

New York State Banking Department
Sample Assessment Calculator Chart
Based on Fiscal Year 2008-09 Quarter 2

Industry Detail		Supervisory Calculation		Regulatory Calculation			Total Assessment	Examples
Depository Institutions and Rep Offices (272 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size	Total Supervisory Cost	General Regulatory Costs	(Regulatory Rate * Institution Assets)	Assessment paid by institutions no longer licensed with NYS	= Total Assessment Bill(3)	Example
Dom Article XII Investment Co		5 all = 186 * \$82						
		3 <\$10B = 546						
International Article XII	Assets \$2.064 Trillion (rounded)	1 \$10B - 35B = 10,451 * \$91	\$15,213,114	\$38,478,069	$\left(\frac{\$ \text{General Regulatory Costs}}{\$ \text{Industry Consolidated Assets}} \right) * \left(\text{Institutions Consolidated Assets Reported} \right)$	\$35,500	\$53,726,683	
Commercial Banks		17 <\$50M = 140 6 \$50-100M = 468 27 \$100-500M = 430 8 \$500M-\$1B = 480 9 \$1-5B = 788 3 >\$5B = 802 * \$82			\$0.00001866		66.97%	Commercial Bank with Assets of 88,605,000 Supervisory + Regulatory = Annual Assessment 468 x \$82 + \$0.00001866 x 88,605,000 \$38,376 + \$1,653.37 = \$40,029.37
Credit Unions		14 <\$50M = 52 2 \$50-300M = 58 5 >\$300M = 518 * \$82						
Foreign Banking Organizations		44 <\$2B = 274 4 \$2-5B = 458 9 \$5-10B = 545 29 >\$10B = 727 * \$82						Foreign Branch with Assets of 30,682,361,000 Supervisory + Regulatory = Annual Assessment 727 x \$82 + 0.00001866 x 30,682,361,000 \$59,614 + \$572,532.86 = \$632,146.86
Foreign Representative Offices		35 All = 8 * \$82						
Institutions under Continuous Supervision(4)		6 <\$40B = 3,394 9 >\$40B = 5,863 * \$91						
Continuous Supervision(4)		2 All = 1,751 * \$91						
Limited Purpose Trust Companies		9 <\$10M = 195 6 >\$10M = 424 * \$82						
Safe Deposit Companies		1 <\$500K = 23 1 >\$500K = 32 * \$82						
Savings Institutions		3 <\$100M = 187 7 \$100-500M = 427 5 \$500M-\$2B = 506 2 >\$2B = 984 * \$82						Savings Bank with Assets of 394,936,000 Supervisory + Regulatory = Annual Assessment 427 x \$82 + 0.00001866 x 394,936,000 \$35,014 + \$7,369.51 = \$42,383.51

¹ This chart summarizes Gen. Assessment charges for 2008-09 fiscal year. Institution size is as of 12/31/07 for all institutions.

² The hourly rate is determined by averaging the salaries and fringe costs of all examiners supervising each type of entity. For this figure, the Department uses staffing assigned to these units in January 2008.

³ The percentage of the Total Assessment Bill for each industry is forecast for the coming year and determined by the salary and fringe of examiner and specialist employees assigned to those industry groups

⁴ Institutions in this category with multiple entities regulated by the Banking Department will receive one bill.

⁵ Revenues from investigation fees are directly allotted to the industries that paid them resulting in a reduction in the general assessment bill for that group.

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Non Depository Institutions (3,166 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * Hourly Rate(2)	Total Supervisory Cost	General Regulatory Costs	Regulatory Rate * Institution Financial Basis	Assessment paid by institutions no longer licensed with NYS	Total Assessment Bill(3)	Examples
Budget Planners	# of Customers 83,420	# at Customer Size 26 <500 = 40 * \$76 17 500 - 2000 = 75 11 >2000 = 112.4	\$269,906	\$893,356	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\# \text{ of customers} \right)$ \$10.71	\$0	\$1,163,262 1.45%	Institution with customer size of 100 Supervisory + Regulatory = Annual Assessment 40 x \$76 + 10.71 x 100 \$3,040 + \$1,071 = \$4,111
Check Cashers	\$ NY Checks Cashed \$15.760 Billion (rounded)	140 <\$50M = 44 * \$76 74 >\$50M = 74	\$884,336	\$3,400,873	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\$ \text{ NY checks cashed} \right)$ \$0.000216687	\$22,873	\$4,308,082 5.37%	Institution with \$ NY checks cashed of 49,062,204 Supervisory + Regulatory = Annual Assessment 44 x \$76 + 0.000216687 x 49,062,204 \$ 3,344 + 10,631.15 = \$13,975.15
Licensed Lenders	NY Assets \$1.982 Billion (rounded)	12 <\$5M = 36 4 \$5-100M = 67.2 * \$76 7 >\$100M = 97.2	\$104,971	\$1,042,246	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\text{NY Assets} \right)$ \$0.000525655	\$0	\$1,147,217 1.43%	Institution with \$ NY transactions of 77,565,082 Supervisory + Regulatory = Annual Assessment 67.2 x \$76 + 0.000525655 x 77,565,082 \$5,107.20 + \$40,772.48 = \$45,879.68
Money Transmitters	\$ NY Transactions 70.116 Billion (rounded)	23 <\$10M = 148 27 \$10M-100M = 199.5 * \$76 19 \$100M-1B = 328.1 4 >\$1B = 501	\$1,294,158	\$1,595,238	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\$ \text{ NY transactions} \right)$ \$0.000022751	\$6,727	\$2,896,123 3.61%	Institution with \$ NY transactions of 27,700,450 Supervisory + Regulatory = Annual Assessment 199.5 x \$76 + 0.000022751 x 27,700,450 \$15,162 + \$630.22 = \$15,792.22
Mortgage Bankers	\$ NY Gross Income \$618.7 Million (rounded)	25 0 = 12 128 <\$1M = 26.4 * \$76 88 \$1-10M = 40.8 11 >\$10M = 76	\$616,025	\$6,453,083	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\text{Gross Income} \right)$ 0.010613246	\$127,074	\$7,196,182 8.97%	Institution with gross income of 955,000 Supervisory + Regulatory = Annual Assessment 26.4 x \$76.00 + 0.010613246 x 955,000 \$2006.40 + \$10,135.65 = \$12,142.05
Mortgage Brokers	\$ NY Gross Income \$526.3 Million (rounded)	2,079 < 500K = 8 190 \$500K-\$1M = 13.6 * \$76 111 >\$1M = 19.5	\$1,624,918	\$5,639,202	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\text{Gross Income} \right)$ 0.010887362	\$108,558	\$7,372,678 9.19%	Institution with gross income of 229,974 Supervisory + Regulatory = Annual Assessment 8 x \$76 + 0.010887362 x 229,974 \$608.00 + \$2,503.82 = \$3,111.82
Premium Finance Companies ⁵	\$ NY Origination Loans \$2.457 Billion (rounded)	40 <\$5M = 16 * \$76 27 >\$5M = 26	\$101,992	\$826,254	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\text{Volume of operations} \right)$ 0.000357168	\$10,387	\$938,633 1.17%	Institution with volume of operations of 1,420,428 Supervisory + Regulatory = Annual Assessment 16 x \$76 + 0.000357168 x 1,420,428 \$1,216 + \$507.34 = \$1,723.34
Sales Finance Companies ⁵	\$ NY Loans \$17.755 Billion (rounded)	53 <\$1M = 16 * \$76 50 >\$1M = 33	\$189,848	\$1,245,792	$\left(\frac{\text{General regulatory cost}}{\text{Industry Size}} \right) * \left(\$ \text{ NY loans} \right)$ 0.0000719	\$40,500	\$1,476,140 1.84%	Institution with \$ NY loans of 523,733 Supervisory + Regulatory = Annual Assessment 16 x \$76 + 0.0000719 x 523,733 \$1,216 + 37.66 = \$1,253.66
Total All Regulated Institutions (3,438 Institutions)			\$20,299,268	\$59,574,113	+	\$351,619	\$80,225,000	

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