

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2015-16 Quarter 2

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment						
Depository Institutions and Rep Offices (246 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * Hourly Rate(2) =				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by DFS	Assessment(3)					
Dom Article XII Investment Co	Assets \$2.684 Trillion	2	All	186	\$96	\$16,580,608	\$44,892,821	\$1.67 ( per \$100,000 assets )	\$4,709	\$61,478,138 71.20%					
International Article XII		1	<\$10B	546	\$112										
Commercial Banks		0	\$10B – 35B	N/A	6,120						\$96				
		0	>\$35B												
		1	<\$50M	140	\$96										
		28	\$50-500M	427											
12		\$500M-\$1B	480												
Credit Unions		12	> \$1B	788	\$96										
		13	<\$50M	52							\$96				
		2	\$50-300M	58											
Foreign Banking Organizations		5	>300 M	518	\$96										
		40	<\$2B	274							\$16,580,608	\$44,892,821	\$1.67 ( per \$100,000 assets )	\$4,709	\$61,478,138 71.20%
		9	\$2-5B	458											
		13	\$5-10B	545											
19		>\$10B	727												
Foreign Representative Offices		33	All	8	\$96						\$16,580,608	\$44,892,821	\$1.67 ( per \$100,000 assets )	\$4,709	\$61,478,138 71.20%
Institutions under Continuous Supervision(4)		4	<\$40B	3,394	\$112										
Institutions under Modified Continuous Supervision(4)		7	>\$40B	5,863	\$112										
		13	All	1,751											
Limited Purpose Trust Companies		3	<\$10M	195	\$96										
	5	>\$10M	424												
Safe Deposit Companies	0	<\$500K	23	\$96											
	1	>\$500K	32												
Savings Institutions	1	<\$100M	140	\$96											
	9	\$100-500M	427												
	8	\$500M-\$1B	480												
	5	>\$1B	788												

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2015-16 fiscal year. Institution size is as of 12/31/14 for all 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 2015.

<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 Dept of Financial Svcs 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 (1,278 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	Assessment paid by institutions no longer licensed by DFS	<a href="#">Assessment(3)</a>
Budget Planners	# of Customers 34,914	26	<500	40	\$89	\$209,328	\$939,070	\$26.90 ( per customer )	\$0	\$1,148,398 1.33%
		10	500 - 2000	75						
		5	>2000	112.4						
Check Cashers	NY Checks Cashied \$10.732 B	78 42	<\$500M >\$500M	44 74	\$89	\$582,060	\$2,650,006	\$24.69 ( per \$100,000 NY checks )	\$5,898	\$3,237,964 3.75%
Licensed Lenders	NY Assets \$1.972 B	10 6 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$89	\$93,877	\$363,755	\$18.45 ( per \$100,000 assets )	\$0	\$457,632 0.53%
Money Transmitters	NY Transactions \$33.958 B	21 30 29 5	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$89	\$1,879,048	\$1,782,010	\$5.25 ( per \$100,000 NY transactions)	\$0	\$3,661,058 4.24%
Premium Finance Companies	NY Origination Loans \$2.406 B	31 21	<\$5M >\$5M	16 26	\$89	\$92,738	\$1,340,601	\$55.72 ( per \$100,000 NY Loans)	\$0	\$1,433,339 1.66%
Sales Finance Companies	NY Loans \$18.122 B	46 59	<\$1M >\$1M	16 33	\$89	\$238,787	\$1,997,567	\$11.02 ( per \$100,000 NY Loans)	\$0	\$2,236,354 2.59%
Mortgage Bankers	\$ NY Gross Income \$1.574 B	18	0	52	\$86	\$2,675,718	\$10,014,416	\$0.64 (per \$100 Gross Income)	\$2,684	\$12,692,818 14.70%
Mortgage Brokers		56	<\$1M	67						
		83	\$1-10M	81						
		21	>\$10M	116						
		126	Inactive	8						
		276	\$0-\$100 K	22						
Mortgage Servicers		178	\$500K	26						
		34	\$500K-\$1M	37						
		23	>\$1M	51						
Mortgage Servicers		5	0	52						
	16	<\$1M	67							
	15	\$1-10M	81							
		5	>\$10M	116						
<b>Total All Regulated Institutions</b>		<b>1524</b>				<b>\$22,352,165</b>	<b>\$63,980,244</b>		<b>\$13,291</b>	<b>\$86,345,700</b>