

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2021-22 Quarter 2

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					
		1	<\$10B	546						
		0	\$10B – 35B	N/A	\$135					
		0	>\$35B	N/A						
International Article XII										
Commercial Banks			1	<\$50M	140					
		13	\$50-500M	427	\$105					
		9	\$500M-\$1B	480						
		24	> \$1B	788						
Credit Unions			8	<\$50M	52					
		1	\$50-300M	58	\$105					
		8	>300 M	518						
Foreign Banking Organizations			29	<\$2B	274					
		12	\$2-5B	458	\$105	\$18,347,535	\$51,327,394	\$1.78 ( per \$100,000 assets )	210.00	\$69,674,929 71.46%
		12	\$5-10B	545						
		20	>\$10B	727						
Foreign Representative Offices			30	All	8	\$105				
Institutions under Continuous Supervision(4)			2	<\$40B	3,394	\$135				
		8	>\$40B	5,863						
Institutions under Modified Continuous Supervision(4)			10	All	1,751	\$135				
Limited Purpose Trust Companies		1	<\$10M	195	\$105					
	11	>\$10M	424							
Safe Deposit Companies		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 12/31/20 for all institutions other than mortgage banking and LFS institutions which are based on 12/31/2019.

<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 9 5	<500 500 - 2000 >2000	40 75 112	\$101	\$181,497	\$647,270	\$22.49 (per customer)	\$0	\$828,767 0.85%							
Check Cashers	NY Checks Casheds \$9,918 B	57 38	<\$50M >\$50M	44 74	\$101	\$537,320	\$1,627,224	\$16.40 (per \$100,000 NY checks)	\$0	\$2,164,544 2.22%							
Licensed Lenders	NY Assets \$1,535 B	13 4 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$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 28 32 17	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$101	\$3,037,898	\$3,968,754	\$3.51 (per \$100,000 NY transactions)	\$3,742	\$7,010,394 7.19%							
Premium Finance Companies	NY Origination Loans \$2,115B	19 15	<\$5M >\$5M	16 26	\$101	\$70,094	\$777,769	\$36.78 (per \$100,000 NY Loans)	\$404	\$848,267 0.87%							
Sales Finance Companies	NY Loans \$14,144 B	31 58	<\$1M >\$1M	16 33	\$101	\$246,642	\$2,765,760	\$19.51 (per \$100,000 NY Loans)	\$410	\$3,012,812 3.09%							
Mortgage Bankers	\$ NY Gross Income \$2,013 B	20 45 64 39	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$95	\$2,828,435	\$9,901,453	\$0.49 (per \$100 Gross Income)	\$3,873	\$12,733,761 13.06%							
Mortgage Brokers		30 0 1 203 143 46 59	Inactive Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 11.5 15 22 26 37 51													
Mortgage Servicers		8 9 17 4	0 <\$1M \$1-10M >\$10M	52 67 81 116													
<b>Total All Regulated Institutions</b>		<b>1286</b>											<b>\$25,353,290</b>	<b>\$72,140,281</b>			<b>\$97,502,000</b>