

Agency Summary And Certification

FY 2023 Request

Agency: Department of Finance

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In accordance with 67-3502 Idaho Code, I certify the included budget properly states the receipts and expenditures of the departments (agency, office, or institution) for the fiscal years indicated.

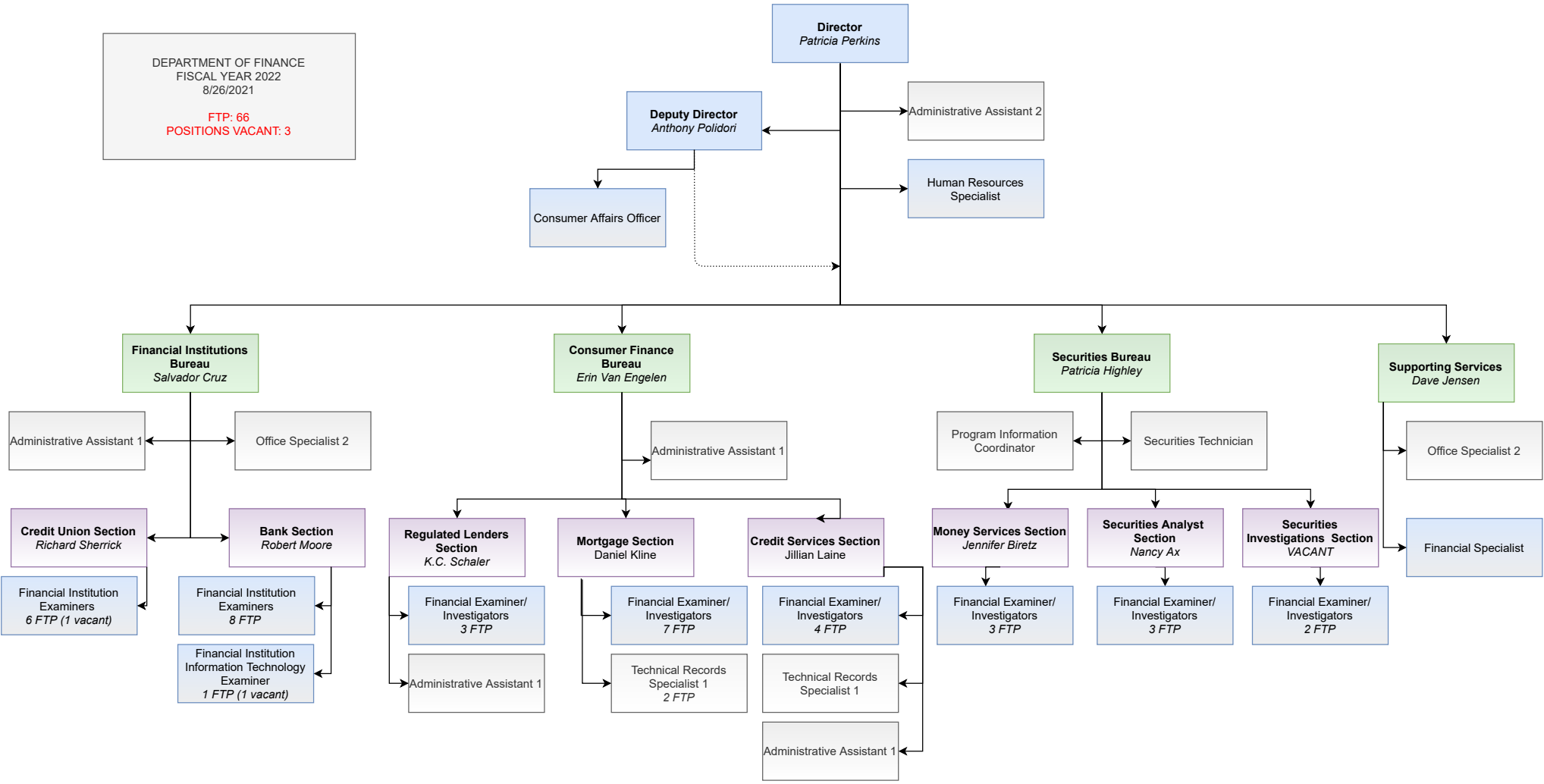
Signature of Department Director:

Patti Perkins

Date: 08/30/2021

			FY 2021 Total Appropriation	FY 2021 Total Expenditures	FY 2022 Original Appropriation	FY 2022 Estimated Expenditures	FY 2023 Total Request
Appropriation Unit							
Department of Finance			10,724,500	11,074,900	9,093,500	9,093,500	9,644,868
Total			10,724,500	11,074,900	9,093,500	9,093,500	9,644,868
By Fund Source							
D	22900	Dedicated	10,624,500	11,031,200	8,993,500	8,993,500	9,544,868
D	22926	Dedicated	50,000	37,000	50,000	50,000	50,000
D	32527	Dedicated	50,000	6,700	50,000	50,000	50,000
Total			10,724,500	11,074,900	9,093,500	9,093,500	9,644,868
By Account Category							
Operating Expense			3,850,800	4,206,500	2,040,100	2,040,100	2,068,800
Capital Outlay			10,000	10,100	45,600	45,600	69,900
Personnel Cost			6,863,700	6,858,300	7,007,800	7,007,800	7,506,168
Total			10,724,500	11,074,900	9,093,500	9,093,500	9,644,868
FTP Positions			66.00	66.00	66.00	66.00	70.00
Total			66.00	66.00	66.00	66.00	70.00

DEPARTMENT OF FINANCE
 FISCAL YEAR 2022
 8/26/2021
 FTP: 66
 POSITIONS VACANT: 3



Attorney General Staff
 Tom Donovan, Deputy Attorney General - Lead
 Loren Messerly, Deputy Attorney General
 Brian Nicholas, Deputy Attorney General
 Stephanie Sze, Paralegal

Agency Revenues

Request for Fiscal Year: 2023

Agency: Department of Finance

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		FY 19 Actuals	FY 20 Actuals	FY 21 Actuals	FY 22 Estimated Revenue	FY 23 Estimated Revenue	Significant Assumptions
Fund	22900 State Regulatory Funds						
	410 License, Permits & Fees	14,091,100	14,518,640	15,780,379	14,838,550	14,993,350	
	433 Fines, Forfeit & Escheats	547,400	63,100	98,756	240,000	246,000	
	445 Sale of Land, Buildings & Equipment	0	0	0	0	0	
	470 Other Revenue	900	0	843	0	0	
	State Regulatory Funds Total	14,639,400	14,581,740	15,879,978	15,078,550	15,239,350	
Fund	22926 State Regulatory Funds: Mortgage Recovery Fund						
	410 License, Permits & Fees	223,700	315,900	655,050	100,000	100,000	
	460 Interest	57,600	55,407	15,156	0	0	
	State Regulatory Funds: Mortgage Recovery Fund Total	281,300	371,307	670,206	100,000	100,000	
Fund	32527 Public Instruction: Securities Investor Educ & Training						
	433 Fines, Forfeit & Escheats	50,000	50,000	25,383	50,000	50,000	
	Public Instruction: Securities Investor Educ & Training Total	50,000	50,000	25,383	50,000	50,000	
	Agency Name Total	14,970,700	15,003,047	16,575,567	15,228,550	15,389,350	

Analysis of Fund Balances

Request for Fiscal Year: 2023

Agency: Department of Finance

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Fund: State Regulatory Funds

22900

Sources and Uses:

Funds are received from banks, credit unions, savings banks, finance companies, mortgage brokers and lenders, collection agencies, and individuals in the investment and securities industry. These funds are the result of examination or investigation fees. Funds are used to cover the costs of regulating the financial industry in Idaho. These costs include personnel costs, operating expenses, and capital outlay to furnish office space for the personnel authorized for the agency (§67-2701 et seq.).

At the beginning of each fiscal year, those moneys in the finance administrative account which exceed the current year's appropriation plus any residual encumbrances made against prior year's appropriation by twenty-five (25%) or more shall be transferred to the general account.

	FY 19 Actuals	FY 20 Actuals	FY 21 Actuals	FY 22 Estimate	FY 23 Estimate
01. Beginning Free Fund Balance	16,614,000	16,832,300	15,497,800	18,535,400	21,054,500
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	1,800,000	406,600	0
03. Beginning Cash Balance	16,614,000	16,832,300	17,297,800	18,942,000	21,054,500
04. Revenues (from Form B-11)	14,639,400	14,581,700	15,880,000	14,706,000	14,815,000
05. Non-Revenue Receipts and Other Adjustments	13,300	10,900	3,500	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	31,266,700	31,424,900	33,181,300	33,648,000	35,869,500
09. Statutory Transfers Out	5,928,800	5,788,800	4,017,300	3,500,000	3,500,000
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	14,200	10,500	4,100	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	8,548,100	8,834,800	8,824,500	9,093,500	9,644,868
14. Prior Year Reappropriations, Supplementals, Recessions	0	1,787,000	1,800,000	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	(56,700)	(494,000)	0	0	0
17. Current Year Reappropriation	0	(1,800,000)	(406,600)	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	8,491,400	8,327,800	10,217,900	9,093,500	9,644,868
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	8,491,400	8,327,800	10,217,900	9,093,500	9,644,868
20. Ending Cash Balance	16,832,300	17,297,800	18,942,000	21,054,500	22,724,632
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	1,800,000	406,600	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	16,832,300	15,497,800	18,535,400	21,054,500	22,724,632
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	16,832,300	15,497,800	18,535,400	21,054,500	22,724,632
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2023

Agency: Department of Finance

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Fund: State Regulatory Funds: Mortgage Recovery Fund

22926

Sources and Uses:

Monies received upon application and renewal for mortgage broker, mortgage lender or mortgage loan originator license (§26-31-110 (1)) through NMLS. Fund used to reimburse persons to whom an Idaho court awards actual damages resulting from acts constituting violations of this chapter. (§26-31-109 (2)). On an annual basis, the department may apply up to \$50,000 of monies accumulated in the mortgage recovery fund in excess of \$1,500,000 for expenses established in (§26-31-110 (4)).

	FY 19 Actuals	FY 20 Actuals	FY 21 Actuals	FY 22 Estimate	FY 23 Estimate
01. Beginning Free Fund Balance	2,462,100	2,694,200	3,029,400	3,662,500	3,712,500
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	2,462,100	2,694,200	3,029,400	3,662,500	3,712,500
04. Revenues (from Form B-11)	281,300	371,300	670,200	100,000	100,000
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	2,743,400	3,065,500	3,699,600	3,762,500	3,812,500
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	(600)	400	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	50,000	50,000	50,000	50,000	50,000
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	(200)	(14,300)	(12,900)	0	0
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	49,800	35,700	37,100	50,000	50,000
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	49,800	35,700	37,100	50,000	50,000
20. Ending Cash Balance	2,694,200	3,029,400	3,662,500	3,712,500	3,762,500
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	2,694,200	3,029,400	3,662,500	3,712,500	3,762,500
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	2,694,200	3,029,400	3,662,500	3,712,500	3,762,500
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2023

Agency: Department of Finance

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Fund: Public Instruction: Securities Investor Educ & Training

32527

Sources and Uses:

Funds are received from civil penalties and administrative fines (§30-14-601(d)). Funds, up to \$50,000, are used to support investor education initiatives to address the continuing problem of investment fraud. These costs include operating expenses for developing and publishing materials suitable for public outreach (§30-14-601(e)).

	FY 19 Actuals	FY 20 Actuals	FY 21 Actuals	FY 22 Estimate	FY 23 Estimate
01. Beginning Free Fund Balance	48,800	81,600	89,900	108,600	108,600
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	48,800	81,600	89,900	108,600	108,600
04. Revenues (from Form B-11)	50,000	47,400	25,400	50,000	50,000
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	98,800	129,000	115,300	158,600	158,600
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	(300)	0	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	50,000	50,000	50,000	50,000	50,000
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	(32,500)	(10,900)	(43,300)	0	0
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	17,500	39,100	6,700	50,000	50,000
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	17,500	39,100	6,700	50,000	50,000
20. Ending Cash Balance	81,600	89,900	108,600	108,600	108,600
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	81,600	89,900	108,600	108,600	108,600
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	81,600	89,900	108,600	108,600	108,600
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
Agency: Department of Finance								250
Division: Department of Finance								F11
Appropriation Unit: Department of Finance								FIAA
FY 2021 Total Appropriation								
1.00	FY 2021 Total Appropriation							FIAA
	HB541							
	22900	Dedicated	66.00	6,813,700	1,986,400	0	0	8,800,100
	22926	Dedicated	0.00	0	50,000	0	0	50,000
	32527	Dedicated	0.00	50,000	0	0	0	50,000
OT	22900	Dedicated	0.00	0	1,814,400	10,000	0	1,824,400
			66.00	6,863,700	3,850,800	10,000	0	10,724,500
1.21	Account Transfers							FIAA
	22900	Dedicated	0.00	(356,000)	356,000	0	0	0
	32527	Dedicated	0.00	(42,000)	42,000	0	0	0
			0.00	(398,000)	398,000	0	0	0
1.61	Reverted Appropriation Balances							FIAA
	22900	Dedicated	0.00	0	0	0	0	0
	22926	Dedicated	0.00	0	(13,000)	0	0	(13,000)
	32527	Dedicated	0.00	(8,000)	(35,300)	0	0	(43,300)
			0.00	(8,000)	(48,300)	0	0	(56,300)
1.71	Legislative Reappropriation							FIAA
	SB1158 Section 4							
	Carry Over from Chinden Supplemental							
OT	22900	Dedicated	0.00	400,600	6,000	100	0	406,700
			0.00	400,600	6,000	100	0	406,700
FY 2021 Actual Expenditures								
2.00	FY 2021 Actual Expenditures							FIAA
	22900	Dedicated	66.00	6,457,700	2,342,400	0	0	8,800,100
	22926	Dedicated	0.00	0	37,000	0	0	37,000
	32527	Dedicated	0.00	0	6,700	0	0	6,700
OT	22900	Dedicated	0.00	400,600	1,820,400	10,100	0	2,231,100
			66.00	6,858,300	4,206,500	10,100	0	11,074,900

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
FY 2022 Original Appropriation									
3.00	FY 2022 Original Appropriation								FIAA
	S1158								
	22900	Dedicated	66.00	6,957,800	1,990,100	0	0	8,947,900	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	0	45,600	0	45,600	
			66.00	7,007,800	2,040,100	45,600	0	9,093,500	

FY 2022 Total Appropriation									
5.00	FY 2022 Total Appropriation								FIAA
	22900	Dedicated	66.00	6,957,800	1,990,100	0	0	8,947,900	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	0	45,600	0	45,600	
			66.00	7,007,800	2,040,100	45,600	0	9,093,500	

FY 2022 Estimated Expenditures									
7.00	FY 2022 Estimated Expenditures								FIAA
	22900	Dedicated	66.00	6,957,800	1,990,100	0	0	8,947,900	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	0	45,600	0	45,600	
			66.00	7,007,800	2,040,100	45,600	0	9,093,500	

Base Adjustments									
8.41	Removal of One-Time Expenditures								FIAA
	This decision unit removes one-time appropriation for FY 2021.								
OT	22900	Dedicated	0.00	0	0	(45,600)	0	(45,600)	
			0.00	0	0	(45,600)	0	(45,600)	

FY 2023 Base									
9.00	FY 2023 Base								FIAA
	22900	Dedicated	66.00	6,957,800	1,990,100	0	0	8,947,900	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	0	0	0	0	
			66.00	7,007,800	2,040,100	0	0	9,047,900	

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
Program Maintenance								
10.12	Change in Variable Benefit Costs							FIAA
	Change in Variable Benefit Costs							
	22900	Dedicated	0.00	(23,425)	0	0	0	(23,425)
			0.00	(23,425)	0	0	0	(23,425)
10.31	Repair, Replacement Items/Alteration Req #1							FIAA
OT	22900	Dedicated	0.00	0	0	46,200	0	46,200
			0.00	0	0	46,200	0	46,200
10.32	Repair, Replacement Items/Alteration Req #2							FIAA
OT	22900	Dedicated	0.00	0	0	5,000	0	5,000
			0.00	0	0	5,000	0	5,000
10.33	Repair, Replacement Items/Alteration Req #3							FIAA
OT	22900	Dedicated	0.00	0	0	3,800	0	3,800
			0.00	0	0	3,800	0	3,800
10.34	Repair, Replacement Items/Alteration Req #4							FIAA
OT	22900	Dedicated	0.00	0	0	3,600	0	3,600
			0.00	0	0	3,600	0	3,600
10.35	Repair, Replacement Items/Alteration Req #5							FIAA
OT	22900	Dedicated	0.00	0	0	4,500	0	4,500
			0.00	0	0	4,500	0	4,500
10.48	OITS Fees							FIAA
	Adjustments to costs of information technology support from the Office of Information Technology are reflected here.							
OT	22900	Dedicated	0.00	0	(3,300)	0	0	(3,300)
			0.00	0	(3,300)	0	0	(3,300)
10.61	Salary Multiplier - Regular Employees							FIAA
	Salary Adjustments - Regular Employees							
	22900	Dedicated	0.00	57,956	0	0	0	57,956
			0.00	57,956	0	0	0	57,956

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
FY 2023 Total Maintenance									
11.00	FY 2023 Total Maintenance								FIAA
	22900	Dedicated	66.00	6,992,331	1,990,100	0	0	8,982,431	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	(3,300)	63,100	0	59,800	
			66.00	7,042,331	2,036,800	63,100	0	9,142,231	

Line Items

12.01	Two Credit Union Examiners								FIAA
<p>These 2 positions are being requested to meet increased workload from total number of assets under supervision, and an increase in services offered by Idaho Credit Unions. Total number of Credit Union assets has increased by 24% in 2020. Includes ongoing training and travel operating costs of \$13,000 per FTP and OT laptop of \$2,000 per FTP.</p>									
	22900	Dedicated	2.00	240,888	26,000	0	0	266,888	
OT	22900	Dedicated	0.00	0	0	4,000	0	4,000	
			2.00	240,888	26,000	4,000	0	270,888	

12.02	Mortgage Supervising Examiner								FIAA
<p>With an increase of licensees and new applications in the Department's mortgage section, this position is being requested to provide regulatory review of mortgage loan originator license applications and compliance examination on mortgage broker/lender licensees. In the past 2 years, the number of active licensees increased 27% and new applications increased 107%. Includes ongoing training and travel operating costs of \$3,000 and OT laptop of \$1,400.</p>									
	22900	Dedicated	1.00	120,444	3,000	0	0	123,444	
OT	22900	Dedicated	0.00	0	0	1,400	0	1,400	
			1.00	120,444	3,000	1,400	0	124,844	

12.03	Securities Examiner								FIAA
<p>The Department has seen a significant increase in Securities broker dealer and investment advisor agents, 69% increase from 2008 to present, with no additional staff. This position is being requested to conduct licensing and examinations. Includes ongoing training and travel operating costs of \$3,000 and OT laptop of \$1,400.</p>									
	22900	Dedicated	1.00	102,505	3,000	0	0	105,505	
OT	22900	Dedicated	0.00	0	0	1,400	0	1,400	
			1.00	102,505	3,000	1,400	0	106,905	

FY 2023 Total

13.00	FY 2023 Total								FIAA
	22900	Dedicated	70.00	7,456,168	2,022,100	0	0	9,478,268	
	22926	Dedicated	0.00	0	50,000	0	0	50,000	
	32527	Dedicated	0.00	50,000	0	0	0	50,000	
OT	22900	Dedicated	0.00	0	(3,300)	69,900	0	66,600	
			70.00	7,506,168	2,068,800	69,900	0	9,644,868	

From: [LeAnn Stephens](#)
To: [Amber Aberasturi](#)
Subject: RE: Position Requests for Budget
Date: Friday, August 6, 2021 3:51:03 PM
Attachments: [image001.jpg](#)

Thank you! This looks good to me.

Le Ann Stephens
DHR Strategic Business Partner
208-854-3077

From: Amber Aberasturi <Amber.Aberasturi@finance.idaho.gov>

Sent: Wednesday, August 4, 2021 12:52 PM

To: LeAnn Stephens <LeAnn.Stephens@dhr.idaho.gov>

Subject: RE: Position Requests for Budget

Hi Le Ann!

I've attached a document with the three positions requested below plus the additional one I mentioned (requesting 4 new FTP total). I've also attached an org chart showing the new positions. Please let me know if you have any questions.

~Amber

From: Amber Aberasturi

Sent: Thursday, July 8, 2021 11:40 AM

To: LeAnn Stephens <LeAnn.Stephens@dhr.idaho.gov>

Subject: Position Requests for Budget

Hi Le Ann!

We are requesting three additional FTP for the FY 2023 budget. I have attached our current org chart and two org charts (at the bureau level) including the proposed new positions. Please let me know if you have any questions.

Consumer Finance Bureau

Financial Examiner/Investigator 4 (Supervising Examiner)

This position will provide regulatory oversight of mortgage loan originator license application review and compliance examination of mortgage broker/lender licensees. The examiner's duties will include supervision of a team of examiners and support staff in the mortgage program. Supervising examiners are producing supervisors completing the same work as their direct reports in addition to their management duties: license application review, license maintenance and amendment filings, license renewals, compliance examinations, complaint processing, and investigations. Adding this position will provide additional capacity to carry out the Department's licensing and compliance examination work, while also balancing the number of direct reports among the supervisors in the bureau. To simply add another examiner would give the current mortgage supervisor 10 direct reports, compared to four and six for the other supervisors. The current mortgage supervisor is already experiencing challenges with workload and effectively carrying out the licensing and examination activities of the mortgage section.

Growth in Idaho's mortgage program licensee base increased significantly in the last two years. Growth in Idaho's mortgage broker lender licensee base has increased by 22% and the mortgage loan originator base has increased by 25% in the first 6 months of 2021 alone. The Department received 201% of mortgage broker lender applications and 240% of mortgage loan originator applications from January through June 2021 compared to the same period in 2020. In addition to

new license applications, the Department processes over 21,000 maintenance and amendment requests (January – June 2021), over 7,200 licensing renewal requests per year; and is expected to perform compliance examinations on 20% of its corporate mortgage broker lender licensees per year (currently 132 examinations), among other duties. The resources and staff in the mortgage program are stretched to capacity. The program consistently pulls resources from other programs to support the volume of work and staff are working more than 40 hours per week, a practice that is not sustainable.

This change will provide a supervisor over mortgage loan originator licensing specifically, while the existing mortgage supervising examiner will primarily supervise mortgage broker licensing. The two supervisors will coordinate to schedule and complete compliance examinations in the mortgage program.

Financial Institutions Bureau

Financial Institution Examiners

These positions will be part of the credit union section. They will serve as members of an examination team that reviews and assesses the activities of state-chartered financial institutions for safety and soundness, compliance with state and federal laws, and adherence to regulatory guidelines and industry standards.

The total \$11.00 billion in credit union assets under supervision by the Department has increased by 24% in 2020 alone. This increase continues a multi-year trend in supervised assets which grew by 163% in the past five years and 374% in the last ten years. During this ten-year period when assets increased from \$2.26 billion to \$11.00 billion, the number of credit union financial institutions examiner positions increased by only one (1) position which was transferred over from the bank section. In addition to the significant growth in assets, Idaho credit unions are getting more complex and sophisticated in their operations. Institutions whom in the past would have primarily provided only basic traditional consumer loans such as small unsecured loan, autos loan, other consumer secured loans are now offering mortgage lending, indirect lending, and commercial lending. The standard share or savings accounts have moved to share draft checking and money market accounts these accounts have added complexity provided by offered services such as remote deposit capture, bill pay programs, wires transfers and ach activity. Our institutions have moved from primarily being Idaho based institutions to expanding fields of memberships which now cover the majority of the combined geography of Idaho, Washington, and Oregon. Credit Unions have expanded the channels that customers can access the funds and services beyond the historical branch model by offering online access, mobile applications, tele-banking, and non-traditional branches. Additional complexities can be seen in our credit union's expanding involvement with derivatives, mortgage servicing, credit union service organizations, and secondary capital. With the increasing level of federal regulations, a strong and well-trained Idaho credit union examination team with sufficient resources to carry out the Department's mission reduces the attempts of federal overreach by various federal entities.

Amber Aberasturi

HR Specialist

Idaho Department of Finance

PO Box 83720

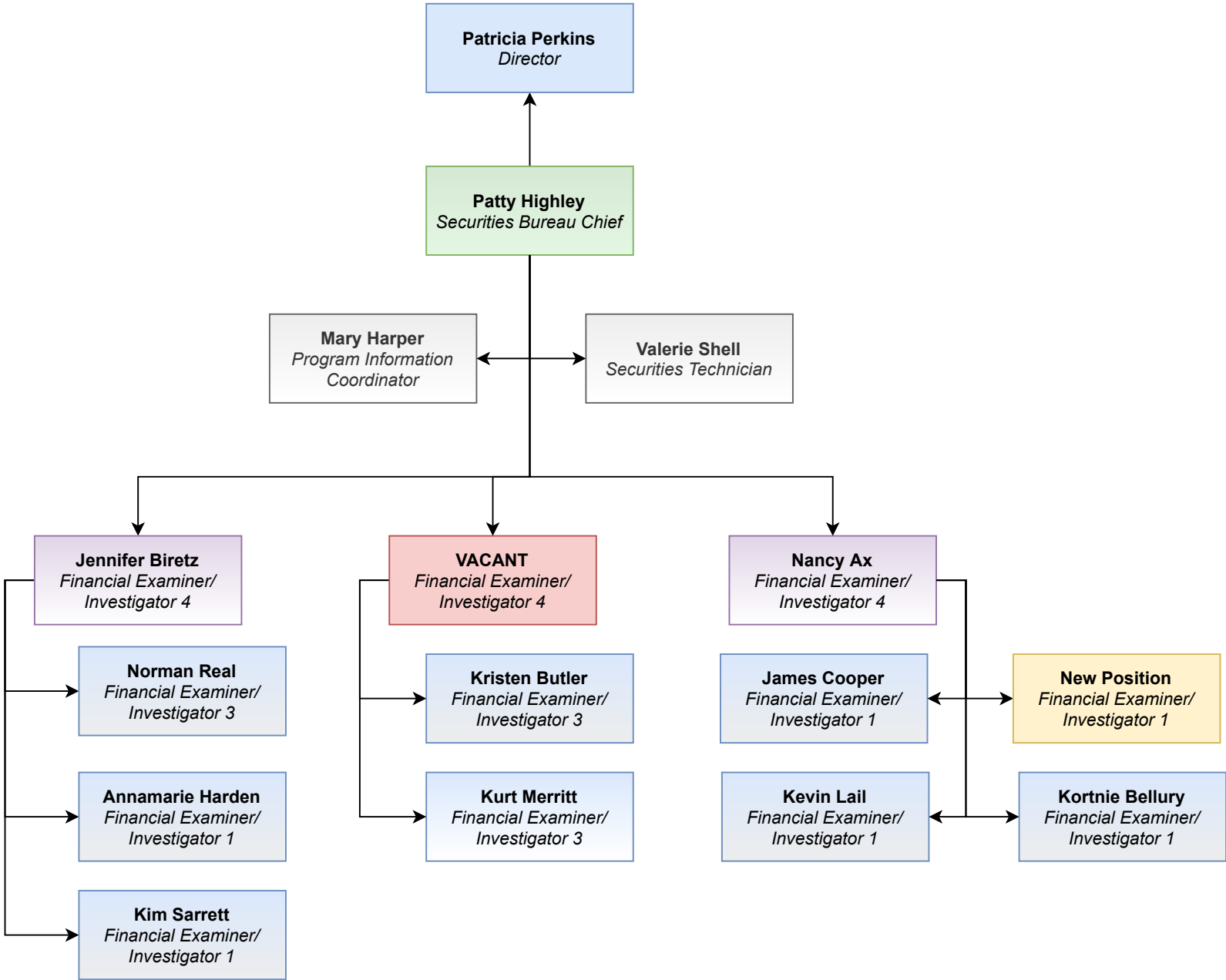
Boise, ID 83720-0031

[Idaho Department of Finance](#)

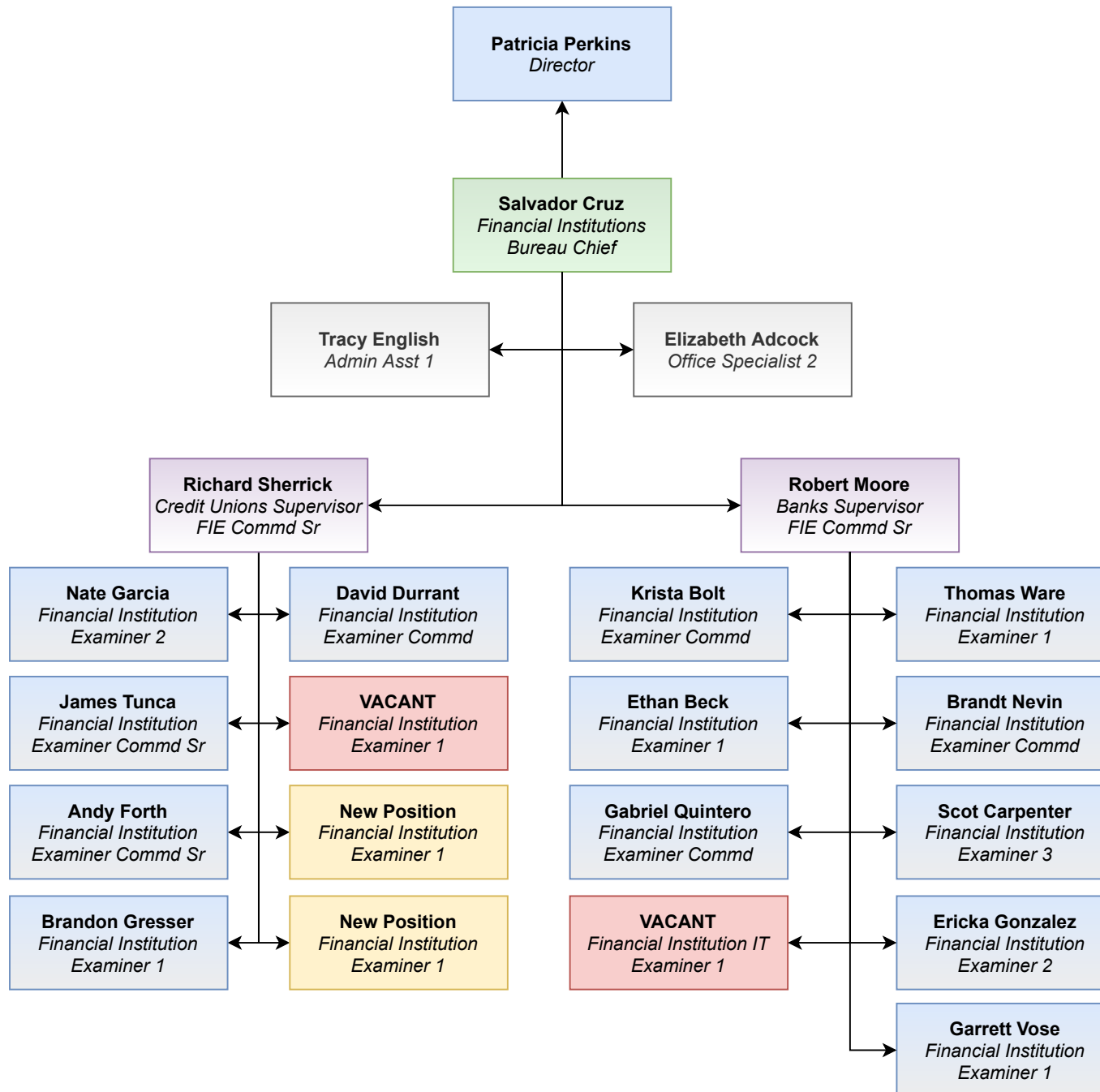
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Fax: 833.619.1220

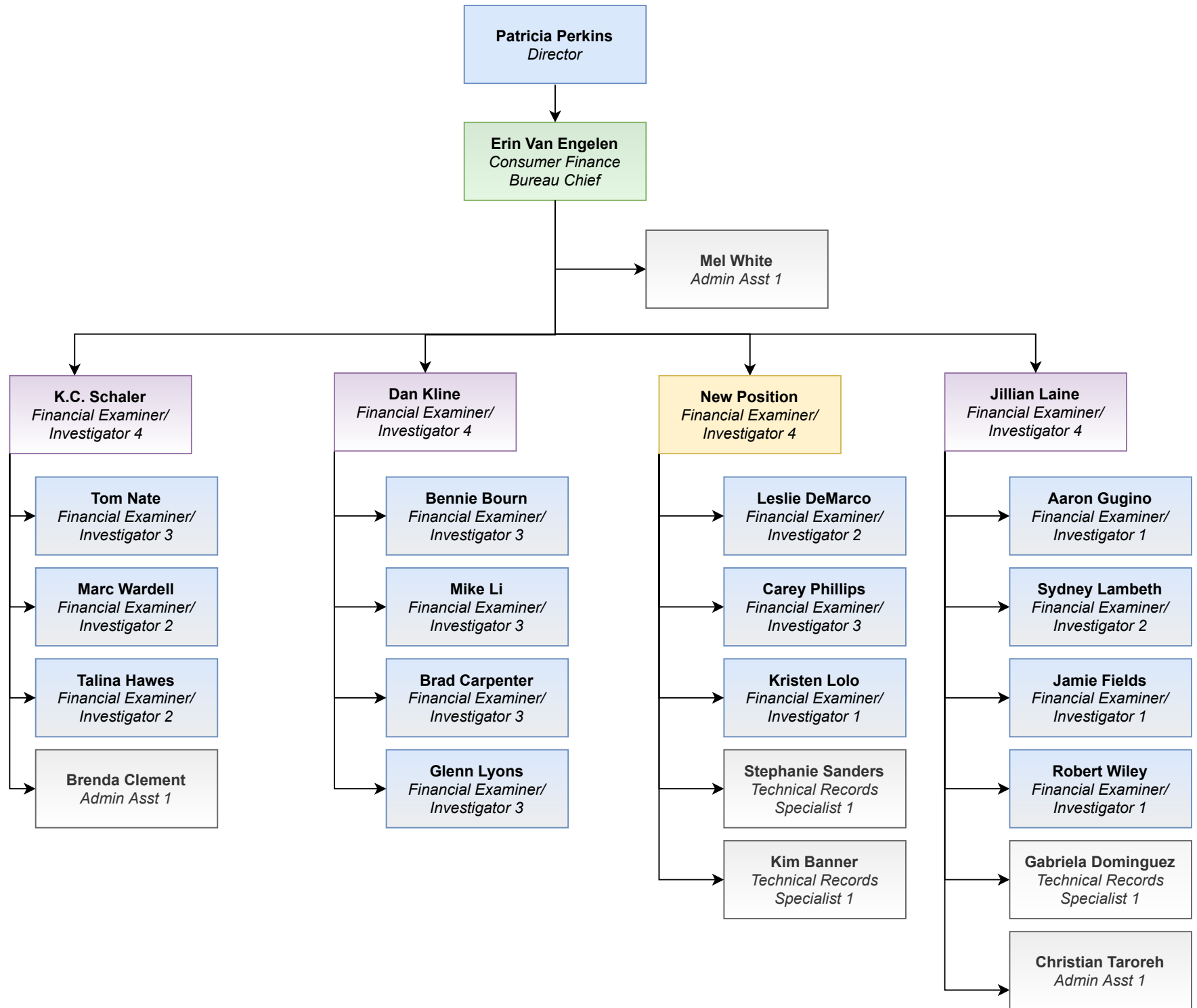
Securities Bureau



Financial Institutions Bureau



Consumer Finance Bureau



Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Decision Unit Number	12.01	Descriptive Title	Two Credit Union Examiners	General	Dedicated	Federal	Total
Personnel Cost							
500	Employees			0	179,878	0	179,878
512	Employee Benefits			0	37,710	0	37,710
513	Health Benefits			0	23,300	0	23,300
Personnel Cost Total				0	240,888	0	240,888
Operating Expense							
598	Employee In State Travel Costs			0	18,000	0	18,000
603	Employee Out Of State Travel Costs			0	8,000	0	8,000
Operating Expense Total				0	26,000	0	26,000
Capital Outlay							
740	Computer Equipment			0	4,000	0	4,000
Capital Outlay Total				0	4,000	0	4,000
Full Time Positions							
	FTP - Permanent			0.00	2.00	0.00	2.00
Full Time Positions Total				0	2	0	2
				0	270,888	0	270,888

Explain the request and provide justification for the need.

DHR approval and bureau org chart (with proposed positions) is attached.

These positions will be part of the credit union section. The primary job functions are to review and assess the activities of state-chartered financial institutions for safety and soundness, compliance with state and federal laws, and adherence to regulatory guidelines and industry standards. The additional positions are needed due to increase in workload arising from significant growth in the total number of assets under supervision by the Department as well as the increased complexity and sophistication of services offered by Idaho credit unions.

In addition, one of our Credit Unions is expected to achieve \$10 billion in assets within the next 24 months; this will trigger a requirement that an experienced examiner must be dedicated to that Credit Union.

The total \$11 billion in credit union assets under supervision by the Department has increased by 24% in 2020 alone. This increase continues a multi-year trend in supervised assets which grew by 163% in the past five years and 374% in the last ten years; we have not added any credit union examiner positions in that time. In addition to the significant growth in assets, Idaho credit unions are getting more complex and sophisticated in their operations. Institutions whom in the past would have primarily provided only basic traditional consumer loans such as small unsecured loan, auto loans, etc. are now offering mortgage lending, indirect lending, money market accounts, wire transfers, crypto wallets, and commercial lending - creating more complexity and workload during exams. Additional complexities can be seen in our credit union's expanding involvement with derivatives, mortgage servicing, credit union service organizations, and secondary capital. Our institutions have also moved from primarily being Idaho based institutions to expanding fields of memberships which now cover the majority of the combined geography of Idaho, Washington, and Oregon.

If a supplemental, what emergency is being addressed?

N/A

Specify the authority in statute or rule that supports this request.

The statutory authority that supports the activity satisfied by this request is:

- Idaho Credit Union Act - Idaho Code § 26-2101 et seq.
- Idaho Bank Act – Idaho Code § 26-101 et seq.
- Idaho Trust Institutions – Idaho Code § 26-3601 et seq.
- Idaho BIDCOs – Idaho Code § 26-2701 et seq.

Indicate existing base of PC, OE, and/or CO by source for this request.

Included in the base for our existing Credit Union section for the is PC, OE and CO for 6 (six) Financial Institution Examiner Commissioned, Grade O (100% Policy)

What resources are necessary to implement this request?

PC, OE, and CO, as specified.

This is an ongoing request. We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

List positions, pay grades, full/part-time status, benefits, terms of service.

Two positions.

Both are 04415 Financial Institution Examiner, Pay Grade O (100% policy), Full-time, classified, benefited.

These positions are part of an approved underfill career path. We do not see experienced applicants; generally applicants are hired at Financial Institution Examiner 1, specifically trained, and moved up the underfill ladder.

Will staff be re-directed? If so, describe impact and show changes on org chart.

No

Detail any current one-time or ongoing OE or CO and any other future costs.

Operating costs are based on historical average training and travel costs.

CO costs are OT and known: a laptop computer; BDM high end to run custom software; \$2,000

New office at the Chinden location will have cube furniture; no additional furniture or fixtures are needed.

Describe method of calculation (RFI, market cost, etc.) and contingencies.

Costs are calculated from experience with the same positions in our long term existing operations.

Provide detail about the revenue assumptions supporting this request.

Financial Institutions (Credit Unions) pay assessments (fees) to the Department for their regulation. Idaho's fees are very low compared to other states. As our workload increases, our fee revenue increases as well. This year, revenue increased by over \$1.2 million due to increased licensing and other activity.

This is an ongoing request. We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

Who is being served by this request and what is the impact if not funded?

Idaho Credit Unions and the citizens of Idaho.

If not funded, there is possible increased risk to Idaho consumers from lack of resources to identify unsafe/unsound practices or consumer compliance violations. In addition, a strong and well-trained Idaho credit union examination team with sufficient resources to carry out the Department's mission reduces the attempts of federal overreach by various federal entities.

Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Decision Unit Number	12.02	Descriptive Title	Mortgage Supervising Examiner	General	Dedicated	Federal	Total
Personnel Cost							
500	Employees			0	89,939	0	89,939
512	Employee Benefits			0	18,855	0	18,855
513	Health Benefits			0	11,650	0	11,650
Personnel Cost Total				0	120,444	0	120,444
Operating Expense							
598	Employee In State Travel Costs			0	3,000	0	3,000
Operating Expense Total				0	3,000	0	3,000
Capital Outlay							
740	Computer Equipment			0	1,400	0	1,400
Capital Outlay Total				0	1,400	0	1,400
Full Time Positions							
	FTP - Permanent			0.00	1.00	0.00	1.00
Full Time Positions Total				0	1	0	1
				0	124,844	0	124,844

Explain the request and provide justification for the need.

DHR approval and bureau org chart (with proposed position) is attached.

This position will provide a supervisor to split off the regulatory oversight of mortgage loan originator function (mortgage loan originator license application review) from the entire mortgage group. Supervising examiners are producing examiners completing the same work as their direct reports in addition to their management duties. Due to increases in the number of active licensees and new applications, the mortgage program consistently pulls resources from other programs to support the volume of work and staff are working more than 40 hours per week, a practice that is not sustainable. Adding this position will provide additional capacity to carry out the Department's licensing and compliance examination work, while also balancing the number of direct reports among the supervisors in the bureau.

Growth in Idaho's mortgage program licensee base increased significantly in the last two years and the program has experienced additional significant growth in 2021. From 2018 to 2020, the number of active licensees had increased by 27%, or approximately 1,750 licensees, and the number of new applications had increased by 107%, or approximately 2,070 applications. In the first six months of 2021 alone, the mortgage broker lender licensee base has increased by 22% and the mortgage loan originator base has increased by 25%. The Department received 201% of mortgage broker lender applications and 240% of mortgage loan originator applications from January through June 2021 compared to the same period in 2020. In addition to new license applications, the Department processed over 21,000 maintenance and amendment requests (January – June 2021), over 7,200 licensing renewal requests per year; and is expected to perform compliance examinations on 20% of its corporate mortgage broker lender licensees per year (currently 132 examinations), among other duties. The resources and staff in the mortgage program are currently stretched to capacity making the addition of this FTE a necessity

If a supplemental, what emergency is being addressed?

N/A

Specify the authority in statute or rule that supports this request.

The statutory authority that supports the activity satisfied by this request is: Idaho Residential Mortgage Practices Act, Idaho Code § 26-31-101 et seq.

Indicate existing base of PC, OE, and/or CO by source for this request.

Included in the base for our existing program is PC for the 3 positions this position will supervise; they are Financial Examiner/Investigator 3 or underfil.

There are 4 examiners in the Mortgage Broker area: they are Financial Examiner/Investigator 3 or underfil, and will be supervised by an existing Financial Examiner/Investigator 4

What resources are necessary to implement this request?

PC, OE, and CO, as specified.

This is an ongoing request.

We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

List positions, pay grades, full/part-time status, benefits, terms of service.

04437 Financial Examiner/Investigator 4, Pay Grade O, full-time, classified, benefited.

We will seek to hire at policy for pay grade O, currently \$43.24 hourly.

Will staff be re-directed? If so, describe impact and show changes on org chart.

No

Detail any current one-time or ongoing OE or CO and any other future costs.

OE costs are based on historical average training and exam travel costs,

CO costs are OT and known: a laptop computer BDM listed at \$1,400

New office at the Chinden location will have cube furniture; no additional furniture or fixtures are needed.

Describe method of calculation (RFI, market cost, etc.) and contingencies.

Costs are calculated from experience with the same positions in our long term existing operations.

Provide detail about the revenue assumptions supporting this request.

Licensees pay fees to the Department for their regulation.

Idaho's fees are very low compared to other states. As our workload increases, our fee revenue increases as well. This year, revenue increased by over \$1.2 million due to increased licensing and exam activity.

We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

Who is being served by this request and what is the impact if not funded?

The citizens of Idaho and mortgage loan originators and brokers licensed in the state of Idaho or seeking to be licensed.

If not funded, there is increased risk of harm to Idaho citizens from possible unlicensed mortgage activity or other illegal practices, and there will likely be ongoing delays for approval of licensing for new applicants.

Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Decision Unit Number	12.03	Descriptive Title	Securities Examiner	General	Dedicated	Federal	Total
Personnel Cost							
500		Employees		0	75,109	0	75,109
512		Employee Benefits		0	15,746	0	15,746
513		Health Benefits		0	11,650	0	11,650
Personnel Cost Total				0	102,505	0	102,505
Operating Expense							
598		Employee In State Travel Costs		0	3,000	0	3,000
Operating Expense Total				0	3,000	0	3,000
Capital Outlay							
740		Computer Equipment		0	1,400	0	1,400
Capital Outlay Total				0	1,400	0	1,400
Full Time Positions							
		FTP - Permanent		0.00	1.00	0.00	1.00
Full Time Positions Total				0	1	0	1
				0	106,905	0	106,905

Explain the request and provide justification for the need.

DHR approval and bureau org chart (with proposed position) is attached.

This position will be part of the Securities Analyst section. They will conduct licensing and examination activities for investment adviser agents and broker-dealers.

This will be the first new position added to this section since 2008. From 2008 to present, there has been a significant increase in registered broker-dealer and investment adviser agents. At the end of FY 2008, there were 80,358 agents registered to do business in Idaho. By the end of FY 2021, there were 135,894 registered to do business in Idaho. That is an increase of 55,536 agents (69% increase) with no additional staff. The addition of this position will allow the Securities Bureau to better manage the workload that comes with registrant increases of this magnitude.

In addition, the complexity and scope of regulation of broker-dealers and investment advisers has increased significantly. Staff are now tasked with overseeing those cryptocurrency and digital assets considered to be securities and under the jurisdiction of Idaho's registration and enforcement mandates. This changing complexity is challenging with existing staff levels and another Financial Examiner/Investigator position will allow staff to better manage workloads in this area. Investor protection for Idaho citizens will be improved with this additional position.

If a supplemental, what emergency is being addressed?

N/A

Specify the authority in statute or rule that supports this request.

The statutory authority that supports the activity satisfied by this request is: Idaho Securities Act (2008), Idaho Code § 30-14-101 et seq.

Indicate existing base of PC, OE, and/or CO by source for this request.

Included in the base for our existing program is PC and OE for: 3 (three) Financial Examiner/Investigators, Grade M (100% Policy).

What resources are necessary to implement this request?

PC, OE, and CO, as specified.

We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

List positions, pay grades, full/part-time status, benefits, terms of service.

Financial Examiner/Investigator , Grade M (100% Policy)

Plus associated ongoing OE, and CO within standard department wide hardware replacement intervals under DU 10.31

The position is part of an approved underfill career path.

We do not see experienced applicants; generally applicants are hired at Financial Examiner Investigator 1, specifically trained, and moved up the underfill ladder.

Will staff be re-directed? If so, describe impact and show changes on org chart.

No

Detail any current one-time or ongoing OE or CO and any other future costs.

OE costs are based on historical average training travel costs.

CO costs are known: a laptop computer \$1,400.

New office at the Chinden location have cube furniture; no additional furniture or fixtures are needed.

Describe method of calculation (RFI, market cost, etc.) and contingencies.

Costs are calculated from experience with the same positions in our long term existing operations.

Provide detail about the revenue assumptions supporting this request.

Licensees pay fees to the Department for their regulation.

Idaho's fees are very low compared to other states. As our workload increases, our fee revenue increases as well. This year, revenue increased by over \$1.2 million due to increased licensing and exam activity.

We are a dedicated fund agency, and consistently transfer significant amounts to the general fund; this year we transferred \$7.7 million.

This request would not present a hardship to our budget OR our transfers to the General Fund.

Who is being served by this request and what is the impact if not funded?

This request serves both Idaho citizens and the securities industry members we regulate.

This position will improve protection for Idaho consumers and will reduce the likelihood of fraudulent or other illegal business practices, which positively impacts legitimate businesses offering investment advising and broker-dealer services to the people of Idaho.

PCF Detail Report

Request for Fiscal Year: 2023

Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Fund: State Regulatory Funds

22900

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	64.00	4,604,221	745,600	985,454	6,335,275
		Total from PCF	64.00	4,604,221	745,600	985,454	6,335,275
		FY 2022 ORIGINAL APPROPRIATION	66.00	5,072,723	813,158	1,071,919	6,957,800
		Unadjusted Over or (Under) Funded:	2.00	468,502	67,558	86,465	622,525
Adjustments to Wage and Salary							
2500070	04415	FIN INST EXMNR, COMMD R90	1.00	89,939	11,650	19,323	120,912
2500071	04448	FINANCIAL INST. IT EXMR, COM. R90	1.00	89,939	11,650	19,323	120,912
Other Adjustments							
	500	Employees	.00	245,300	0	0	245,300
	512	Employee Benefits	.00	0	0	52,700	52,700
Estimated Salary Needs							
		Permanent Positions	66.00	5,029,399	768,900	1,076,800	6,875,099
		Estimated Salary and Benefits	66.00	5,029,399	768,900	1,076,800	6,875,099
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	43,324	44,258	(4,881)	82,701
		Estimated Expenditures	.00	43,324	44,258	(4,881)	82,701
		Base	.00	43,324	44,258	(4,881)	82,701

PCF Detail Report

Request for Fiscal Year: 202
3

Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Fund: Public Instruction: Securities Investor Educ & Training

32527

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
		FY 2022 ORIGINAL APPROPRIATION	.00	50,000	0	0	50,000
		Unadjusted Over or (Under) Funded:	.00	50,000	0	0	50,000
		Adjusted Over or (Under) Funding					
		Original Appropriation	.00	50,000	0	0	50,000
		Estimated Expenditures	.00	50,000	0	0	50,000
		Base	.00	50,000	0	0	50,000

Agency/Department:	Department of Finance	Agency Number:	250
Budgeted Division:	Department of Finance	Luma Fund Number:	22900
Budgeted Program:	Department of Finance	Appropriation (Budget) Unit:	FIAA
Original Request Date:	9/1/2021	Fiscal Year:	2023
Revision Date:	Revision #:	Fund Name:	State Regulatory
		Budget Submission Page #:	of
		Historical Fund #:	0229-00

PCN	CLASS CODE	DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):											
		Permanent Positions	1	64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
		Board & Group Positions	2		0	0	0	0			
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		TOTAL FROM WSR		64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
		FY 2022 ORIGINAL APPROPRIATION	6,957,800	66.00	5,056,646	818,864	1,082,290	6,957,800			
		Unadjusted Over or (Under) Funded:	Est Difference	2.00	452,420	73,264	96,833	622,517	Calculated overfunding is 8.9% of Original Appropriation		
		Adjustments to Wage & Salary:									
		Add Funded / Subtract Unfunded - Vacant or Authorized - Positions:									
		Retire Cd	Adjustment Description / Position Title								
0070	4415	R1	VACANT Financial Insitutions Examiner Commd	1	0.00	89,939	0	19,323	109,262	0	(468)
0071	4448	R1	VACANT Financial Insitutions Examiner IT	1	0.00	89,939	0	19,323	109,262	0	(468)
					0.00	0	0	0	0	0	0
					0.00	0	0	0	0	0	0
					0.00	0	0	0	0	0	0
					0.00	0	0	0	0	0	0
					0.00	0	0	0	0	0	0
		Other Adjustments:									
5x	4421	R1	5X UNDER FIE 1 to FIE 2(PCNs 25,27,68,70,82)	1	0.00	49,176	0	10,565	59,742	0	(256)
1x	4419	R1	UNDER FIE 2 to FIE 3 (PCN 18)	1	0.00	10,906	0	2,343	13,249	0	(57)
1x	4415	R1	UNDER FIE 2 to FIE Comm (PCN 54)	1	0.00	25,600	0	5,500	31,100	0	(133)
1x	4415	R1	UNDER FIE 3 to FIE Comm (PCN 66)	1	0.00	16,900	0	3,631	20,531	0	(88)
1x	4446	R1	UNDER FIE IT 1 to FIE IT 2 (PCN 71)	1	0.00	9,600	0	2,063	11,663	0	(50)
7x	4441	R1	7X UNDER FEI 1 to FEI 2 (PCNs 42,59,61,78,80,90,91)	1	0.00	71,300	0	15,318	86,618	0	(371)
6x	4439	R1	6X UNDER FEI 2 to FEI 3 (PCNs 4,48,65,75,77,89)	1	0.00	61,800	0	13,277	75,077	0	(321)
		Estimated Salary Needs:									
		Permanent Positions	1	64.00	5,029,386	745,600	1,076,801	6,851,787	0	(24,505)	(24,505)
		Board & Group Positions	2	0.00	0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		Estimated Salary and Benefits		64.00	5,029,386	745,600	1,076,801	6,851,787	0	(24,505)	(24,505)
		Adjusted Over or (Under) Funding:	Orig. Approp	2.00	77,800	11,500	16,700	106,000	Calculated overfunding is 1.5% of Original Appropriation		
			Est. Expend	2.00	77,800	11,500	16,700	106,000	Calculated overfunding is 1.5% of Estimated Expenditures		
			Base	2.00	77,800	11,500	16,700	106,000	Calculated overfunding is 1.5% of the Base		
		Personnel Cost Reconciliation - Relation to Zero Variance --->									

DU	Original Appropriation	FTP	FY 22 Salary	FY 22 Health Ben	FY 22 Var Ben	FY 2022 Total	FY 23 Chg Health Bens	FY 23 Chg Var Bens	Total Benefit Change
3.00	FY 2022 ORIGINAL APPROPRIATION	66.00	5,107,202	757,136	1,093,462	6,957,800			
	Rounded Appropriation	66.00	5,107,200	757,100	1,093,500	6,957,800			
	Appropriation Adjustments:								
4.11	Reappropriation	0.00	0	0	0	0			
4.31	Supplemental	0.00	0	0	0	0			0
5.00	FY 2022 TOTAL APPROPRIATION	66.00	5,107,200	757,100	1,093,500	6,957,800			
	Expenditure Adjustments:								
6.31	FTP or Fund Adjustment	0.00	0	0	0	0			0
6.51	Transfer Between Programs	0.00	0	0	0	0			0
7.00	FY 2022 ESTIMATED EXPENDITURES	66.00	5,107,200	757,100	1,093,500	6,957,800			

FORM B6: WAGE & SALARY RECONCILIATION

		Base Adjustments:							
8.31		Transfer Between Programs		0.00	0	0	0	0	0
8.41		Removal of One-Time Expenditures		0.00	0	0	0	0	0
8.51		Base Reduction		0.00	0	0	0	0	0
9.00		FY 2023 BASE		66.00	5,107,200	757,100	1,093,500	6,957,800	
10.11		Change in Health Benefit Costs				0		0	
10.12		Change in Variable Benefits Costs					(24,500)	(24,500)	
			Indicator Code					0	
10.51		Annualization			0	0	0	0	
10.61		CEC for Permanent Positions	1.00%		50,300		10,500	60,800	
10.62		CEC for Group Positions	1.00%		0		0	0	
10.63		CEC for Elected Officials & Commissioners			0		0	0	
11.00		FY 2023 PROGRAM MAINTENANCE		66.00	5,157,500	757,100	1,079,500	6,994,100	
		Line Items:							
12.01	4415	Financial Institution Examiner Commissioned	1	2.00	179,900	23,300	37,700	240,900	
12.02	4437	Financial Examiner/Investigator 4	1	1.00	89,900	11,650	18,900	120,500	
12.03	4439	Financial Examiner/Investigator 3	1	1.00	75,100	11,650	15,700	102,500	
								0	
13.00		FY 2023 TOTAL REQUEST		70.00	5,502,400	803,700	1,151,800	7,458,000	

Agency/Department:	Department of Finance	Agency Number:	250
Budgeted Division:	Department of Finance	Luma Fund Number:	32527
Budgeted Program:	Department of Finance	Appropriation (Budget) Unit:	FIAA
Original Request Date:	9/1/2021	Fiscal Year:	2023
Revision Date:	Revision #:	Fund Name:	Securities Investor Training
		Budget Submission Page #	of
		Historical Fund #:	0325-27

PCN	CLASS CODE	DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
		Totals from Wage and Salary Report (WSR):									
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2		0	0	0	0			
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		TOTAL FROM WSR		0.00	0	0	0	0	0	0	0
		FY 2022 ORIGINAL APPROPRIATION	50,000	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
		Unadjusted Over or (Under) Funded:	Est Difference	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
		Adjustments to Wage & Salary:									
		Add Funded / Subtract Unfunded - Vacant or Authorized - Positions:									
		Retire Cd	Adjustment Description / Position Title								
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Other Adjustments:									
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Estimated Salary Needs:									
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2	0.00	0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		Estimated Salary and Benefits		0.00	0	0	0	0	0	0	0
		Adjusted Over or (Under) Funding:	Orig. Approp	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
			Est. Expend	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
			Base	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
		Personnel Cost Reconciliation - Relation to Zero Variance --->								#DIV/0!	
DU			Original Appropriation	FTP	FY 22 Salary	FY 22 Health Ben	FY 22 Var Ben	FY 2022 Total	FY 23 Chg Health Bens	FY 23 Chg Var Bens	Total Benefit Change
3.00		FY 2022 ORIGINAL APPROPRIATION	50,000	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
		Rounded Appropriation		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			

FORM B6: WAGE & SALARY RECONCILIATION

4.11	Appropriation Adjustments:									
	Reappropriation		0.00	0	0	0	0			0
4.31	Supplemental		0.00	0	0	0	0			0
5.00	FY 2022 TOTAL APPROPRIATION		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
	Expenditure Adjustments:									
6.31	FTP or Fund Adjustment		0.00	0	0	0	0			0
6.51	Transfer Between Programs		0.00	0	0	0	0			0
7.00	FY 2022 ESTIMATED EXPENDITURES		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
	Base Adjustments:									
8.31	Transfer Between Programs		0.00	0	0	0	0			0
8.41	Removal of One-Time Expenditures		0.00	0	0	0	0			0
8.51	Base Reduction		0.00	0	0	0	0			0
9.00	FY 2023 BASE		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
10.11	Change in Health Benefit Costs				#DIV/0!					#DIV/0!
10.12	Change in Variable Benefits Costs					#DIV/0!				#DIV/0!
		Indicator Code								0
10.51	Annualization			0	0		0			0
10.61	CEC for Permanent Positions	1.00%		#DIV/0!			#DIV/0!			#DIV/0!
10.62	CEC for Group Positions	1.00%		#DIV/0!			#DIV/0!			#DIV/0!
10.63	CEC for Elected Officials & Commissioners			0			0			0
11.00	FY 2023 PROGRAM MAINTENANCE		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
	Line Items:									
12.01										0
12.02										0
12.03										0
13.00	FY 2023 TOTAL REQUEST		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			

FORM B6: WAGE & SALARY RECONCILIATION

Agency/Department: _____	Agency Number: _____	
Budgeted Division: _____	Luma Fund Number _____	
Budgeted Program _____	Appropriation (Budget) Unit _____	
	Fiscal Year: 2023	
Original Request Date: 9/1/2021	Fund Name: _____	Historical Fund #: _____
Revision Date: _____	Revision #: _____	Budget Submission Page # _____ of _____

PCN	CLASS CODE	DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):											
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2		0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		TOTAL FROM WSR		0.00	0	0	0	0	0	0	0
		FY 2022 ORIGINAL APPROPRIATION	0	0.00	0	0	0	0	0	0	0
		Unadjusted Over or (Under) Funded:	Est Difference	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
		Adjustments to Wage & Salary:									
		Add Funded / Subtract Unfunded - Vacant or Authorized - Positions:									
		Retire Cd Adjustment Description / Position Title									
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Other Adjustments:									
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Estimated Salary Needs:									
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2	0.00	0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		Estimated Salary and Benefits		0.00	0	0	0	0	0	0	0
		Adjusted Over or (Under) Funding:									
			Orig. Approp	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
			Est. Expend	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
			Base	0.00	0	0	0	0	Program has a zero base		
Personnel Cost Reconciliation - Relation to Zero Variance --->											

DU			Original Appropriation	FTP	FY 22 Salary	FY 22 Health Ben	FY 22 Var Ben	FY 2022 Total	FY 23 Chg Health Bens	FY 23 Chg Var Bens	Total Benefit Change
3.00		FY 2022 ORIGINAL APPROPRIATION	0	0.00	0	0	0	0			
		Rounded Appropriation		0.00	0	0	0	0			

FORM B6: WAGE & SALARY RECONCILIATION

4.11	Appropriation Adjustments:										
	Reappropriation		0.00	0	0	0	0	0			0
4.31	Supplemental		0.00	0	0	0	0	0			0
5.00	FY 2022 TOTAL APPROPRIATION		0.00	0	0	0	0	0			
	Expenditure Adjustments:										
6.31	FTP or Fund Adjustment		0.00	0	0	0	0	0			0
6.51	Transfer Between Programs		0.00	0	0	0	0	0			0
7.00	FY 2022 ESTIMATED EXPENDITURES		0.00	0	0	0	0	0			
	Base Adjustments:										
8.31	Transfer Between Programs		0.00	0	0	0	0	0			0
8.41	Removal of One-Time Expenditures		0.00	0	0	0	0	0			0
8.51	Base Reduction		0.00	0	0	0	0	0			0
9.00	FY 2023 BASE		0.00	0	0	0	0	0			
10.11	Change in Health Benefit Costs				0			0			0
10.12	Change in Variable Benefits Costs						0				0
		Indicator Code									0
10.51	Annualization			0	0			0			0
10.61	CEC for Permanent Positions	1.00%		0				0			0
10.62	CEC for Group Positions	1.00%		0				0			0
10.63	CEC for Elected Officials & Commissioners			0				0			0
11.00	FY 2023 PROGRAM MAINTENANCE		0.00	0	0	0	0	0			
	Line Items:										
12.01											0
12.02											0
12.03											0
13.00	FY 2023 TOTAL REQUEST		0.00	0	0	0	0	0			

Department of Finance, State Regulatory FIAA-0229-00									
DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):									
Permanent Positions	1	64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
Board & Group Positions	2		0	0	0	0			
Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
TOTAL FROM WSR		64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
FY 2022 ORIGINAL APPROPRIATION		6,957,800	5,056,646	818,864	1,082,290	6,957,800			
Unadjusted Over or (Under) Funded:	Est Difference	2.00	452,420	73,264	96,833	622,517	Calculated overfunding is 8.9% of Original Appropriation		

Department of Finance, Securities Investor Training FIAA-0325-27									
DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):									
Permanent Positions	1	0.00	0	0	0	0	0	0	0
Board & Group Positions	2		0	0	0	0			
Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
TOTAL FROM WSR		0.00	0	0	0	0	0	0	0
FY 2022 ORIGINAL APPROPRIATION		50,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
Unadjusted Over or (Under) Funded:	Est Difference	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

FORM B6: WAGE & SALARY RECONCILIATION

Agency/Department:	Department of Finance	Agency Number:	250
Budgeted Division:	Department of Finance	Luma Fund Number:	22900
Budgeted Program:	Department of Finance	Appropriation (Budget) Unit:	FIAA
		Fiscal Year:	2023
Original Request Date:	9/1/2021	Fund Name:	State Regulatory
Revision Date:		Historical Fund #:	0229-00
	Revision #:	Budget Submission Page #	of

PCN	CLASS CODE	DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):											
		Permanent Positions	1	64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
		Board & Group Positions	2		0	0	0	0			
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		TOTAL FROM WSR		64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
		FY 2022 ORIGINAL APPROPRIATION	6,957,800	66.00	5,056,646	818,864	1,082,290	6,957,800			
		Unadjusted Over or (Under) Funded:	Est Difference	2.00	452,420	73,264	96,833	622,517	Calculated overfunding is 8.9% of Original Appropriation		
		Adjustments to Wage & Salary:									
		Add Funded / Subtract Unfunded - Vacant or Authorized - Positions:									
	Retire Cd	Adjustment Description / Position Title									
0070	4415	R1 VACANT Financial Insitutions Examiner Commd	1	0.00	89,939	0	19,323	109,262	0	(468)	(468)
0071	4448	R1 VACANT Financial Insitutions Examiner IT	1	0.00	89,939	0	19,323	109,262	0	(468)	(468)
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Other Adjustments:									
4x	4415	R1 4X UNDER FIE1 to FIE Comm Policy(PCNs 25,27,70,82)	1	0.00	125,528	0	26,969	152,497	0	(653)	(653)
2x	4415	R1 2X UNDER FIE2 to FIE Comm Policy (PCNs 18,54)	1	0.00	46,384	0	9,965	56,349	0	(241)	(241)
1x	4415	R1 1X UNDER FIE 3 to FIE Comm Policy (PCN 66)	1	0.00	14,165	0	3,043	17,208	0	(74)	(74)
7x	4439	R1 7X UNDER FEI1 to FEI 3 Policy (PCNs 42,59,61,78,80,90,91)	1	0.00	117,915	0	25,333	143,249	0	(613)	(613)
6x	4439	R1 6X UNDER FEI2 to FEI 3 Policy (PCNs 4,48,65,75,77,89)	1	0.00	48,298	0	10,376	58,674	0	(251)	(251)
		Estimated Salary Needs:									
		Permanent Positions	1	64.00	5,136,393	745,600	1,099,791	6,981,784	0	(25,062)	(25,062)
		Board & Group Positions	2	0.00	0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		Estimated Salary and Benefits		64.00	5,136,393	745,600	1,099,791	6,981,784	0	(25,062)	(25,062)
		Adjusted Over or (Under) Funding:	Orig. Approp	2.00	(17,600)	(2,600)	(3,800)	(24,000)	Calculated underfunding is (.3%) of Original Appropriation		
			Est. Expend	2.00	(17,700)	(2,600)	(3,800)	(24,100)	Calculated underfunding is (.3%) of Estimated Expenditures		
			Base	2.00	(17,700)	(2,600)	(3,800)	(24,100)	Calculated underfunding is (.3%) of the Base		
Personnel Cost Reconciliation - Relation to Zero Variance --->									You may not have sufficient funding or authorized FTP, and may need to make additional adjustments to finalize this form. Please contact both your DFM and LSO analysts.		

DU			Original Appropriation	FTP	FY 22 Salary	FY 22 Health Ben	FY 22 Var Ben	FY 2022 Total	FY 23 Chg Health Bens	FY 23 Chg Var Bens	Total Benefit Change
3.00		FY 2022 ORIGINAL APPROPRIATION	6,957,800	66.00	5,118,748	743,039	1,096,013	6,957,800			
		Rounded Appropriation		66.00	5,118,700	743,000	1,096,000	6,957,800			
		Appropriation Adjustments:									
4.11		Reappropriation		0.00	0	0	0	0			
4.31		Supplemental		0.00	0	0	0	0			0
5.00		FY 2022 TOTAL APPROPRIATION		66.00	5,118,700	743,000	1,096,000	6,957,800			
		Expenditure Adjustments:									

FORM B6: WAGE & SALARY RECONCILIATION

6.31		FTP or Fund Adjustment		0.00	0	0	0	0	0
6.51		Transfer Between Programs		0.00	0	0	0	0	0
7.00		FY 2022 ESTIMATED EXPENDITURES		66.00	5,118,700	743,000	1,096,000	6,957,800	
		Base Adjustments:							
8.31		Transfer Between Programs		0.00	0	0	0	0	0
8.41		Removal of One-Time Expenditures		0.00	0	0	0	0	0
8.51		Base Reduction		0.00	0	0	0	0	0
9.00		FY 2023 BASE		66.00	5,118,700	743,000	1,096,000	6,957,800	
10.11		Change in Health Benefit Costs				0		0	
10.12		Change in Variable Benefits Costs					(25,100)	(25,100)	
		Indicator Code						0	
10.51		Annualization			0	0	0	0	
10.61		CEC for Permanent Positions	1.00%		51,400		10,800	62,200	
10.62		CEC for Group Positions	1.00%		0		0	0	
10.63		CEC for Elected Officials & Commissioners			0		0	0	
11.00		FY 2023 PROGRAM MAINTENANCE		66.00	5,170,100	743,000	1,081,700	6,994,900	
		Line Items:							
12.01	4415	Financial Institution Examiner Commissioned	1	2.00	179,900	23,300	37,700	240,900	
12.02	4437	Financial Examiner/Investigator 4	1	1.00	89,900	11,650	18,900	120,500	
12.03	4439	Financial Examiner/Investigator 3	1	1.00	75,100	11,650	15,700	102,500	
								0	
13.00		FY 2023 TOTAL REQUEST		70.00	5,515,000	789,600	1,154,000	7,458,800	

FORM B6: WAGE & SALARY RECONCILIATION

4.11	Appropriation Adjustments:									
	Reappropriation		0.00	0	0	0	0	0		
4.31	Supplemental		0.00	0	0	0	0	0		0
5.00	FY 2022 TOTAL APPROPRIATION		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	Expenditure Adjustments:									
6.31	FTP or Fund Adjustment		0.00	0	0	0	0	0		0
6.51	Transfer Between Programs		0.00	0	0	0	0	0		0
7.00	FY 2022 ESTIMATED EXPENDITURES		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	Base Adjustments:									
8.31	Transfer Between Programs		0.00	0	0	0	0	0		0
8.41	Removal of One-Time Expenditures		0.00	0	0	0	0	0		0
8.51	Base Reduction		0.00	0	0	0	0	0		0
9.00	FY 2023 BASE		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
10.11	Change in Health Benefit Costs				#DIV/0!			#DIV/0!		
10.12	Change in Variable Benefits Costs					#DIV/0!		#DIV/0!		
		Indicator Code							0	
10.51	Annualization			0	0		0		0	
10.61	CEC for Permanent Positions	1.00%		#DIV/0!			#DIV/0!		#DIV/0!	
10.62	CEC for Group Positions	1.00%		#DIV/0!			#DIV/0!		#DIV/0!	
10.63	CEC for Elected Officials & Commissioners			0			0		0	
11.00	FY 2023 PROGRAM MAINTENANCE		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	Line Items:									
12.01										0
12.02										0
12.03										0
13.00	FY 2023 TOTAL REQUEST		0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

FORM B6: WAGE & SALARY RECONCILIATION

Agency/Department: _____	Agency Number: _____
Budgeted Division: _____	Luma Fund Number: _____
Budgeted Program: _____	Appropriation (Budget) Unit: _____
Original Request Date: 9/1/2021	Fiscal Year: 2023
Revision Date: _____	Revision #: _____
Fund Name: _____	Historical Fund #: _____
Budget Submission Page # _____	of _____

PCN	CLASS CODE	DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
		Totals from Wage and Salary Report (WSR):									
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2		0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		TOTAL FROM WSR		0.00	0	0	0	0	0	0	0
		FY 2022 ORIGINAL APPROPRIATION	0	0.00	0	0	0	0			
		Unadjusted Over or (Under) Funded:	Est Difference	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
		Adjustments to Wage & Salary:									
		Add Funded / Subtract Unfunded - Vacant or Authorized - Positions:									
		Retire Cd	Adjustment Description / Position Title								
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Other Adjustments:									
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
				0.00	0	0	0	0	0	0	0
		Estimated Salary Needs:									
		Permanent Positions	1	0.00	0	0	0	0	0	0	0
		Board & Group Positions	2	0.00	0	0	0	0	0	0	0
		Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
		Estimated Salary and Benefits		0.00	0	0	0	0	0	0	0
		Adjusted Over or (Under) Funding:	Orig. Approp	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
			Est. Expend	0.00	0	0	0	0	ERROR! Enter Original Appropriation amount in DU 3.00!		
			Base	0.00	0	0	0	0	Program has a zero base		
Personnel Cost Reconciliation - Relation to Zero Variance --->											
DU			Original Appropriation	FTP	FY 22 Salary	FY 22 Health Ben	FY 22 Var Ben	FY 2022 Total	FY 23 Chg Health Bens	FY 23 Chg Var Bens	Total Benefit Change
3.00		FY 2022 ORIGINAL APPROPRIATION	0	0.00	0	0	0	0			
		Rounded Appropriation		0.00	0	0	0	0			

FORM B6: WAGE & SALARY RECONCILIATION

4.11	Appropriation Adjustments:										
	Reappropriation		0.00	0	0	0	0	0			0
4.31	Supplemental		0.00	0	0	0	0	0			0
5.00	FY 2022 TOTAL APPROPRIATION		0.00	0	0	0	0	0			
	Expenditure Adjustments:										
6.31	FTP or Fund Adjustment		0.00	0	0	0	0	0			0
6.51	Transfer Between Programs		0.00	0	0	0	0	0			0
7.00	FY 2022 ESTIMATED EXPENDITURES		0.00	0	0	0	0	0			
	Base Adjustments:										
8.31	Transfer Between Programs		0.00	0	0	0	0	0			0
8.41	Removal of One-Time Expenditures		0.00	0	0	0	0	0			0
8.51	Base Reduction		0.00	0	0	0	0	0			0
9.00	FY 2023 BASE		0.00	0	0	0	0	0			
10.11	Change in Health Benefit Costs				0			0			0
10.12	Change in Variable Benefits Costs						0				0
		Indicator Code									0
10.51	Annualization			0	0			0			0
10.61	CEC for Permanent Positions	1.00%		0				0			0
10.62	CEC for Group Positions	1.00%		0				0			0
10.63	CEC for Elected Officials & Commissioners			0				0			0
11.00	FY 2023 PROGRAM MAINTENANCE		0.00	0	0	0	0	0			
	Line Items:										
12.01											0
12.02											0
12.03											0
13.00	FY 2023 TOTAL REQUEST		0.00	0	0	0	0	0			

Department of Finance, State Regulatory FIAA-0229-00									
DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):									
Permanent Positions	1	64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
Board & Group Positions	2		0	0	0	0			
Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
TOTAL FROM WSR		64.00	4,604,226	745,600	985,457	6,335,283	0	(22,294)	(22,294)
FY 2022 ORIGINAL APPROPRIATION		6,957,800	5,056,646	818,864	1,082,290	6,957,800			
Unadjusted Over or (Under) Funded:	Est Difference	2.00	452,420	73,264	96,833	622,517	Calculated overfunding is 8.9% of Original Appropriation		

Department of Finance, Securities Investor Training FIAA-0325-27									
DESCRIPTION	Indicator Code	FTP	FY 2022 SALARY	FY 2022 HEALTH BENEFITS	FY 2022 VAR BENEFITS	FY 2022 TOTAL	FY 2023 CHG HEALTH BENEFITS	FY 2023 CHG VAR BENEFITS	TOTAL BENEFIT CHANGES
Totals from Wage and Salary Report (WSR):									
Permanent Positions	1	0.00	0	0	0	0	0	0	0
Board & Group Positions	2		0	0	0	0			
Elected Officials & Full Time Commissioners	3	0.00	0	0	0	0	0	0	0
TOTAL FROM WSR		0.00	0	0	0	0	0	0	0
FY 2022 ORIGINAL APPROPRIATION		50,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
Unadjusted Over or (Under) Funded:	Est Difference	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

Totals by Fund

	FTI	Actual FY 2021		Est. FY22	Estimate FY 2022		Proj. FY23	Projection FY 2023	
		Salary	Total Benefits	Salary	Health Benefits	Variable Benefits	Salary	Health Benefits	Variable Benefits
Filled Permanent/Elected									
0229-00	64.00	4,406,785.74	1,650,326.86	4,604,225.59	745,600.00	985,457.29	4,604,225.59	745,600.00	963,162.80
Fund-0229	64.00	4,406,785.74	1,650,326.86	4,604,225.59	745,600.00	985,457.29	4,604,225.59	745,600.00	963,162.80
	-	-	-	-	-	-	-	-	-
<u>Permanent Total</u>	64.00	4,406,785.74	1,650,326.86	4,604,225.59	745,600.00	985,457.29	4,604,225.59	745,600.00	963,162.80
	-	-	-	-	-	-	-	-	-
Group	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
<u>Group Total</u>	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
<u>Agency Fund Total</u>	64.00	\$4,406,785.74	\$1,650,326.86	\$4,604,225.59	\$745,600.00	\$985,457.29	\$4,604,225.59	\$745,600.00	\$963,162.80

One-Time Operating & One-Time Capital Outlay Summary

Request for Fiscal Year: 2023

Agency: Department of Finance

250

Priority	Appropriation Unit	DU	Fund	Summary Object	Item Description	Current Mileage	Date Acquired	Quantity in Stock	Request Quantity Desired	Request Unit Cost	Request Total Cost	
Detail												
1	FIAA	10.31	22900	740	33 Laptops for Securities and Consumer Finance Laptops (ITS Model Specified and Approved). Laptops must be replaced every 3 years to meet mandatory accreditation requirements.	0	2019	33.00	33.00	1,400.00	46,200	
1	FIAA	10.32	22900	740	33 USB-C Docking Stations for Securities and Consumer Finance Laptops (above). Our old docking stations will not work for new laptops.	0	2019	33.00	33.00	150.00	5,000	
1	FIAA	10.33	22900	740	15 Portable USB Field Monitors for Securities and Consumer Finance Laptops (above). Two monitors required in the field, but don't need USB field monitor for each examiner computer; examiners check them out for exams like a library book.	0	2019	15.00	15.00	250.00	3,800	
2	FIAA	10.34	22900	740	3 Black and White Enterprise Workgroup Printers (ITS Approved). These are main printers in the office, shared by all 70 employees, attorneys, and vendors.	0	2015	3.00	3.00	1,200.00	3,600	
2	FIAA	10.35	22900	740	3 Color Enterprise Workgroup Printers (ITS Approved). These are main printers in the office, shared by all 70 employees, attorneys, and vendors.	0	2015	3.00	3.00	1,500.00	4,500	
Subtotal								87.00	87.00		63,100	
Grand Total by Appropriation Unit												
FIAA											63,100	
Subtotal											63,100	
Grand Total by Decision Unit												
		10.31										46,200
		10.32										5,000
		10.33										3,800
		10.34										3,600
		10.35										4,500
Subtotal											63,100	

One-Time Operating & One-Time Capital Outlay Summary

Request for Fiscal Year: 2023

Grand Total by Fund Source				
	22900			63,100
		Subtotal		63,100
Grand Total by Summary Account				
	740		87.00	87.00
		Subtotal	87.00	87.00
				63,100
		Subtotal		63,100

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B

AGENCY INFORMATION

AGENCY NAME:	20	Division/Bureau:	
Prepared By:	Jill Peterson-Pate	E-mail Address:	Jill.Peterson-Pate@finance.idaho.gov
Telephone Number:	208-332-8023	Fax Number:	208-332-8099
DFM Analyst:	Amanda Harper	LSO/BPA Analyst:	Max Flom
Date Prepared:		For Fiscal Year:	2022

FACILITY INFORMATION (please list each facility separately by city and street address)

Facility Name:	St Lukes				
City:	Boise	County:	Ada		
Street Address:	800 Park Blvd Ste 200			Zip Code:	83712
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:

FUNCTION/USE OF FACILITY

Administrative Offices

COMMENTS

The Department's lease with St Luke's expired July 2021 (FY 2022) however we expect to move to the Chinden campus at such time as construction is completed. We have secured a lease amendment through March 31,2022.

WORK AREAS

FISCAL YR:	ACTUAL 2021	REQUEST 2022	REQUEST 2023	REQUEST 2024	REQUEST 2025	REQUEST 2026
Total Number of Work Areas:	77	77	77	77	77	77
Full-Time Equivalent Positions:	67	67	67	67	67	67
Temp. Employees, Contractors, Auditors, etc.:	7	7	7	7	7	7

SQUARE FEET

FISCAL YR:	ACTUAL 2021	REQUEST 2022	REQUEST 2023	REQUEST 2024	REQUEST 2025	REQUEST 2026
Square Feet:	20,132	24,244	24,244	24,244	24,244	24,244

FACILITY COST

(Do NOT use your old rate per sq ft; it may not be a realistic figure)

FISCAL YR:	ACTUAL 2021	REQUEST 2022	REQUEST 2023	REQUEST 2024	REQUEST 2025	REQUEST 2026
Total Facility Cost/Yr:	\$357,544	\$327,294	\$327,294	\$327,294	\$327,294	\$327,294

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2021	REQUEST 2022	REQUEST 2023	REQUEST 2024	REQUEST 2025	REQUEST 2026
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

- Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Richard.Brien@adm.idaho.gov. Please e-mail or call 208-332-1929 with any questions.
- If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.
- Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.**

AGENCY NOTES:

We expect 6 months at St. Luke's plaza 4 at a costs of \$29,199 per month: Projected total \$175,197.

CALCULATION SHEET FOR FIVE-YEAR FACILITY NEEDS PLAN - Use to calculate facility-related costs, such as utilities, janitorial service, property taxes or building maintenance which are not included in rent payments. If improvements will need to be made to the facility and will be paid by the agency, this cost should be included as well. Do not include telephone costs.

UTILITIES: use actual costs from current fiscal year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Electricity											
Water											
Sewer & Trash											
Gas											
Other Utilities:											
Total:	\$ -	Est 2022	\$ -	Est 2023	\$ -	Est 2024	\$ -	Est 2025	\$ -	Est 2026	\$ -

JANITORIAL SERVICE: use actual costs from current fiscal year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Cleaning Service:											
Other Cleaning Expense (paper products, cleaning supplies, etc.): use actual costs from current fiscal year											
Total:	\$ -	Est 2022	\$ -	Est 2023	\$ -	Est 2024	\$ -	Est 2025	\$ -	Est 2026	\$ -

BUILDING MAINTENANCE: use actual costs from current fiscal year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Service Contracts:											
Other Maintenance Expense: use actual costs from current fiscal year											
Total:	\$ -	Est 2022	\$ -	Est 2023	\$ -	Est 2024	\$ -	Est 2025	\$ -	Est 2026	\$ -

PARKING CALCULATOR: use actual costs from current fiscal year

If your agency pays for parking spaces, enter the of spaces your agency is paying for.

Cost Per Space Per Month											
Total:	\$ -	Est 2022	\$ -	Est 2023	\$ -	Est 2024	\$ -	Est 2025	\$ -	Est 2026	\$ -

OTHER EXPENSES CALCULATOR: use actual costs from current fiscal year

Real Estate Taxes paid by agency to landlord (show annual cost)											
Insurance paid by agency to landlord (show annual cost)											
Operating Expenses paid by agency to landlord (show annual cost)											
Other expenses paid by agency to landlord (show annual cost)											
Total:	0	Est 2022	0	Est 2023	0	Est 2024	0	Est 2025	0	Est 2026	0

TENANT IMPROVEMENTS:

Total:		Est 2022		Est 2023		Est 2024		Est 2025		Est 2026	
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AGENCY NOTES:

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 22 regulatory statutes:

Idaho Bank Act § 26-101	Idaho Credit Code § 28-41-101
Idaho Bank Holding Company Act § 26-501	Idaho Financial Fraud Prevention Act § 67-2750
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

Revenue and Expenditures

Revenue	FY 2018	FY 2019	FY 2020	FY 2021
State Regulatory Fund	\$14,171,427	\$14,639,428	\$14,581,740	\$15,879,978
Total	\$14,171,427	\$14,639,428	\$14,581,740	\$15,879,978
Expenditures	FY 2018	FY 2019	FY 2020	FY 2021
Personnel Costs	\$6,157,107	\$6,081,706	\$5,597,954	\$6,057,113
Operating Expenditures	\$1,635,083	\$2,344,276	\$2,676,732	\$4,150,945
Capital Outlay	\$81,954	\$65,400	\$53,081	\$9,876
Total	\$7,874,145	\$8,491,382	\$8,327,767	\$10,217,934

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2018	FY 2019	FY 2020	FY 2021
Business or Individuals Regulated	191,042	195,580	202,460	207,955
Transfers to General Fund	\$5,942,884	\$5,788,806	\$4,017,260	\$7,770,186

Licensing Freedom Act

Agencies who participate in licensure must report on the number of applicants denied licensure or license renewal and the number of disciplinary actions taken against license holders.

	FY 2018	FY 2019	FY 2020	FY 2021
COLLECTION AGENT	*1st year branch #'s available and included			
Total Number of Licenses	714	1,258*	1,275	1,181
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	60	35	31	52
Number of Final Disciplinary Actions Against Licensees	0	1	2	3

	FY 2018	FY 2019	FY 2020	FY 2021
DEBT/CREDIT COUNSELOR				
<i>*Includes Branches</i>				
Total Number of Licenses	28	38*	47	48
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	1	1
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
REGULATED LENDER				
Total Number of Licenses	585	636	663	662
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	27	14
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SECURITIES BROKER – DEALER				
Total Number of Licenses	1,324	1,303	1,285	1,314
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	2	3	4	5
Number of Final Disciplinary Actions Against Licensees	1	1	2	0
SECURITIES AGENT				
Total Number of Licenses	115,553	119,269	123,703	132,562
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	51	19	17	4
Number of Final Disciplinary Actions Against Licensees	6	17	9	0
SECURITIES INVESTMENT ADVISER				
Total Number of Licenses	1,170	1,219	1,266	1,369
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	2	3	1	0
Number of Final Disciplinary Actions Against Licensees	3	0	2	2
SECURITIES INVESTMENT ADVISER REPRESENTATIVE				
Total Number of Licenses	2,949	3,006	3,144	3,324
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	1	2	1
Number of Final Disciplinary Actions Against Licensees	7	0	2	0

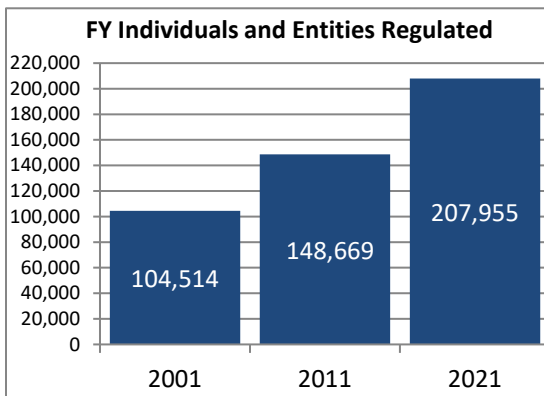
	FY 2018	FY 2019	FY 2020	FY 2021
ESCROW AGENT				
Total Number of Licenses	38	39	38	41
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	2	2	0	0
Number of Final Disciplinary Actions Against Licensees	0	2	1	1
CREDIT REPAIR AGENT <i>*Includes Branches</i>				
Total Number of Licenses	10	14*	17	14
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	0	1	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE LENDER				
Total Number of Licenses	68	58	56	54
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	2	2
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
DEBT SETTLEMENT <i>*Includes Branches</i>				
Total Number of Licenses	8	13*	21	22
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	1	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MONEY TRANSMITTER				
Total Number of Licenses	116	116	140	148
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	6	12	6	17
Number of Final Disciplinary Actions Against Licensees	2	0	5	0
PAYDAY LENDER				
Total Number of Licenses	154	136	129	118
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	7	2	10	4
Number of Final Disciplinary Actions Against Licensees	1	0	0	0

	FY 2018	FY 2019	FY 2020	FY 2021
MORTGAGE LENDER/BROKER				
Total Number of Licenses	1,070	1,141	1,474	1,513
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	26	33	17	41
Number of Final Disciplinary Actions Against Licensees	1	0	0	0
MORTGAGE LOAN ORIGINATOR				
Total Number of Licenses	4,803	4,738	5,396	7,584
Number of New Applicants Denied Licensure	0	10	17	30
Number of Applicants Refused Renewal of a License	0	1	2	0
Number of Complaints Against Licensees	5	8	5	7
Number of Final Disciplinary Actions Against Licensees	0	0	19	2

FY 2021 Performance Highlights

Including Fiscal Year 2021, TOTAL transferred TO General Fund since 1994

\$116.5 Million



Part II – Performance Measures

Performance Measure		FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
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%	Maintain 100%	Maintain 100%
2. % of state-chartered credit unions examined within statutory timeframe	Actual	100%	100%	100%	100%	-----
	Target	100%	100%	100%	Maintain 100%	Maintain 100%
3. % of on-site examinations of state-registered / Idaho-based investment advisers*	Actual	44%	30%	20.5%	36.7%	-----
	target	33%	33%	33%	33%	33%
4. Conduct 200 compliance examinations of Consumer Finance Bureau licensees (does not include “for cause” examinations)	actual	183	191	83	133	-----
	target	200	Minimum of 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, or will be completed, by end of calendar year.

For the FY24 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 FY19 to FY22.

For More Information Contact

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

Director Attestation for Performance Report

In accordance with *Idaho Code* 67-1904, I certify the data provided in the Performance Report has been internally assessed for accuracy, and, to the best of my knowledge, is deemed to be accurate.

Department: Idaho Department of Finance



Director's Signature



Date

Please return to:

Division of Financial Management
304 N. 8th Street, 3rd Floor
Boise, Idaho 83720-0032

FAX: 334-2438
E-mail: info@dfm.idaho.gov