

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2016-17 Quarter 3

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment						
Depository Institutions and Rep Offices (237 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small>				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 \$2.597 Trillion	1	All	186	\$90	\$15,650,782	\$45,229,844	\$1.74 (per \$100,000 assets)	\$8,566	\$60,889,192 69.98%					
International Article XII		1	<\$10B	546	\$116										
		0	\$10B – 35B	N/A											
Commercial Banks		0	>\$35B	N/A	\$90										
		1	<\$50M	140											
		28	\$50-500M	427											
Credit Unions		10	\$500M-\$1B	480	\$90										
		15	> \$1B	788											
		10	<\$50M	52											
Foreign Banking Organizations		2	\$50-300M	58	\$90										
		5	>300 M	518											
		38	<\$2B	274											
		7	\$2-5B	458											
Foreign Representative Offices		16	\$5-10B	545	\$116						\$15,650,782	\$45,229,844	\$1.74 (per \$100,000 assets)	\$8,566	\$60,889,192 69.98%
Institutions under Continuous Supervision(4)		20	>\$10B	727											
Institutions under Modified Continuous Supervision(4)	33	All	8												
	4	<\$40B	3,394												
Limited Purpose Trust Companies	7	>\$40B	5,863												
	9	All	1,751												
Safe Deposit Companies	3	<\$10M	195	\$90											
	7	>\$10M	424												
Savings Institutions	0	<\$500K	23	\$90											
	1	>\$500K	32												
Savings Institutions	1	<\$100M	140	\$90											
	7	\$100-500M	427												
	7	\$500M-\$1B	480												
	4	>\$1B	788												

¹ This chart summarizes General Assessment charges for 2016-17 fiscal year. Institution size is as of 12/31/15 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 2016.

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 Some institutions in this category with multiple entities regulated by the Department of Financial Services 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 (1,168 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by	Assessment(3)							
					<u>Hourly</u> <u>Rate(2) =</u>												
Budget Planners	# of Customers 31,466	16 12 4	<500 500 - 2000 >2000	40 75 112.4	\$81	\$161,158	\$837,596	\$26.62 (per customer)	\$1,855	\$1,000,608 1.15%							
Check Cashers	NY Checks Cashd \$10.833 B	72 37	<\$50M >\$50M	44 74	\$81	\$478,386	\$2,916,852	\$26.93 (per \$100,000 NY checks)	\$6,830	\$3,402,068 3.91%							
Licensed Lenders	NY Assets \$995 M	8 5 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$81	\$58,417	\$707,267	\$71.09 (per \$100,000 assets)	\$0	\$765,683 0.88%							
Money Transmitters	NY Transactions \$37.567 B	18 32 31 5	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$81	\$1,759,652	\$2,521,211	\$6.71 (per \$100,000 NY transactions)	\$0	\$4,280,863 4.92%							
Premium Finance Companies	NY Origination Loans \$2.592 B	25 21	<\$5M >\$5M	16 26	\$81	\$76,626	\$1,367,397	\$52.76 (per \$100,000 NY Loans)	\$333	\$1,444,356 1.66%							
Sales Finance Companies	NY Loans \$17.540 B	36 58	<\$1M >\$1M	16 33	\$81	\$201,690	\$2,126,876	\$12.13 (per \$100,000 NY Loans)	\$3,286	\$2,331,852 2.68%							
Mortgage Bankers	\$ NY Gross Income \$1.943 B	23 46 74 33	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,492,856	\$10,391,331	\$0.53 (per \$100 Gross Income)	\$10,609	\$12,894,796 14.82%							
Mortgage Brokers		106 218 159 55 33	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51													
Mortgage Servicers		4 11 19 6	0 <\$1M \$1-10M >\$10M	52 67 81 116													
Total All Regulated Institutions			1,405										\$20,879,567	\$66,098,375		\$31,479	\$87,009,420