

New York State Banking Division

Based on Fiscal Year 2014-15 Quarter I

Industry Detail	Supervisory Calculation	Regulatory Calculation		Budgeted Assessment					
Depository Institutions and Rep Offices (254 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *	Hourly Rate(2) =	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment(3)		
Dom Article XII Investment Co	Assets \$2.603 Trillion	3	All	186	\$92				
International Article XII		1	<\$10B	546					
		0	\$10B – 35B	N/A		\$107			
		0	>\$35B	6,120					
Commercial Banks		1	<\$50M	140					
		31	\$50-500M	427					
		13	\$500M-\$1B	480		\$92			
Credit Unions		11	> \$1B	788					
		13	<\$50M	52					
		2	\$50-300M	58		\$92			
Foreign Banking Organizations		5	>300 M	518					
		43	<\$2B	274					
		6	\$2-5B	458		\$92			
Foreign Representative Offices		16	\$5-10B	545		\$15,852,689	\$46,247,032	\$1.77 (per \$100,000 assets)	\$62,099,721 70.44%
		19	>\$10B	727					
		34	All	8		\$92			
Institutions under Continuous Supervision(4)		4	<\$40B	3,394					
		7	>\$40B	5,863		\$107			
Institutions under Modified Continuous Supervision(4)		12	All	1,751		\$107			
Limited Purpose Trust Companies		5	<\$10M	195					
	4	>\$10M	424		\$92				
Safe Deposit Companies	1	<\$500K	23						
	0	>\$500K	32		\$92				
Savings Institutions	1	<\$100M	140						
	9	\$100-500M	427						
	9	\$500M-\$1B	480		\$92				
		4	>\$1B	788					

¹ This chart summarizes Gen. Assessment charges for 2014-15 fiscal year. Institution size is as of 09/30/13 for depositories and money transmitters and 12/31/12 for all other licensed 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 2014.

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 Asset figures for all institutions 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 (1,365 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * Hourly Rate(2) =				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment(3)				
Budget Planners	# of Customers 51,090	25 11 8	<500 500 - 2000 >2000	40 75 112.4	\$86	\$234,281	\$1,114,563	\$21.82 (per customer)	\$1,348,844 1.53%				
Check Cashers	NY Checks Cashed \$11.951 B	90 53	<\$50M >\$50M	44 74	\$86	\$677,852	\$3,694,871	\$30.92 (per \$100,000 NY checks)	\$4,372,723 4.96%				
Licensed Lenders	NY Assets 906.328 M	10 9 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$86	\$91,332	\$684,474	\$75.52 (per \$100,000 assets)	\$775,806 0.88%				
Money Transmitters	NY Transactions \$23.768 B	27 31 22 3	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$86	\$1,625,546	\$1,874,396	\$7.90 (per \$100,000 NY transactions)	\$3,499,942 3.97%				
Premium Finance Companies	NY Origination Loans \$2.054 B	32 21	<\$5M >\$5M	16 26	\$86	\$90,988	\$1,046,273	\$50.95 (per \$100,000 NY Loans)	\$1,137,261 1.29%				
Sales Finance Companies	NY Loans \$13.742 B	42 59	<\$1M >\$1M	16 33	\$86	\$225,234	\$1,273,482	\$9.27 (per \$100,000 NY Loans)	\$1,498,716 1.70%				
Mortgage Bankers	\$ NY Gross Income \$1.488 B	17 47 74 16	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,622,861	\$10,803,867	\$0.73 (per \$100 Gross Income)	\$13,426,728 15.23%				
Mortgage Brokers		147 292 206 55 28	Inactive \$0-\$100 K \$100K-\$500K \$500K-\$1M >\$1M	8 22 26 37 51									
Mortgage Servicers		3 22 12 2	0 <\$1M \$1-10M >\$10M	52 67 81 116									
Total All Regulated Institutions		1619									\$21,420,784	\$66,738,956	\$88,159,740