

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2015-16 Quarter 3

Industry Detail		Supervisory Calculation				Regulatory Calculation				Budgeted Assessment							
Depository Institutions and Rep Offices (243 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 \$2.611 Trillion	2	All	186	\$96	\$16,366,928	\$44,655,423	\$1.71 (per \$100,000 assets)	\$98,500	\$357,287	\$61,478,138 71.20%						
International Article XII		1	<\$10B	546	\$112												
Commercial Banks		0	\$10B – 35B	N/A													
		0	>\$35B	6,120													
		1	<\$50M	140													
		28	\$50-500M	427	\$96												
Credit Unions		12	\$500M-\$1B	480													
		12	> \$1B	788													
		11	<\$50M	52													
		2	\$50-300M	58	\$96												
Foreign Banking Organizations		5	>300 M	518													
		39	<\$2B	274													
		9	\$2-5B	458	\$96												
		13	\$5-10B	545													
Foreign Representative Offices		19	>\$10B	727													
Institutions under Continuous Supervision(4)		33	All	8	\$96												
Institutions under Modified Continuous Supervision(4)		4	<\$40B	3,394	\$112												
		7	>\$40B	5,863													
Limited Purpose Trust Companies		12	All	1,751	\$112												
Safe Deposit Companies		4	<\$10M	195	\$96												
	5	>\$10M	424														
Savings Institutions	0	<\$500K	23	\$96													
	1	>\$500K	32														
	1	<\$100M	140														
	9	\$100-500M	427	\$96													
	8	\$500M-\$1B	480														
	5	>\$1B	788														

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

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 Dept of Financial Svcs will receive one bill.

⁵ 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 (1,262 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(3)								
					Hourly Rate(2) =														
Budget Planners	# of Customers 34,914	26 10 5	<500 500 - 2000 >2000	40 75 112.4	\$89	\$209,328	\$939,070	\$26.90 (per customer)	\$0	\$0	\$1,148,398 1.33%								
Check Cashers	NY Checks Cashd \$10.693 B	75 42	<\$50M >\$50M	44 74	\$89	\$570,312	\$2,639,332	\$24.68 (per \$100,000 NY checks)	\$15,000	\$13,320	\$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	\$357,255	\$18.12 (per \$100,000 assets)	\$6,500	\$0	\$457,632 0.53%								
Money Transmitters	NY Transactions \$33.956 B	21 30 29 5	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$89	\$1,879,048	\$1,751,694	\$5.16 (per \$100,000 NY transactions)	\$27,000	\$3,316	\$3,661,058 4.24%								
Premium Finance Companies	NY Origination Loans \$2.406 B	30 21	<\$5M >\$5M	16 26	\$89	\$91,314	\$1,335,669	\$55.51 (per \$100,000 NY Loans)	\$6,000	\$356	\$1,433,339 1.66%								
Sales Finance Companies	NY Loans \$18.104 B	47 58	<\$1M >\$1M	16 33	\$89	\$237,274	\$1,994,589	\$11.02 (per \$100,000 NY Loans)	\$3,000	\$1,491	\$2,236,354 2.59%								
Mortgage Bankers	\$ NY Gross Income \$1.474 B	14 58 81 20	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$86	\$2,632,933	\$9,796,096	\$0.66 (per \$100 Gross Income)	\$81,900	\$181,889	\$12,692,818 14.70%								
Mortgage Brokers		123 1 275 174 33 24	Inactive Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 11.5 22 26 37 51															
Mortgage Servicers		5 15 17 4	0 <\$1M \$1-10M >\$10M	52 67 81 116															
Total All Regulated Institutions			1505											\$22,081,015	\$63,469,126		\$237,900	\$557,659	\$86,345,700