

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 2014	FY 2015	FY 2016	FY 2017
State Regulatory Fund	\$12,006,160	\$12,590,659	\$13,057,412	\$13,210,430
Total	\$12,006,160	\$12,590,659	\$13,057,412	\$13,210,430
Expenditures	FY 2014	FY 2015	FY 2016	FY 2017
Personnel Costs	\$5,066,456	\$5,021,295	\$5,481,486	\$5,988,709
Operating Expenditures	\$1,505,300	\$1,504,996	\$1,624,593	\$1,649,504
Capital Outlay	\$52,301	\$138,400	\$84,105	\$73,500
Total	\$6,624,087	\$6,664,647	\$7,190,184	\$7,711,713

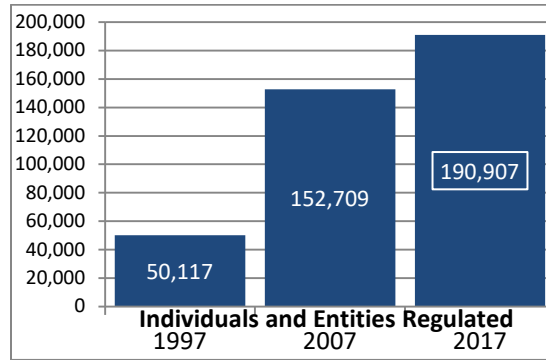
Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2014	FY 2015	FY 2016	FY 2017
Business or Individuals Regulated	164,744	171,692	181,787	190,907
Transfers to General Fund	\$4,957,765	\$5,240,709	\$5,315,470	\$5,266,734

FY 2017 Performance Highlights

TOTAL transferred TO General Fund since 1994

\$93.4 Million



Part II – Performance Measures

Performance Measure		FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
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. Demonstrate value of State over Federal charter to maintain # of State Charters*	actual	12	11	11	12*	-----
	target	14	12	11	12	Maintain or increase # of charters
3. % of on-site exams of state-registered / Idaho-based investment advisers**	actual	34%	39%	26%**	37%	-----
	target	33%	33%	33%	33%	33%
4. Conduct 200 license compliance exams of Consumer Finance Bureau licensees (Does NOT include "For Cause" examinations)	actual	207	352	209	190	-----
	target	200	200	200	200	Minimum of 200

Performance Measure Explanatory Notes

* One national bank converted to an Idaho state charter.

** Investment Adviser exam scheduling weighted to later part of calendar year – caught up by end of FY17.

For the FY20 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 FY15 to FY18.

For More Information Contact

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