

New York State Banking Division  
Based on Fiscal Year 2013-14 Quarter 3

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment								
Depository Institutions and Rep Offices (260 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(3)						
Dom Article XII Investment Co	Assets \$2.381 Trillion	3	All	186	\$89	\$15,861,672	\$43,911,194	\$1.84 ( per \$100,000 assets )	\$19,500	\$828,195	\$60,620,561 70.22%						
International Article XII		1	<\$10B	546	\$105												
		0	\$10B – 35B	N/A													
		0	>\$35B	6,120													
Commercial Banks		2	<\$50M	140	\$89												
		36	\$50-500M	427													
		11	\$500M-\$1B	480													
Credit Unions		11	> \$1B	788	\$89												
		13	<\$50M	52													
		2	\$50-300M	58													
Foreign Banking Organizations		5	>300 M	518	\$89												
		44	<\$2B	274													
		13	\$2-5B	458													
Foreign Representative Offices		12	\$5-10B	545	\$89							\$15,861,672	\$43,911,194	\$1.84 ( per \$100,000 assets )	\$19,500	\$828,195	\$60,620,561 70.22%
Institutions under Continuous Supervision(4)		17	>\$10B	727	\$89												
	34	All	8														
Institutions under Modified Continuous Supervision(4)	3	<\$40B	3,394	\$105													
	8	>\$40B	5,863														
Limited Purpose Trust Companies	13	All	1,751	\$105													
	6	<\$10M	195	\$89													
Safe Deposit Companies	3	S	424														
	Savings Institutions	1	<\$500K	23	\$89												
0		>\$500K	32														
	1	<\$100M	140	\$89													
	9	\$100-500M	427														
	8	\$500M-\$1B	480														
	3	>\$1B	788														

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2013-14 fiscal year. Institution size is as of 12/31/12 for all licensed institutions.

<sup>2</sup> 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 2013.

<sup>3</sup> 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.

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

<sup>5</sup> Asset figures for all insitutions have been rounded to millions which may give rise to a variation from the stated rates

Industry Detail		Supervisory Calculation				Regulatory Calculation				Budgeted Assessment									
Non Depository Institutions (1,387 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <a href="#">Hourly Rate(2) =</a>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	<a href="#">Assessment(3)</a>								
Budget Planners	# of Customers 51,090	25 11 8	<500 500 - 2000 >2000	40 75 112.4	\$84	\$228,833	\$873,914	\$17.12 ( per customer )	\$0	\$2,270	\$1,105,017 1.28%								
Check Cashers	NY Checks Cashd \$12.308 B	99 55	<\$50M >\$50M	44 74	\$84	\$707,784	\$4,579,615	\$37.21 ( per \$100,000 NY checks )	\$42,500	\$22,529	\$5,352,428 6.20%								
Licensed Lenders	NY Assets \$906.328 M	9 9 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$84	\$86,184	\$377,628	\$41.67 ( per \$100,000 assets )	\$11,000	\$0	\$474,812 0.55%								
Money Transmitters	NY Transactions \$22.621 B	23 35 16 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$84	\$1,481,768	\$1,968,044	\$8.70 ( per \$100,000 NY transactions)	\$12,000	\$0	\$3,461,812 4.01%								
Premium Finance Companies	NY Origination Loans \$2.054 B	33 21	<\$5M >\$5M	16 26	\$84	\$90,216	\$1,112,397	\$54.17 ( per \$100,000 NY Loans)	\$6,000	\$0	\$1,208,613 1.40%								
Sales Finance Companies	NY Loans \$13.742 B	38 59	<\$1M >\$1M	16 33	\$84	\$213,276	\$1,640,929	\$11.94 ( per \$100,000 NY Loans)	\$9,500	\$1,012	\$1,864,717 2.16%								
Mortgage Bankers	\$ NY Gross Income \$1.504 B	11 43 72 28	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,614,113	\$9,509,291	\$0.63 (per \$100 Gross Income)	\$86,600	\$31,516	\$12,241,520 14.18%								
Mortgage Brokers		155 294 213 55 31	Inactive \$0-\$100 K \$100K-\$500K \$500K-\$1M >\$1M	8 22 26 37 51															
Mortgage Servicers		1 23 13 2	0 <\$1M \$1-10M >\$10M	52 67 81 116															
<b>Total All Regulated Institutions</b>		<b>1647</b>												<b>\$21,283,846</b>	<b>\$63,973,012</b>		<b>\$187,100</b>	<b>\$885,522</b>	<b>\$86,329,480</b>