

New York State Department of Financial Services - Banking Division
Based on Fiscal Year 2021-22 Quarter 4

Industry Detail		Supervisory Calculation				Regulatory Calculation			Assessment		
Depository Institutions and Rep Offices (225 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(4)
		Hourly Rate(2)									
Dom Article XII Investment Co	Assets \$2,847	0	All	186	\$0	\$18,183,525	\$51,222,946	\$1.80 (per \$100,000 assets)	\$200,000.00	\$159,282	\$69,765,753 71.46%
International Article XII		1	<\$10B	546	\$135						
Commercial Banks		2	<\$50M	140	\$105						
		13	\$50-500M	427							
		9	\$500M-\$1B	480							
		23	> \$1B	788							
Credit Unions		7	<\$50M	52	\$105						
		1	\$50-300M	58							
		8	>300 M	518							
Foreign Banking Organizations		26	<\$2B	274	\$105						
		15	\$2-5B	458							
		10	\$5-10B	545							
Foreign Representative Offices		20	>\$10B	727	\$105						
		30	All	8							
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	3	<\$10M	195	\$105							
	11	>\$10M	424								
Safe Deposit Companies	0	<\$500K	23	\$105							
	0	>\$500K	32								
Savings Institutions	1	<\$100M	140	\$105							
	5	\$100-500M	427								
	5	\$500M-\$1B	480								
	5	>\$1B	788								

¹ This chart summarizes Gen. Assessment charges for 2021-22 fiscal year. Institution size is as of 12/31/20.
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 2020.
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			Investigation Fee	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	25,990	13 11 4	<500 500 - 2000 >2000	40 75 112.4	\$101	\$181,255	\$646,243	\$24.95 (per customer)	\$0.00	\$2,350	\$829,847 0.85%	
Check Cashers	NY Checks Cashd \$7.773 B	60 33	<\$50M >\$50M	44 74	\$101	\$513,282	\$1,626,057	\$20.94 (per \$100,000 NY checks)	20,000.00	8,027.00	\$2,167,366 2.22%	
Licensed Lenders	NY Assets \$1.385 B	0 13 5 2	<\$5M \$5-100M >\$100M	18 36 67.2 97.2	\$101	\$100,838	\$1,067,157	\$77.81 (per \$100,000 Assets)	10,000.00	\$52,131	\$1,230,127 1.26%	
Money Transmitters	NY Transactions 131,976B	4		74								
		1		111								
		35	<\$10M	148								
		23	\$10M-100M	199.5								
		36 17	\$100M-1B >\$1B	328.1 501	\$101	\$3,080,914	\$3,864,613	\$2.94 (per \$100,000 NY transactions)	42,000.00	\$32,005	\$7,019,532 7.19%	
Premium Finance Companies	NY Origination Loans \$2.122B	1	<\$	12								
		21	<\$5M	16								
		15	>\$5M	26	\$101	\$69,286	\$773,102	\$36.45 (per \$100,000 NY Loans)	\$5,000.00	1,985.00	\$849,373 0.87%	
		1		12								
	NY Loans \$14.179 B	30 58	<\$1M >\$1M	16 33	\$101	\$243,006	\$2,738,172	\$19.78 (per \$100,000 NY Loans)	30,000.00	\$5,561	\$3,016,739 3.09%	
Mortgage Bankers	\$ NY Gross Income \$3.700 B	1 9 49 54 57	0 <\$1M \$1-10M >\$10M	39 52 67 81 116								
Mortgage Brokers		22	Inactive	8								
		0	Inactive	11.5								
		1	\$0-\$100 K	15								
		7		16.5								
		167	\$0-\$100 K \$100K- \$500K	22 26	\$95	\$2,630,978	\$9,890,902	\$0.25 (per \$100 Gross Income)	180,000.00	\$48,481	\$12,750,360 13.06%	
		50	\$500K-\$1M >\$1M	37 51								
Mortgage Servicers		83		51								
		1	0	39								
		4	0	52								
		13	<\$1M	67								
		16 5	\$1-10M >\$10M	81 116								
Total All Regulated Institutions		1,286					\$25,003,084	\$71,829,192		487,000	\$348,362	97,629,098