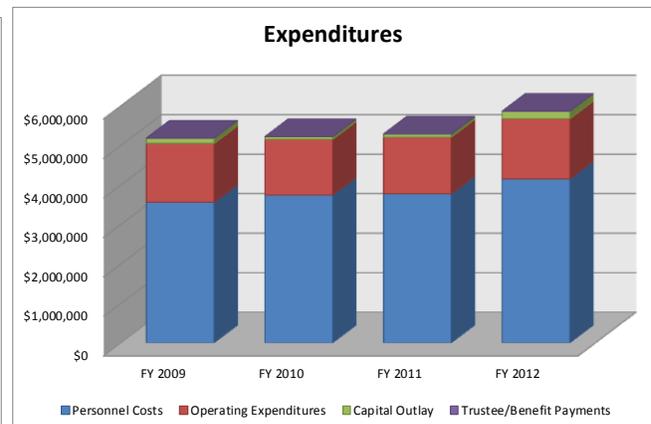
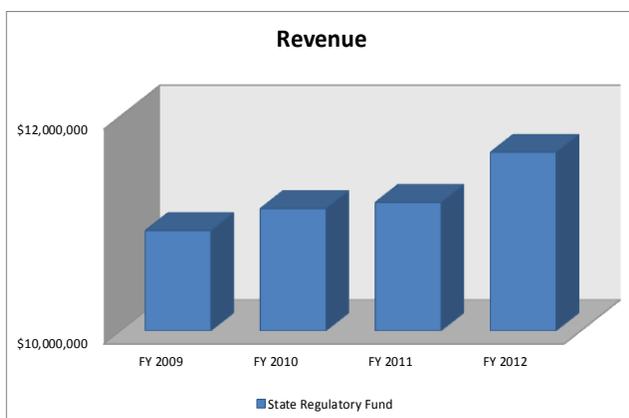
Continuing-Care Disclosure Act § 26-3701

Idaho Escrow Act § 30-901

Idaho Financial Fraud Prevention Act § 67-2750

#### Revenue and Expenditures

Revenue	FY 2009	FY 2010	FY 2011	FY 2012
State Regulatory Fund	\$10,932,358	\$11,138,111	\$11,196,228	\$11,662,390
<b>Total</b>	<b>\$10,932,358</b>	<b>\$11,138,111</b>	<b>\$11,196,228</b>	<b>\$11,662,390</b>
Expenditure	FY 2009	FY 2010	FY 2011	FY 2012
Personnel Costs	\$3,561,320	\$3,742,390	\$3,775,569	\$4,152,864
Operating Expenditures	\$1,488,402	\$1,411,281	\$1,433,739	\$1,522,201
Capital Outlay	\$134,005	\$67,781	\$78,493	\$189,074
Trustee/Benefit Payments	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$5,183,727</b>	<b>\$5,221,452</b>	<b>\$5,287,801</b>	<b>\$5,864,139</b>



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

Cases Managed and/or Key Services Provided	FY 2009	FY 2010	FY 2011	FY 2012
Business or Individuals Regulated	151,311	135,528	148,669	152,136
Transfers to General Fund	\$5,560,948	\$5,956,610	\$5,235,148	\$5,427,512

### 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 sometimes transfers dollar amounts 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 (CY)

Performance Measure	CY2009	CY2010	CY2011	CY2012 (to June 30)	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	15	15	16	14* (CYTD)	Maintain or increase # of charters
3. % of on-site exams of state-registered / Idaho-based investment advisers	33%	37.5%	33%	15% (CYTD)	Examine 33%
4. Conduct 200 license compliance exams of Consumer Finance Bureau licensees  Does NOT include "For Cause" examinations.	262	162**	130**	179 (CYTD)	Minimum of 200

### Performance Measure Explanatory Notes:

**Note that current year numbers 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.

\*not a charter change; a merger

\*\* examination numbers were lower than usual due to retirement of a high producing examiner, assignment of examiners to more complex and time consuming mortgage examinations, and training of six new field examiners.

## For More Information Contact

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