

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2021-22 Quarter I

Industry Detail		Supervisory Calculation				Regulatory Calculation		Budgeted Assessment			
Depository Institutions and Rep Offices (226 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(4)</a>	
Dom Article XII Investment Co	Assets \$2,833	0	All	186	\$0	\$18,347,535	\$51,327,394	\$1.78 ( per \$100,000 assets )	\$0	\$69,674,929 71.46%	
International Article XII		1	<\$10B	546	\$135						
Commercial Banks		0	\$10B – 35B	N/A							
		0	>\$35B	N/A							
		1	<\$50M	140							
		13	\$50-500M	427	\$105						
Credit Unions		9	\$500M-\$1B	480							
		24	> \$1B	788							
		8	<\$50M	52	\$105						
Foreign Banking Organizations		1	\$50-300M	58							
		8	>300 M	518							
		29	<\$2B	274	\$105						
Foreign Representative Offices		12	\$2-5B	458							
Institutions under Continuous Supervision(4)		12	\$5-10B	545							
		20	>\$10B	727							
Institutions under Modified Continuous Supervision(4)		30	All	8	\$105						
Limited Purpose Trust Companies		2	<\$40B	3,394	\$135						
		8	>\$40B	5,863							
Safe Deposit Companies		10	All	1,751	\$135						
		1	<\$10M	195	\$105						
Savings Institutions	11	>\$10M	424								
	0	<\$500K	23	\$105							
	0	>\$500K	32								
Savings Institutions	0	<\$100M	140								
	7	\$100-500M	427	\$105							
	5	\$500M-\$1B	480								
	5	>\$1B	788								

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2021-22 fiscal year. Institution size is as of 12/31/19 for all institutions other than Depositories and Money Transmitters institutions which are based on 09/30/2020.

<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 2020.

<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 (1,152 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)	
Budget Planners	28,779	14	<500	40	\$101	\$181,497	\$647,270	\$22.49 ( per customer )	\$0	\$828,767 0.85%
Check Cashers	NY Checks Cashd \$9.918 B	57	<\$50M	44	\$101	\$537,320	\$1,627,224	\$16.40 ( per \$100,000 NY checks )	\$0	\$2,164,544 2.22%
Licensed Lenders	NY Assets \$1.555 B	13	<\$5M	36	\$101	\$103,868	\$1,124,657	\$72.30 (per \$100,000 Assets)	\$0	\$1,228,525 1.26%
Money Transmitters	NY Transactions \$113,086 B	37	<\$10M	148	\$101	\$3,037,898	\$3,972,496	\$3.51 ( per \$100,000 NY transactions)	\$0	\$7,010,394 7.19%
Premium Finance Companies	NY Origination Loans \$2.115B	19	<\$5M	16	\$101	\$70,094	\$778,173	\$36.78 ( per \$100,000 NY Loans)	\$0	\$848,267 0.87%
Sales Finance Companies	NY Loans \$14.144 B	33	<\$1M	16	\$101	\$246,642	\$2,766,170	\$19.51 ( per \$100,000 NY Loans)	\$0	\$3,012,812 3.09%
Mortgage Bankers	\$ NY Gross Income \$2.013 B	20	0	52	\$95	\$2,828,435	\$9,905,326	\$0.49 (per \$100 Gross Income)	\$0	\$12,733,761 13.06%
Mortgage Brokers		45	<\$1M	67						
		64	\$1-10M	81						
		39	>\$10M	116						
		30	Inactive	8						
		0	Inactive	11.5						
		1		15						
Mortgage Servicers		203	\$0-\$100 K	22						
		143	\$100K- \$500K	26						
		46	\$500K-\$1M	37						
		59	>\$1M	51						
Mortgage Servicers		8	0	52						
		9	<\$1M	67						
	17	\$1-10M	81							
	4	>\$10M	116							
<b>Total All Regulated Institutions</b>	<b>1286</b>					<b>\$25,353,290</b>	<b>\$72,148,710</b>			<b>\$97,502,000</b>