

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:

- | | |
|---|--|
| 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 2015	FY 2016	FY 2017	FY 2018
State Regulatory Fund	\$12,590,659	\$13,057,412	\$13,210,430	\$14,171,427
Total	\$12,590,659	\$13,057,412	\$13,210,430	\$14,171,427
Expenditures	FY 2015	FY 2016	FY 2017	FY 2018
Personnel Costs	\$5,021,295	\$5,481,486	\$5,988,709	\$6,157,107
Operating Expenditures	\$1,504,996	\$1,624,593	\$1,649,504	\$1,635,083
Capital Outlay	\$138,400	\$ 84,105	\$73,500	\$81,954
Total	\$6,664,647	\$7,190,184	\$7,711,713	\$7,874,145

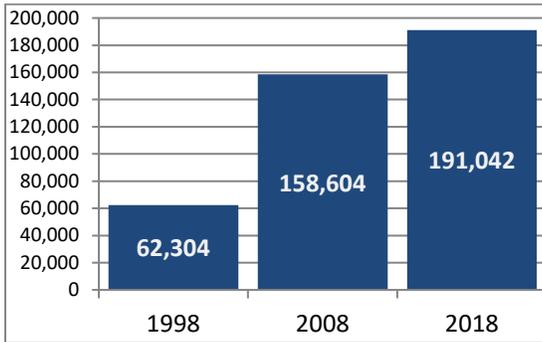
Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2015	FY 2016	FY 2017	FY 2018
Business or Individuals Regulated	171,692	181,787	190,907	191,042
Transfers to General Fund	\$5,240,709	\$5,315,470	\$5,266,734	\$5,942,884

FY 2018 Performance Highlights

TOTAL transferred TO General Fund since 1994

\$99.4 Million



FY Total Regulated Entities

Part II – Performance Measures

Performance Measure		FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
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%	-----
	target	100%	100%	100%	100%	Maintain 100%
2. % of state chartered credit unions examined within statutory timeframe	actual	100%	100%	100%	100%	-----
	target	100%	100%	100%	100%	Maintain 100%
3. % of on-site exams of state-registered / Idaho-based investment advisers*	actual	39%	26%*	37%	30%*	-----
	target	33%	33%	33%	33%	33%
4. Conduct 200 license compliance exams of Consumer Finance Bureau licensees (Does NOT include "For Cause" examinations)	actual	352	209	190	183	-----
	target	200	200	200	200	Minimum of 200

Performance Measure Explanatory Notes

* Investment Adviser exam scheduling sometimes weighted to later part of calendar year – exams were completed, will be completed, by end of calendar year.

For the FY21 Budget, we may change a few 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 FY16 to FY19.

For More Information Contact

Gavin Gee
 Finance, Department of
 PO Box 83720
 Boise, ID 83720-0031
 Phone: (208) 332-8010
 E-mail: ggee@finance.idaho.gov