

Part I – 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 23 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 (2004) § 30-14-101 |
| Idaho International Banking Act § 26-1701 | Idaho Residential Mortgage Practices Act § 26-31-101 |
| 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 Loan Broker Act § 26-2501 | Idaho Escrow Act § 30-901 |
| | Idaho Financial Fraud Prevention Act § 67-2750 |

Revenue and Expenditures

Revenue	FY 2013	FY 2014	FY 2015	FY 2016
State Regulatory Fund	\$12,679,217	\$12,006,160	\$12,590,659	\$13,057,412
Total	\$12,679,217	\$12,006,160	\$12,590,659	\$13,057,412
Expenditures	FY 2013	FY 2014	FY 2015	FY 2016
Personnel Costs	\$4,697,881	\$5,066,456	\$5,021,295	\$ 5,481,486
Operating Expenditures	\$1,422,986	\$1,505,300	\$1,504,996	\$ 1,624,593
Capital Outlay	\$106,333	\$52,301	\$138,400	\$ 84,105
Total	\$6,227,200	\$6,624,087	\$6,664,647	\$7,190,184

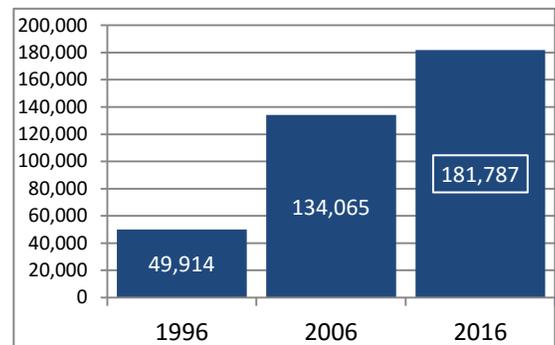
Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2013	FY 2014	FY 2015	FY 2016
Business or Individuals Regulated	156,564	164,744	171,692	181,787
Transfers to General Fund	\$5,934,941	\$4,957,765	\$5,240,709	\$5,315,470

Performance Highlights

Businesses, Entities, or Individuals Regulated

TOTAL transferred TO General Fund since 1994
\$88.2 Million



Part II – Performance Measures

Performance Measure		FY 2013	FY 2014	FY 2015	FY 2016	Current Year
Promote public and industry confidence in the banking and credit union systems through timely, reasonable and effective supervision and regulation						
1. % of state chartered banks examined within statutory timeframe	actual	100%	100%	100%	100%	-----
	benchmark	100%	100%	100%	100%	Maintain 100%
2. Demonstrate value of State over Federal charter to maintain # of State Charters*	actual	14*	12*	11*	11	-----
	benchmark	14	14	12	11	Maintain or increase # of charters
3. % of on-site exams of state-registered / Idaho-based investment advisers**	actual	37%	34%	39%	26%	-----
	benchmark	33%	33%	33%	33%	Examine 33%
4. Conduct 200 license compliance exams of Consumer Finance Bureau licensees (Does NOT include "For Cause" examinations)	actual	240	207	352	209	-----
	benchmark	200	200	200	200	Minimum of 200

Performance Measure Explanatory Notes

- * Two banks merged; one to another Idaho state bank, one to an out-of-state bank; another Idaho bank acquired an out-of-state bank; and one national bank converted to an Idaho state charter.
- ** Investment Adviser exam scheduling weighted to later part of calendar year – this will catch up by end of FY17.

For the FY19 Budget, we will change several of these metrics due to nationwide accreditation standards and other industry changes; at that time we will provide 4 years of data for the new metrics from FY14 to FY17.

For More Information Contact

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