

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2019-20 Quarter 3

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment	
Depository Institutions and Rep Offices (233 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(4)
Dom Article XII Investment Co	Assets \$2.543 Trillion	0	All	186	\$101	\$18,039,501	\$55,588,530	\$2.19 ( per \$100,000 assets )	\$38,500.00	73,666,531 70.60%
International Article XII		1	<\$10B	546	\$138					
Commercial Banks		0	\$10B – 35B	N/A						
		0	>\$35B	N/A						
		1	<\$50M	140						
		20	\$50-500M	427	\$101					
Credit Unions		12	\$500M-\$1B	480						
		19	> \$1B	788						
		8	<\$50M	52	\$101					
		3	\$50-300M	58						
Foreign Banking Organizations		3	>300 M	518						
		33	<\$2B	274	\$101					
		9	\$2-5B	458						
Foreign Representative Offices		15	\$5-10B	545						
		19	>\$10B	727						
Institutions under Continuous Supervision(4)	28	All	8	\$101						
Institutions under Modified Continuous Supervision(4)	2	<\$40B	3,394	\$138						
	8	>\$40B	5,863							
Limited Purpose Trust Companies	10	All	1,751	\$138						
Safe Deposit Companies	2	<\$10M	195	\$101						
	9	>\$10M	424							
Savings Institutions	0	<\$500K	23	\$101						
	1	>\$500K	32							
	2	<\$100M	140							
	7	\$100-500M	427	\$101						
	6	\$500M-\$1B	480							
	5	>\$1B	788							

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2019-20 fiscal year. Institution size is as of 12/31/18.

<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 2019.

<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> Some institutions in this category with multiple entities regulated by the Department of Financial Services will receive one bill.

<sup>5</sup> 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	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 28,445	15 10 4	<500 500 - 2000 >2000	40 75 112	\$98	\$176,361	\$929,680.60	\$32.68 ( per customer )	\$0	1,106,041 1.06%							
Check Cashers	NY Checks Cashed \$10.392B	61 38	<\$50M >\$50M	44 74	\$98	\$538,608	\$2,276,282.26	\$21.96 ( per \$100,000 NY checks )	2385	2,817,275 2.70%							
Licensed Lenders	NY Assets \$1.442	12 3 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$98	\$90,670	\$955,873	\$66.97 (per \$100,000 Assets)	7,327	\$1,053,870 1.01%							
Money Transmitters	NY Transactions \$76.7125	31 38 33 11	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$98	\$2,793,715	\$3,915,670	\$5.15 ( per \$100,000 NY transactions)	41,641	\$6,751,026 6.47%							
Premium Finance Companies	NY Origination Loans 2.095B	19 19	<\$5M >\$5M	16 26	\$98	\$78,204	\$1,278,262	\$60.96 ( per \$100,000 NY Loans)	1689	\$1,356,466 1.30%							
Sales Finance Companies	NY Loans \$13.316B	32 61	<\$1M >\$1M	16 33	\$98	\$247,450	\$2,691,947	\$20.39 ( per \$100,000 NY Loans)	13,525	2,952,922 2.83%							
Mortgage Bankers	\$ NY Gross Income \$1.7604 B	10 49 73 27	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$96	\$2,724,864	\$11,512,945	\$0.58 (per \$100 Gross Income)	\$401,588	\$14,639,397 14.03%							
Mortgage Brokers		56 2 195 156 49 38	Inactive Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 16.5 22 26 37 51													
Mortgage Servicers		4 12 14 7	0 <\$1M \$1-10M >\$10M	52 67 81 116													
<b>Total All Regulated Institutions</b>													<b>\$24,689,373</b>	<b>\$79,149,189</b>		<b>\$506,655</b>	<b>\$104,343,528</b>