

Agency Summary And Certification

FY 2027 Request

Agency: Department of Finance

250

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: 08/27/2025

			FY 2025 Total Appropriation	FY 2025 Total Expenditures	FY 2026 Original Appropriation	FY 2026 Estimated Expenditures	FY 2027 Total Request
Appropriation Unit							
Department of Finance			11,036,300	10,657,800	11,875,400	11,822,800	11,959,200
Total			11,036,300	10,657,800	11,875,400	11,822,800	11,959,200
By Fund Source							
D	22900	Dedicated	10,936,300	10,597,500	11,775,400	11,722,800	11,859,200
D	22926	Dedicated	50,000	41,000	50,000	50,000	50,000
D	32527	Dedicated	50,000	19,300	50,000	50,000	50,000
Total			11,036,300	10,657,800	11,875,400	11,822,800	11,959,200
By Account Category							
Personnel Cost			8,587,800	8,403,200	9,547,200	9,494,600	9,697,800
Operating Expense			2,353,100	2,159,700	2,261,400	2,261,400	2,261,400
Capital Outlay			95,400	94,900	66,800	66,800	0
Total			11,036,300	10,657,800	11,875,400	11,822,800	11,959,200
FTP Positions			72	72	76	76	74
Total			72	72	76	76	74

Division Description**Request for Fiscal Year:** 2027**Agency:** Department of Finance

250

Division: Department of Finance

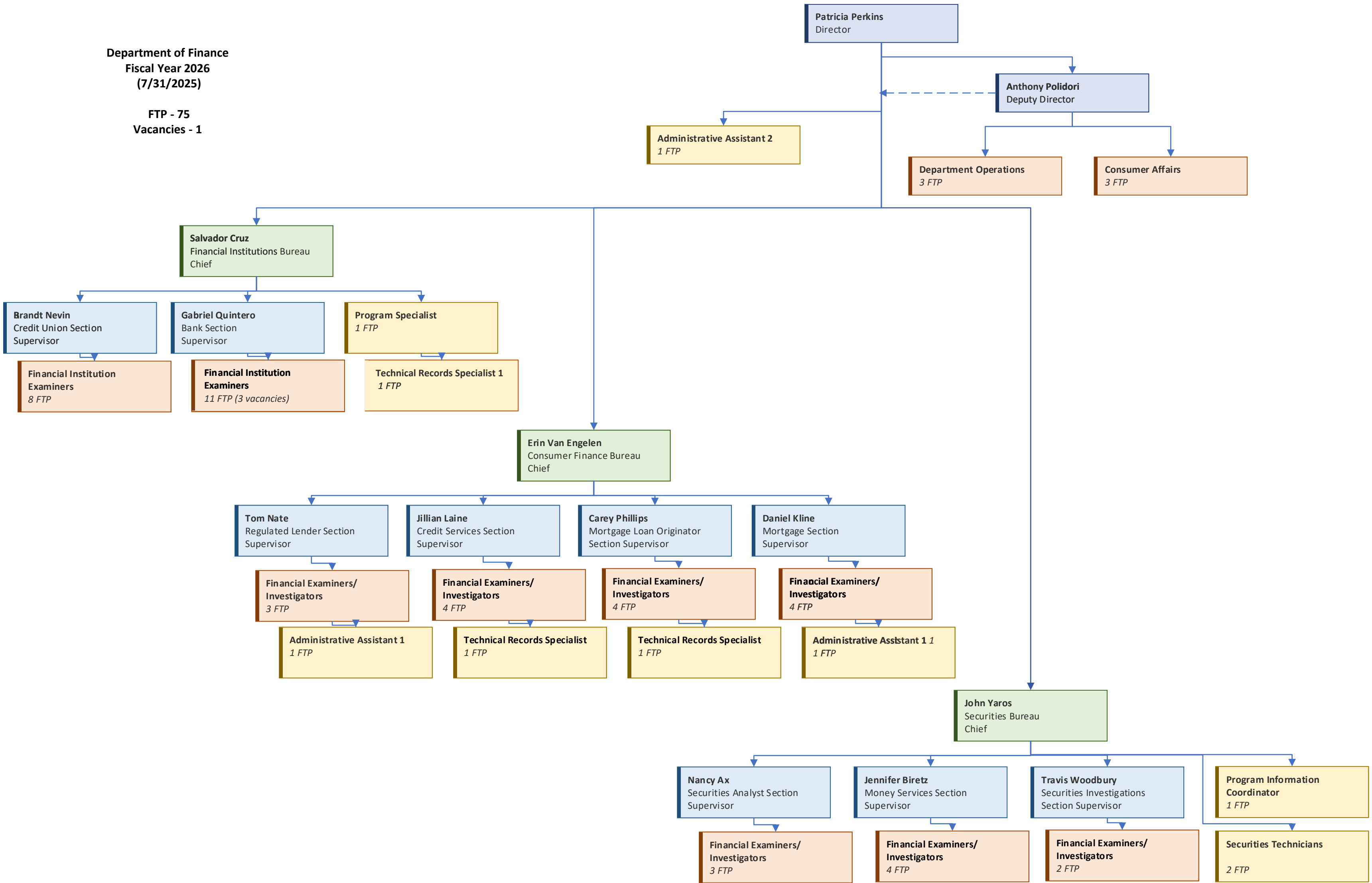
F11

Statutory Authority: 67-2701

Originally created by the State Legislature in 1905, 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 and lenders, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others. The mission of the department is to aggressively promote access to vigorous, healthy, and comprehensive financial services for Idaho citizens. This is accomplished through prudent and efficient oversight of financial institutions, investment opportunities, and credit transactions. Through administration of laws enacted by the Idaho Legislature, legitimate financial transactions are encouraged, while fraud, unsafe practices, and unlawful conduct are detected, and appropriate enforcement action is taken. The department administers and enforces 23 regulatory statutes and is funded entirely by fees levied by law on the industries subject to its supervision.
[Statutory Authority: Section 67-2701 et seq., Idaho Code]

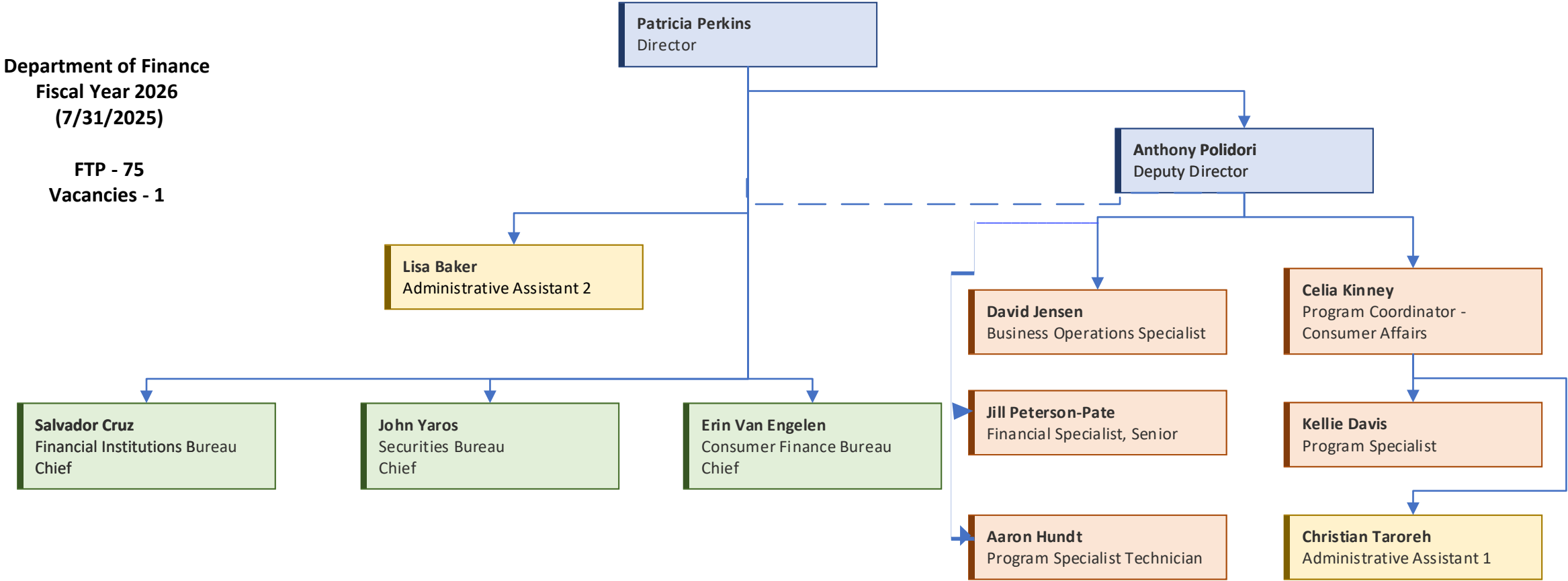
Department of Finance
Fiscal Year 2026
(7/31/2025)

FTP - 75
Vacancies - 1



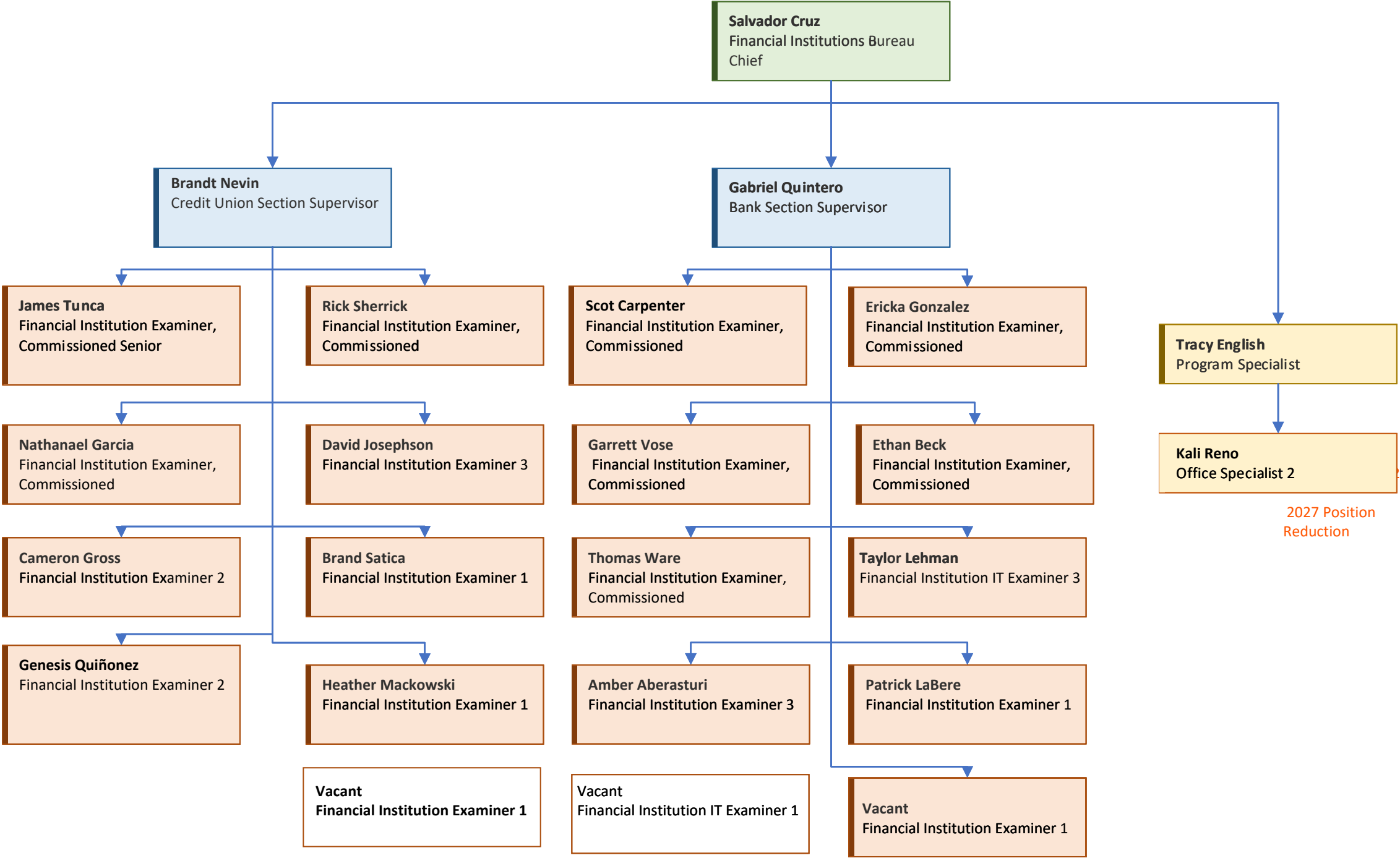
Department of Finance
Fiscal Year 2026
(7/31/2025)

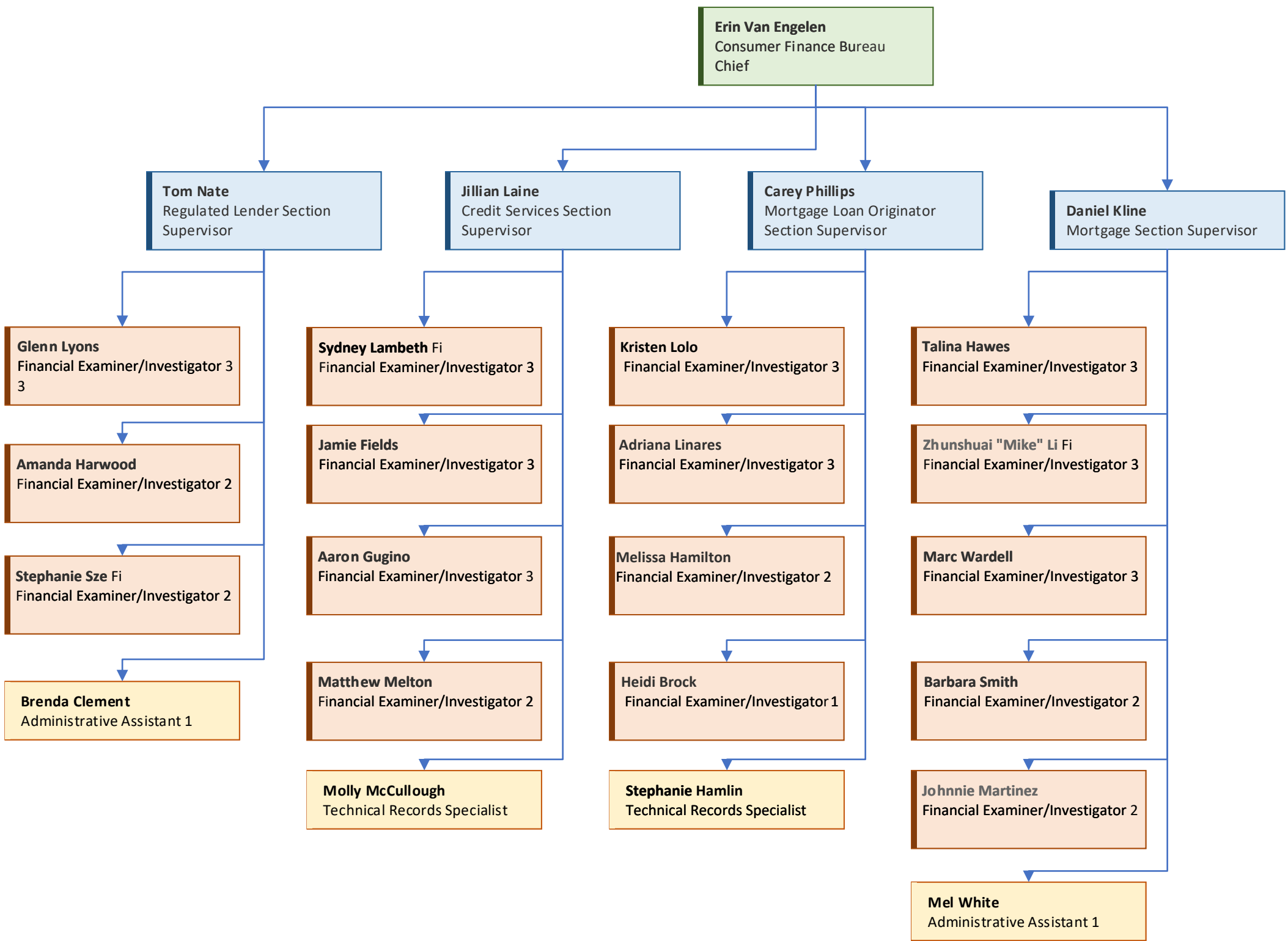
FTP - 75
Vacancies - 1



Department of Finance
Fiscal Year 2026
(7/31/2025)

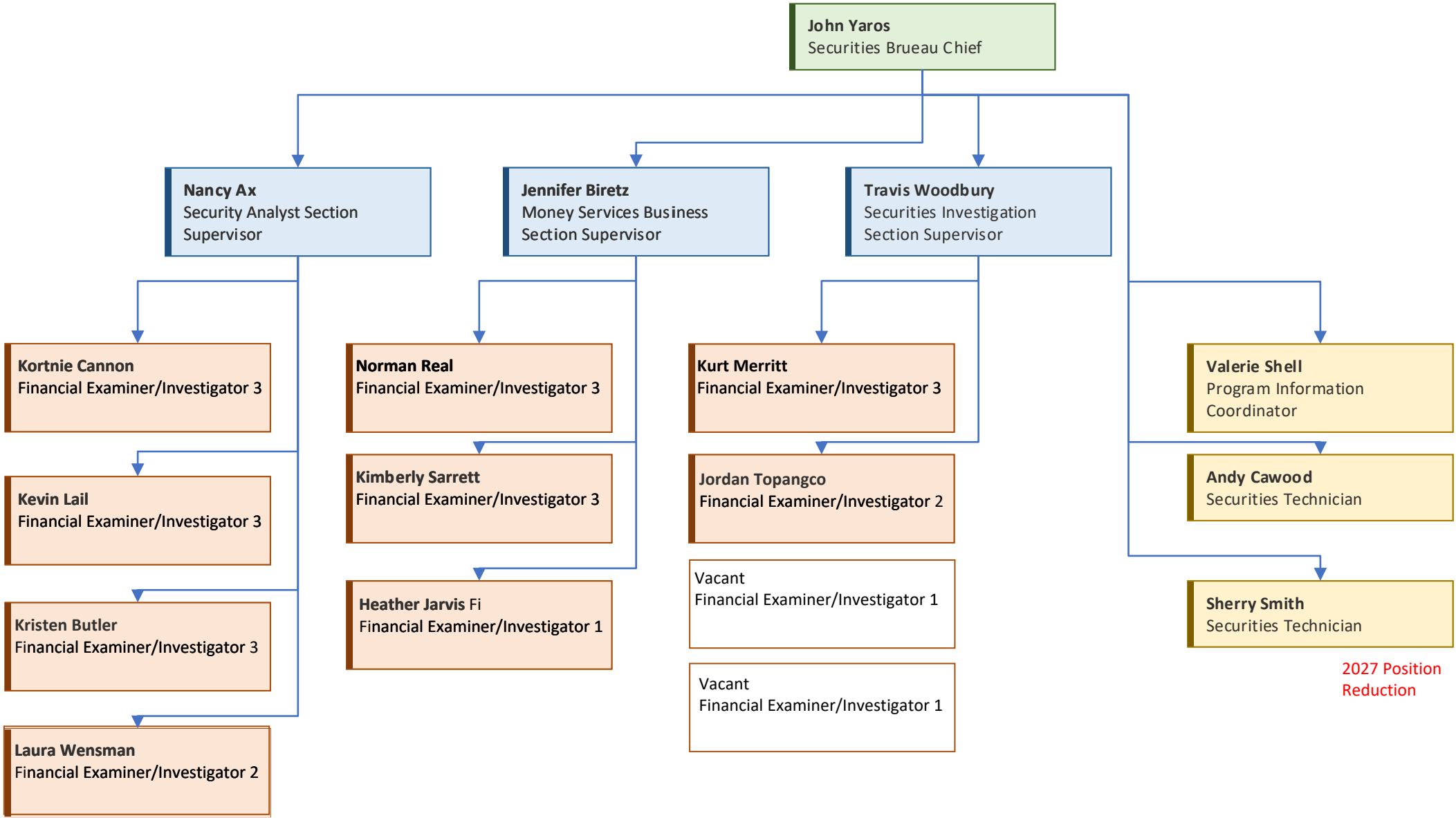
FTP - 75
Vacancies - 1





Department of Finance
Fiscal Year 2026
(7/31/2025)

FTP - 75
Vacancies - 1



Agency Revenues

Request for Fiscal Year: 2027

Agency: Department of Finance

250

		FY 23 Actuals	FY 24 Actuals	FY 25 Actuals	FY 26 Estimated Revenue	FY 27 Estimated Revenue	Significant Assumptions
Fund	22900 State Regulatory Funds						
410	License, Permits & Fees	17,685,100	4,463,190	18,166,700	18,142,500	18,263,200	
433	Fines, Forfeit & Escheats	524,400	13,705,016	2,145,200	438,300	422,600	
435	Sale of Services	0	0	0	0	0	
441	Sales of Goods	0	31	0	0	0	
445	Sale of Land, Buildings & Equipment	0	0	500	0	0	Sale of Honda Civic to Snake River School District.
470	Other Revenue	3,400	141,585	30,900	0	0	
	State Regulatory Funds Total	18,212,900	18,309,822	20,343,300	18,580,800	18,685,800	
Fund	22926 State Regulatory Funds: Mortgage Recovery Fund						
410	License, Permits & Fees	376,400	0	0	0	0	
433	Fines, Forfeit & Escheats	0	293,000	375,250	100,000	100,000	
460	Interest	104,800	0	422,500	0	0	
	State Regulatory Funds: Mortgage Recovery Fund Total	481,200	293,000	797,750	100,000	100,000	
Fund	32527 Public Instruction: Securities Investor Educ & Training						
433	Fines, Forfeit & Escheats	50,000	50,000	50,000	50,000	50,000	
	Public Instruction: Securities Investor Educ & Training Total	50,000	50,000	50,000	50,000	50,000	
Fund	63000 Custodial Funds						
470	Other Revenue	0	(7,581)	56,700	0	0	
	Custodial Funds Total	0	(7,581)	56,700	0	0	
	Agency Name Total	18,744,100	18,645,241	21,247,750	18,730,800	18,835,800	

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: Finance

Agency Number: 250

Original Request Date: August 29, 2025

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.

FUND NAME:		FUND NAME	FUND CODE:	22900	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				21,681,100	21,549,600	23,416,600	26,722,000
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				21,681,100	21,549,600	23,416,600	26,722,000
05.	Revenues [from Form B-11]				18,309,600	20,343,300	18,580,800	18,685,800
06.	Non-Revenue Receipts and Other Adjustments				0	0	0	0
07.	Statutory Transfers In				0	0	0	0
08.	Operating Transfers In				0	0	0	0
09.	Subtotal Cash Available for the Year				39,990,700	41,892,900	41,997,400	45,407,800
10.	Statutory Transfers Out				8,403,000	7,879,200	3,500,000	3,500,000
11.	Operating Transfers Out				0	0	0	0
12.	Non-Expenditure Distributions and Other Adjustments				(200)	(400)	0	0
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				31,587,900	34,014,100	38,497,400	41,907,800
14.	Borrowing Limit				0	0	0	0
15.	Total Available Funds for the Year				31,587,900	34,014,100	38,497,400	41,907,800
16.	Original Appropriation				10,622,500	10,936,300	11,775,400	12,048,800
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)				0	0	0	0
19.	Subtotal Legislative Authorizations				10,622,500	10,936,300	11,775,400	12,048,800
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]				0	0	0	0
22.	Total Spending Authorizations				10,622,500	10,936,300	11,775,400	12,048,800
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)				0	0	0	0
24.	Final Year End Reversions (DU 1.61)				584,200	338,800	0	0
25.	Subtotal Reversions & Cancelations				584,200	338,800	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
27.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
28.	Total Unused Spending Authorizations				584,200	338,800	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				10,038,300	10,597,500	11,775,400	12,048,800
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				21,549,600	23,416,600	26,722,000	29,859,000
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				21,549,600	23,416,600	26,722,000	29,859,000
36.	Investments Direct by Agency				0	0		
37.	Ending Unobligated Cash Balance Plus Direct Investments				21,549,600	23,416,600	26,722,000	29,859,000
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: Finance

Agency Number: 250

Original Request Date: August 29, 2025

Sources and Uses: Moneys generated by an additional fee for the application of a mortgage broker, mortgage lender or mortgage loan originator license or renewal of such licenses and interest earned. The director may adjust the fees on a pro rata basis as necessary to maintain the department may use up to fifty thousand dollars (\$50,000) of moneys accumulated in the mortgage recovery fund in excess of one million five hundred thousand dollars (\$1,500,000) to fund the department's expenses in administering the mortgage recovery.

FUND NAME:		FUND NAME	FUND CODE: 22926	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance			4,743,400	5,000,900	5,760,000	5,810,000
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]			0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]			0	0	0	0
04.	Subtotal Beginning Cash Balance			4,743,400	5,000,900	5,760,000	5,810,000
05.	Revenues [from Form B-11]			293,000	797,800	100,000	100,000
06.	Non-Revenue Receipts and Other Adjustments			0	0	0	0
07.	Statutory Transfers In			0	0	0	0
08.	Operating Transfers In			0	0	0	0
09.	Subtotal Cash Available for the Year			5,036,400	5,798,700	5,860,000	5,910,000
10.	Statutory Transfers Out			0	0	0	0
11.	Operating Transfers Out			0	0	0	0
12.	Non-Expenditure Distributions and Other Adjustments			0	0	0	0
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]			5,036,400	5,798,700	5,860,000	5,910,000
14.	Borrowing Limit			0	0	0	0
15.	Total Available Funds for the Year			5,036,400	5,798,700	5,860,000	5,910,000
16.	Original Appropriation			50,000	50,000	50,000	50,000
17.	Prior Year Reappropriation [same as Row 03]			0	0	0	0
18.	Legislative Supplementals and (Rescissions)			0	0	0	0
19.	Subtotal Legislative Authorizations			50,000	50,000	50,000	50,000
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]			0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]			0	0	0	0
22.	Total Spending Authorizations			50,000	50,000	50,000	50,000
23.	Executive Carry Forward Reversions/Cancellations (DU 1.81)			0	0	0	0
24.	Final Year End Reversions (DU 1.61)			47,600	11,300	0	0
25.	Subtotal Reversions & Cancellations			47,600	11,300	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]			0	0	0	0
27.	Current Year Reappropriation To Next Year [DU 1.7x]			0	0	0	0
28.	Total Unused Spending Authorizations			47,600	11,300	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]			2,400	38,700	50,000	50,000
30.	Continuously Appropriated Expenditures			33,100	0	0	0
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]			5,000,900	5,760,000	5,810,000	5,860,000
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]			0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]			0	0	0	0
34.	Borrowing Limit			0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]			5,000,900	5,760,000	5,810,000	5,860,000
36.	Investments Direct by Agency			0	0	0	0
37.	Ending Unobligated Cash Balance Plus Direct Investments			5,000,900	5,760,000	5,810,000	5,860,000
38.	Outstanding Loans [if this fund is part of a loan program]			0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: Finance

Agency Number: 250

Original Request Date: August 29, 2025

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)).

FUND NAME:		FUND NAME	FUND CODE:	32527	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				181,500	195,700	226,400	176,400
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				181,500	195,700	226,400	176,400
05.	Revenues [from Form B-11]				50,000	50,000	0	0
06.	Non-Revenue Receipts and Other Adjustments				0	0	0	0
07.	Statutory Transfers In				0	0	0	0
08.	Operating Transfers In				0	0	0	0
09.	Subtotal Cash Available for the Year				231,500	245,700	226,400	176,400
10.	Statutory Transfers Out				0	0	0	0
11.	Operating Transfers Out				0	0	0	0
12.	Non-Expenditure Distributions and Other Adjustments				0	0	0	0
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				231,500	245,700	226,400	176,400
14.	Borrowing Limit				0	0	0	0
15.	Total Available Funds for the Year				231,500	245,700	226,400	176,400
16.	Original Appropriation				50,000	50,000	50,000	50,000
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)				0	0	0	0
19.	Subtotal Legislative Authorizations				50,000	50,000	50,000	50,000
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]				0	0	0	0
22.	Total Spending Authorizations				50,000	50,000	50,000	50,000
23.	Executive Carry Forward Reversions/Cancellations (DU 1.81)				0	0	0	0
24.	Final Year End Reversions (DU 1.61)				14,200	30,700	0	0
25.	Subtotal Reversions & Cancellations				14,200	30,700	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
27.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
28.	Total Unused Spending Authorizations				14,200	30,700	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				35,800	19,300	50,000	50,000
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				195,700	226,400	176,400	126,400
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				195,700	226,400	176,400	126,400
36.	Investments Direct by Agency				0	0	0	0
37.	Ending Unobligated Cash Balance Plus Direct Investments				195,700	226,400	176,400	126,400
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: Finance

Agency Number: 250

Original Request Date: August 29, 2025

Sources and Uses: Monies received from court order agreements shall be deposited into a restitution account with this fund until disbursements are conducted to award victims. Monies includes items like wire transfers and check deposits.

FUND NAME:		FUND NAME	FUND CODE:	63000	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				40,000	32,400	89,100	89,100
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				40,000	32,400	89,100	89,100
05.	Revenues [from Form B-11]				(7,600)	56,700	0	0
06.	Non-Revenue Receipts and Other Adjustments				0	0	0	0
07.	Statutory Transfers In				0	0	0	0
08.	Operating Transfers In				0	0	0	0
09.	Subtotal Cash Available for the Year				32,400	89,100	89,100	89,100
10.	Statutory Transfers Out				0		0	0
11.	Operating Transfers Out				0	0	0	0
12.	Non-Expenditure Distributions and Other Adjustments				0	0	0	0
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				32,400	89,100	89,100	89,100
14.	Borrowing Limit				0	0	0	0
15.	Total Available Funds for the Year				32,400	89,100	89,100	89,100
16.	Original Appropriation				0	0	0	0
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)				0			0
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]				0	0	0	0
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)				0	0	0	0
24.	Final Year End Reversions (DU 1.61)				0	0	0	0
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
27.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				32,400	89,100	89,100	89,100
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				32,400	89,100	89,100	89,100
36.	Investments Direct by Agency				0	0	0	0
37.	Ending Unobligated Cash Balance Plus Direct Investments				32,400	89,100	89,100	89,100
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

		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 2025 Total Appropriation								
1.00	FY 2025 Total Appropriation							FIAA
	S1270, S1405							
	22900 Dedicated	72.00	8,587,800	2,253,100	95,400	0	10,936,300	
	22926 Dedicated	0.00	0	50,000	0	0	50,000	
	32527 Dedicated	0.00	0	50,000	0	0	50,000	
		72.00	8,587,800	2,353,100	95,400	0	11,036,300	
1.61	Reverted Appropriation Balances							FIAA
	22900 Dedicated	0.00	(184,600)	(153,700)	(500)	0	(338,800)	
	OT 22900 Dedicated	0.00	0	0	0	0	0	
	22926 Dedicated	0.00	0	(9,000)	0	0	(9,000)	
	OT 22926 Dedicated	0.00	0	0	0	0	0	
	32527 Dedicated	0.00	0	(30,700)	0	0	(30,700)	
	OT 32527 Dedicated	0.00	0	0	0	0	0	
		0.00	(184,600)	(193,400)	(500)	0	(378,500)	
FY 2025 Actual Expenditures								
2.00	FY 2025 Actual Expenditures							FIAA
	22900 Dedicated	72.00	8,403,200	2,099,400	94,900	0	10,597,500	
	OT 22900 Dedicated	0.00	0	0	0	0	0	
	22926 Dedicated	0.00	0	41,000	0	0	41,000	
	OT 22926 Dedicated	0.00	0	0	0	0	0	
	32527 Dedicated	0.00	0	19,300	0	0	19,300	
	OT 32527 Dedicated	0.00	0	0	0	0	0	
		72.00	8,403,200	2,159,700	94,900	0	10,657,800	
FY 2026 Original Appropriation								
3.00	FY 2026 Original Appropriation							FIAA
	H0448,S1109							
	22900 Dedicated	76.00	9,547,200	2,161,400	0	0	11,708,600	
	OT 22900 Dedicated	0.00	0	0	66,800	0	66,800	
	22926 Dedicated	0.00	0	50,000	0	0	50,000	
	32527 Dedicated	0.00	0	50,000	0	0	50,000	
		76.00	9,547,200	2,261,400	66,800	0	11,875,400	
FY 2026Total Appropriation								
5.00	FY 2026 Total Appropriation							FIAA
	22900 Dedicated	76.00	9,547,200	2,161,400	0	0	11,708,600	
	OT 22900 Dedicated	0.00	0	0	66,800	0	66,800	
	22926 Dedicated	0.00	0	50,000	0	0	50,000	
	32527 Dedicated	0.00	0	50,000	0	0	50,000	

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
			76.00	9,547,200	2,261,400	66,800	0	11,875,400
Appropriation Adjustments								
6.71	Early Reversions							FIAA
	CEC reversion							
	22900	Dedicated	0.00	(52,600)	0	0	0	(52,600)
			0.00	(52,600)	0	0	0	(52,600)
FY 2026 Estimated Expenditures								
7.00	FY 2026 Estimated Expenditures							FIAA
	22900	Dedicated	76.00	9,494,600	2,161,400	0	0	11,656,000
	OT 22900	Dedicated	0.00	0	0	66,800	0	66,800
	22926	Dedicated	0.00	0	50,000	0	0	50,000
	32527	Dedicated	0.00	0	50,000	0	0	50,000
			76.00	9,494,600	2,261,400	66,800	0	11,822,800
Base Adjustments								
8.41	Removal of One-Time Expenditures							FIAA
	This decision unit removes one-time appropriation for FY 2025							
	OT 22900	Dedicated	0.00	0	0	(66,800)	0	(66,800)
			0.00	0	0	(66,800)	0	(66,800)
8.51	Base Reductions							FIAA
	This decision unit provides a base reduction to FY2027							
	22900	Dedicated	0.00	(74,500)	0	0	0	(74,500)
			0.00	(74,500)	0	0	0	(74,500)
FY 2027 Base								
9.00	FY 2027 Base							FIAA
	22900	Dedicated	76.00	9,472,700	2,161,400	0	0	11,634,100
	OT 22900	Dedicated	0.00	0	0	0	0	0
	22926	Dedicated	0.00	0	50,000	0	0	50,000
	32527	Dedicated	0.00	0	50,000	0	0	50,000
			76.00	9,472,700	2,261,400	0	0	11,734,100
Program Maintenance								
10.11	Change in Health Benefit Costs							FIAA
	This decision unit reflects a change in the employer health benefit costs.							
	22900	Dedicated	0.00	276,600	0	0	0	276,600
			0.00	276,600	0	0	0	276,600
10.12	Change in Variable Benefit Costs							FIAA
	This decision unit reflects a change in variable benefits.							
	22900	Dedicated	0.00	(200)	0	0	0	(200)
			0.00	(200)	0	0	0	(200)
10.61	Salary Multiplier - Regular Employees							FIAA
	This decision unit reflects a 1% salary multiplier for Regular Employees.							
	22900	Dedicated	0.00	83,200	0	0	0	83,200

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
			0.00	83,200	0	0	0	83,200
FY 2027 Total Maintenance								
11.00	FY 2027 Total Maintenance							FIAA
22900	Dedicated		76.00	9,832,300	2,161,400	0	0	11,993,700
OT 22900	Dedicated		0.00	0	0	0	0	0
22926	Dedicated		0.00	0	50,000	0	0	50,000
32527	Dedicated		0.00	0	50,000	0	0	50,000
			76.00	9,832,300	2,261,400	0	0	12,093,700
Line Items								
12.75	Base reduction							FIAA
Base reduction in alignment with Executive Order 2025-05								
22900	Dedicated		(2.00)	(134,500)	0	0	0	(134,500)
			(2.00)	(134,500)	0	0	0	(134,500)
FY 2027 Total								
13.00	FY 2027 Total							FIAA
22900	Dedicated		74.00	9,697,800	2,161,400	0	0	11,859,200
OT 22900	Dedicated		0.00	0	0	0	0	0
22926	Dedicated		0.00	0	50,000	0	0	50,000
32527	Dedicated		0.00	0	50,000	0	0	50,000
			74.00	9,697,800	2,261,400	0	0	11,959,200

AGENCY: Department of Finance

Decision Unit No: 12.75

Approp
Unit: FIAA

Title: Base
Reduction

	General	Dedicated	Federal	Other	Total
FULL-TIME POSITIONS (FTP)		(2)			
PERSONNEL COSTS					
1. Salaries		(86,900)			
2. Benefits		(47,600)			
3. Group Position Funding					
TOTAL PERSONNEL COSTS		(134,500)			
OPERATING EXPENSES					
TOTAL OPERATING EXPENDITURES					
CAPITAL OUTLAY					
TOTAL CAPITAL OUTLAY					
T/B PAYMENTS					
GRAND TOTAL		(134,500)			

Explain the request and provide justification for the need.

In response to *Executive Order No. 2025-05: The Idaho Act*, the Department of Finance conducted a review of its operations to identify opportunities for increased efficiency and cost savings through strategic staff realignment.

As a result of this review, the Department has elected to eliminate two full-time positions (FTP) that became vacant due to recent staff separations. Additionally, a third FTP—recently vacated due to retirement—will be reclassified and reassigned from the Department’s Administration Section to fulfill essential duties in another area, thereby avoiding the need to backfill one of the eliminated positions.

- **Securities Bureau Position:** One of the eliminated positions previously provided administrative support within the Securities Bureau. Due to recent technological enhancements and a realignment of responsibilities among remaining staff, the Department has determined that this position is no longer necessary.
- **Financial Institutions Bureau Position:** The second eliminated position provided administrative support to the Financial Institutions Bureau. While the support functions remain essential—and have even expanded—the Department will meet these needs by reassigning the aforementioned retired FTP from the Administration Section. The duties of that administrative role have been redistributed among existing staff, allowing the Department to maintain service levels while reducing overall staffing.

These changes reflect the Department’s commitment to the principles outlined in the Executive Order—**streamlining operations, eliminating redundancy, and reallocating resources to better serve Idahoans.**

If a supplemental, what emergency is being addressed?

N/A

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

Executive Order No. 2025-05: The Idaho Act

Please identify the performance measure, goal, or priority this request is intended to improve in the strategic plan or performance measurement report.

Executive Order No. 2025-05: The Idaho Act

What is the anticipated measured outcome if this request is funded?

Streamlining operations, eliminating redundancy, and reallocating resources to better serve Idahoans.

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

N/A

What resources are necessary to implement this request?

N/A

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

1 FTP Securities Technician, Grade I,
1 FTP Technical Records Specialist, Grade H,

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

TBD

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

N/A

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

N/A

Provide detail about the revenue assumptions supporting this request.

N/A

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

N/A

PCF Detail Report

Request for Fiscal Year: 202
7

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	71.00	6,278,604	1,003,229	1,396,319	8,678,152
		Total from PCF	71.00	6,278,604	1,003,229	1,396,319	8,678,152
		FY 2026 ORIGINAL APPROPRIATION	76.00	6,952,696	1,073,880	1,520,624	9,547,200
		Unadjusted Over or (Under) Funded:	5.00	674,092	70,651	124,305	869,048
Adjustments to Wage and Salary							
250000 7155	739C R90	Financial Institution Examiner 1	1.00	121,300	14,130	27,136	162,566
250002 1751	749C R90	Financial Inst IT Examiner Comm Senior	1.00	121,300	14,130	27,136	162,566
250002 1752	733C R90 8803	Financial Inst Examiner Comm Senior	1.00	121,300	14,130	27,136	162,566
250002 1765	741C R90	Financial Examiner / Investigator 3	1.00	82,500	14,130	18,456	115,086
250002 1766	741C R90	Financial Examiner / Investigator 3	1.00	82,500	14,130	18,456	115,086
Other Adjustments							
	512	Employee Benefits	.00	0	0	0	0
	513	Health Benefits	.00	0	700	0	700
Estimated Salary Needs							
		Board, Group, & Missing Positions	4.00	407,600	57,220	91,184	556,004
		Permanent Positions	72.00	6,399,904	1,017,359	1,423,455	8,840,718
		Estimated Salary and Benefits	76.00	6,807,504	1,074,579	1,514,639	9,396,722
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	145,192	(699)	5,985	150,478
		Estimated Expenditures	.00	92,592	(699)	5,985	97,878
		Base	.00	70,692	(699)	5,985	75,978

PCF Summary ReportRequest for Fiscal Year: 202
7

Agency: Department of Finance

250

Appropriation Unit: Department of Finance

FIAA

Fund: State Regulatory Funds

22900

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2026 ORIGINAL APPROPRIATION	76.00	6,952,696	1,073,880	1,520,624	9,547,200
5.00	FY 2026 TOTAL APPROPRIATION	76.00	6,952,696	1,073,880	1,520,624	9,547,200
6.71	Early Reversions	0.00	(52,600)	0	0	(52,600)
7.00	FY 2026 ESTIMATED EXPENDITURES	76.00	6,900,096	1,073,880	1,520,624	9,494,600
8.51	Base Reductions	0.00	(74,500)	0	0	(74,500)
9.00	FY 2027 BASE	76.00	6,878,196	1,073,880	1,520,624	9,472,700
10.11	Change in Health Benefit Costs	0.00	0	276,600	0	276,600
10.12	Change in Variable Benefit Costs	0.00	0	0	(200)	(200)
10.61	Salary Multiplier - Regular Employees	0.00	68,000	0	15,200	83,200
11.00	FY 2027 PROGRAM MAINTENANCE	76.00	6,946,196	1,350,480	1,535,624	9,832,300
12.75	Base reduction	(2.00)	(86,900)	(28,300)	(19,300)	(134,500)
13.00	FY 2027 TOTAL REQUEST	74.00	6,859,296	1,322,180	1,516,324	9,697,800

Form B4: Inflationary Adjustments

Agency: Finance, Department of
Function: Reg. of the Financial Industry

Activity: _____

Agency Number: 250

Function/Activity Number: _____

FY 2026 Request

Page ____ of ____

Original Submission ____ or Revision No. ____

(1)	(2)	(3)	(4)	(5)	FY 2023 to FY 2024		(8)	(9)	(10)
Operating Expenditures Summary Object	FY 2021 Actual	FY 2022 Actual	FY 2023 Actual	FY 2024 Actual	(6) Change	(7) % Change	FY 2025 Approp	FY 2025 Exp. Adj.	FY 2025 Est. Exp.
Communication Costs	56,248	62,464	43,694	43,264	(430)	-0.98%	-	-	-
Employee Development	42,877	61,639	80,066	73,780	(6,286)	-7.85%	-	-	-
General Services	86,117	105,394	112,773	131,899	19,126	16.96%	-	-	-
Professional Services	546,738	542,725	14,851	550,068	535,217	3603.96%	-	-	-
Repair & Maintenance	1,834	4,799	14,746	186,295	171,549	1163.35%	-	-	-
Administrative Services	2,582	28,405	1,550	996	(554)	-35.74%	-	-	-
Computer Services	335,215	340,689	361,057	229,439	(131,618)	-36.45%	-	-	-
MISC. TRAVEL AND MOVING COSTS	2,285	59,906	223,195	5,000	(218,195)	-97.76%	-	-	-
EMPLOYEE IN STATE TRAVEL COSTS	-	-	-	105,721	105,721	#DIV/0!	115,700	-	115,700
EMPLOYEE OUT OF STATE TRAVEL COSTS	2,285	59,906	-	207,490	207,490	#DIV/0!	200,000	-	200,000
Employee Out Of Country Travel Costs	-	-	-	-	-	#DIV/0!	3,700	-	3,700
Administrative Supplies	14,096	14,016	36,293	12,576	(23,716)	-65.35%	-	-	-
Fuel & Lubricants	311	2,217	8,540	7,625	(914)	-10.71%	-	-	-
Manufacturing and Merchant Costs	-	-	-	47	47	#DIV/0!	-	-	-
Computer Supplies	40,415	13,587	23,428	82,413	58,984	251.77%	-	-	-
Repair & Maintenance Supplies	-	-	171	4,709	4,538	2659.00%	-	-	-
Specific Use Supplies	10,978	5,596	35,629	21,127	(14,502)	-40.70%	-	-	-
Insurance Costs	4,597	4,907	11,677	7,581	(4,095)	-35.07%	-	-	-
Utilities	-	-	-	-	-	#DIV/0!	-	-	-
Rental Costs	3,018,366	340,683	342,091	359,629	17,538	5.13%	-	-	-
Miscellaneous Expense	32,035	37,941	522,259	59,704	(462,555)	-88.57%	-	-	-
Total	4,196,980	1,684,876	1,832,018	2,089,363	257,345	14.05%	319,400	-	319,400
FundSource									
General	-	-	-	-	-	#DIV/0!	-	-	-
Dedicated	4,194,695	-	-	2,089,363	2,089,363	#DIV/0!	2,353,100	-	2,353,100
Federal	-	-	-	-	-	#DIV/0!	-	-	-
Total	4,194,695	-	-	2,089,363	2,089,363	#DIV/0!	2,353,100	-	2,353,100

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Part B: Operating Expenditures Summary Object	FY 2025 Est. Exp	Remove One Time Funding	SWCAP, Nondisc., Rent	FY 2026 Base	General Inflation (DU 10.21)	% Change	Medical Inflation (DU 10.22)	% Change	FY2026 Total
Communication Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Employee Development	-	-	-	-	-	#DIV/0!	-	0.00%	-
General Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Professional Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance	-	-	-	-	-	#DIV/0!	-	0.00%	-
Administrative Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
MISC. TRAVEL AND MOVING COSTS	-	-	-	-	-	#DIV/0!	-	0.00%	-
EMPLOYEE IN STATE TRAVEL COSTS	115,700	-	-	115,700	-	0.00%	-	0.00%	115,700
EMPLOYEE OUT OF STATE TRAVEL COSTS	200,000	-	-	200,000	-	0.00%	-	0.00%	200,000
Employee Out Of Country Travel Costs	3,700	-	-	3,700	-	0.00%	-	0.00%	3,700
Administrative Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Fuel & Lubricants	-	-	-	-	-	#DIV/0!	-	0.00%	-
Manufacturing and Merchant Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Specific Use Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Insurance Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Utilities	-	-	-	-	-	#DIV/0!	-	0.00%	-
Rental Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Miscellaneous Expense	-	-	-	-	-	#DIV/0!	-	0.00%	-
Total	319,400	-	-	319,400	-	0.00%	-	-	319,400
FundSource									
General	-	-	-	-	-	#DIV/0!	-	0.00%	-
Dedicated	2,353,100	-	-	2,353,100	-	0.00%	-	0.00%	2,353,100
Federal	-	-	-	-	-	#DIV/0!	-	0.00%	-
Total	2,353,100	-	-	2,353,100	-	0.00%	-	-	2,353,100

NOTE: Agencies will complete one questionnaire per budgeted program that had employee travel expenditures in FY 2025 (as reflected in the OE tab(s) of the B-4) when the B-4 is updated (est. August 1st). **Employee Travel Questionnaire-B4**

A.In-State Travel

1.What are the primary reasons for the program's in-state travel?

Licensee Examinations and Investigations, and Financial Education

2.How does in-state travel support the program's mission, strategic goals, or statutory requirements

As a regulatory agency, compliance examinations, 'for-cause' examinations, and investigations of our 250,000 licensed entities directly support our mission of safeguarding the financial health of Idahoans through the appropriate oversight of diverse financial institutions, the education and protection of consumers, and fostering sensible innovation in the financial services market.

3.Are there changes to the program's anticipated in-state travel budget for fiscal year 2027? If so, please explain.

The Department has both scheduled examinations, and investigations or examinations that happen on an unscheduled basis. The latter are 'for-cause' investigations and examinations, which are notoriously hard to predict as they are based on complaints from the public or findings that we discover during our ongoing regulatory operations.

On the education side, we participate in several initiatives to educate Idaho citizens and vulnerable groups to the growing danger of deceptive frauds. We have special funds set up to pay for educating the citizens of Idaho in these areas. These education trips are planned but can receive triage scheduling if there is an upsurge in a specific type of fraud or area; something like elder fraud or affinity fraud.

B.Out-of-State Travel

1.What are the primary reasons for the program's out-of-state travel?

Training and Examination Travel

2.How does out-of-state travel support the program's mission, strategic goals, or statutory requirements

Our examiners and investigators work in highly specialized areas including state-chartered financial institutions, regulated lenders, securities issuers, broker-dealers and stockbrokers, residential

mortgage brokers, lenders, loan originators, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others.

All areas are in a constant state of change and innovation; many are out-of-state entities that want to do business in Idaho and require out-of-state travel for in-person examinations.

While we are mindful of trimming both budgets and travel budgets, significant expertise, training, qualification, and even accreditation is necessary to detect abnormalities in compliance with our twenty-two regulatory statutes across more than 15 specialized areas.

The Department is funded entirely by fees levied by law on the industries subject to its supervision.

3.Are there changes to the program's anticipated out-of-state travel budget for fiscal year 2027? If so, please explain.

We have specific mandatory training scheduled for each coming year; however, almost every year there is a hot spot area which requires more attention and thus specialized training; and example would be the constant increase in electronic fraud and financial computer crime.



11331 W Chinden Blvd
Suite B201
Boise, Idaho 83714

Phone: 208.605.4000
Fax: 208.605.4090

its.idaho.gov

Office of Information Technology Services

Technology Purchase and Use Attestation Letter

Date: 8/18/2025

To: Department of Finance - 25000

Subject: Technology Purchase and Use Approval

The Office of Information Technology Services (ITS) attests that the technology identified in the Department of Finance IT Budget Packet has been reviewed and determined to meet statewide technology policies and standards for potential purchase and use by Department of Finance. This attestation is intended to provide documentation for the Division of Financial Management (DFM), the Division of Purchasing (DOP), or other oversight bodies that require confirmation of ITS review as part of budgeting, procurement, or technology decision-making processes. Data exports or downloads from the IT Budget Packet may be attached to this attestation letter when it is shared with DFM, DOP, or other oversight bodies as supporting documentation.

This attestation does not constitute a commitment by ITS to deploy, implement, or provide ongoing support for any technology included in the IT Budget Packet. It is not an endorsement of business need, nor does it imply that ITS recommends or requires any agency to adopt the solutions listed. The attestation solely reflects that the technologies identified are permissible for agency acquisition within the parameters of state IT policy and security standards.

This approval is contingent on adherence to the Office of ITS guidelines for operation, maintenance, and data security, as outlined in the applicable policy documents.

If you have any questions regarding this approval, please contact our office.

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

AGENCY INFORMATION

AGENCY NAME:	Finance	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:	Hannah Covey	LSO/BPA Analyst:	Noah Peterson
Date Prepared:	8/7/2025	Fiscal Year:	2027

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

Facility Name:	Chinden Campus				
City:	Boise	County:	Ada		
Property Address:	11341 W Chinden Blvd Bldg 4 STE A300			Zip Code:	83714
Facility Ownership (could be private or state-owned)	Private Lease:	☐	State Owned:	☒	Lease Expires:

FUNCTION/USE OF FACILITY

COMMENTS

WORK AREAS

FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Number of Work Areas:	84	90	90	90	90	90
Full-Time Equivalent Positions:	72	76	76	78	78	78
Temp. Employees, Contractors, Auditors, etc.:	7	7	7	7	7	7

SQUARE FEET

FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Square Feet:	24,244	24,244	24,244	25,975	25,975	25,975

FACILITY COST

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

FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Facility Cost/Yr:	\$327,294	\$327,294	\$327,294	\$350,663	\$350,663	\$350,663

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
	☐	☐	☐	☐	☐	☐

IMPORTANT NOTES:

1. Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov. Please e-mail or call 208-332-1933 with any questions.

2. 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.

3. 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:

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 2022	FY 2023	FY 2024	FY 2025
State Regulatory Fund	\$17,570,252	\$18,212,889	\$18,645,182	\$20,343,283
Total	\$17,570,252	\$18,212,889	\$18,645,182	\$20,343,283
Expenditures	FY 2022	FY 2023	FY 2024	FY 2025
Personnel Costs	\$6,471,619	\$7,130,604	\$7,864,182	\$8,403,214
Operating Expenditures	\$1,590,275	\$1,779,220	\$2,122,405	\$2,099,362
Capital Outlay	\$45,683	\$69,895	\$123,063	\$94,931
Total	\$8,107,576	\$8,979,719	\$10,109,650	\$10,597,507

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2022	FY 2023	FY 2024	FY 2025
Business or Individuals Regulated	221,121	234,277	231,932	244,862
Transfers to General Fund	\$8,255,764	\$8,402,645	\$7,879,230	\$8,697,326

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 2022	FY 2023	FY 2024	FY 2025
COLLECTION AGENT <i>*1st year branch #'s available and included</i>				
Total Number of Licenses	1,315	1,254	1,396	1,155
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	33	44	36	35
Number of Final Disciplinary Actions Against Licensees	3	11	6	2
DEBT/CREDIT COUNSELOR <i>*Includes Branches</i>				
Total Number of Licenses	48	40	49	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	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
REGULATED LENDER				
Total Number of Licenses	712	722	710	720
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	36	27	30	27
Number of Final Disciplinary Actions Against Licensees	1	3	1	0
SECURITIES BROKER – DEALER				
Total Number of Licenses	1,350	1,371	1,340	1,318
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	1	3	3
Number of Final Disciplinary Actions Against Licensees	1	1	0	6
SECURITIES AGENT				
Total Number of Licenses	146,664	160,697	162,337	169,893
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	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SECURITIES INVESTMENT ADVISER				
Total Number of Licenses	1,481	1,557	1,622	1,717
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	3	1	0	5
Number of Final Disciplinary Actions Against Licensees	1	0	0	1

	FY 2022	FY 2023	FY 2024	FY 2025
SECURITIES INVESTMENT ADVISER REPRESENTATIVE				
Total Number of Licenses	3,4801	3,587	3,748	3,935
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	1	0	5
Number of Final Disciplinary Actions Against Licensees	1	1	0	0
ESCROW AGENT				
Total Number of Licenses	43	50	49	51
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	1	0
Number of Complaints Against Licensees	3	0	17	1
Number of Final Disciplinary Actions Against Licensees	2	2	0	0
CREDIT REPAIR AGENT <i>*Includes Branches</i>				
Total Number of Licenses	12	10	7	5
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	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE LENDER				
Total Number of Licenses	46	34	32	31
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	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
DEBT SETTLEMENT <i>*Includes Branches</i>				
Total Number of Licenses	23	24	24	26
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	2	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	2	0	0	0
MONEY TRANSMITTER				
Total Number of Licenses	176	195	200	204
Number of New Applicants Denied Licensure	0	0	1	0
Number of Applicants Refused Renewal of a License	0	0	0	3
Number of Complaints Against Licensees	22	16	14	22
Number of Final Disciplinary Actions Against Licensees	6	5	2	5
PAYDAY LENDER				
Total Number of Licenses	110	88	80	66
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	0	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MORTGAGE LENDER/BROKER				
Total Number of Licenses	2,568	2,597	2,488	2,584
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	32	0	50	31
Number of Final Disciplinary Actions Against Licensees	1	37	0	1
MORTGAGE LOAN ORIGINATOR				
Total Number of Licenses	9,594	8,573	7,743	8,641
Number of New Applicants Denied Licensure	80	32	14	22
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	10	0	0	0
Number of Final Disciplinary Actions Against Licensees	80	32	14	28

FY 2025 Performance Highlights

Including Fiscal Year 2025, TOTAL
transferred TO General Fund since
1994

\$149.7 Million

Part II – Performance Measures

Performance Measure		FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
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	Maintain 100%	Maintain 100%	Maintain 100%	Maintain 100%	Maintain 100%
2. % of state-chartered credit unions examined within statutory timeframe	Actual	100%	100%	100%	100%	-----
	Target	Maintain 100%	Maintain 100%	Maintain 100%	Maintain 100%	Maintain 100%
3. % of on-site examinations of state-registered / Idaho-based investment advisers*	Actual	24%	29.5%	24.4%	20.6%	-----
	target	33%	25%	25%	20%	20%
4. Conduct 200 compliance examinations of Consumer Finance Bureau licensees (does not include “for cause” examinations)	actual	56	64	107	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, or will be completed, by end of calendar year.

For the FY26 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 FY22 to FY26.

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: Finance



Director's Signature

August 27, 2025
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