

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2025-26 Quarter 2

Industry Detail		Supervisory Calculation			Regulatory Calculation			Assessment							
Depository Institutions and Rep Offices (215 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *			Hourly Rate <sup>2</sup>	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by	Assessment <sup>3</sup>					
Dom Article XII Investment Co	Assets \$3.172 Trillion	0	All	186	\$0										
International Article XII		1	<\$10B	546	\$176	\$20,309,056	\$62,837,569	\$1.98 ( per \$100,000 assets)		\$83,146,625 72.50%					
		0	\$10B – 35B	N/A											
Commercial Banks		0	>\$35B	N/A	\$120										
		4	<\$50M	140											
		10	\$50-500M	427											
Credit Unions		7	\$500M-\$1B	480	\$120										
		20	> \$1B	788											
		3	<\$50M	52											
Foreign Banking Organizations		1	\$50-300M	58	\$120										
		8	>300 M	518											
		22	<\$2B	274											
Foreign Representative Offices		13	\$2-5B	458	\$120										
Institutions under Continuous Supervision <sup>4</sup>		8	\$5-10B	545	\$120										
		24	>\$10B	727	\$120										
Institutions under Modified Continuous Supervision <sup>4</sup>		31	All	8	\$120										
		3	<\$40B	3,394	\$176										
Limited Purpose Trust Companies	6	>\$40B	5,863	\$176											
	10	All	1,751	\$176											
Safe Deposit Companies	6	<\$10M	195	\$120											
	14	>\$10M	424	\$120											
Savings Institutions	0	<\$500K	23	\$120											
	0	>\$500K	32	\$120											
	0	<\$100M	140	\$120											
4	\$100-500M	427													
4	\$500M-\$1B	480													
		4	>\$1B	788											

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2025-26 fiscal year. Institution size is as of 12/31/23 for all institutions other than Depositories and Money Transmitters which are based on 12/31/24 and 09/30/24.

<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 2025.

<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 (Total)	(1,048)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *		Hourly Rate <sup>2</sup>	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by DFS	Assessment <sup>3</sup>						
Budget Planners	# of Customers 18,647	7 9 3	<500 500 - 2000 >2000	40 75 112.4	\$115	\$148,603	\$832,258	\$44.63 ( per customer )		\$980,861 0.86%						
Check Cashers	NY Checks Cashied \$8.408 B	40 37	<\$50M >\$50M	44 74	\$115	\$517,270	\$1,302,769	\$15.49 (per 100,000 NY Checks)	\$0	\$1,820,039 1.59%						
Licensed Lenders	NY Assets \$1.712 B	13 7 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$115	\$141,450	\$974,937	\$56.96 (per \$100,000 Assets)	\$0	\$1,116,387 0.97%						
Money Transmitters	NY Transactions \$219.119 B	27 28 33 25	<\$10M \$10M-100M \$100M-1B >\$1B	\$148 199.5 328.1 501	\$115	\$3,787,445	\$4,730,716	\$2.17 ( per \$100,000 NY transactions)	\$26,801	\$8,544,962 7.47%						
Premium Finance Companies	NY Origination Loans \$2.686 B	0 14 15	<\$5M <\$5M >\$5M	12 16 26	\$115	\$70,610	\$1,084,005	\$40.32 ( per \$100,000 NY Loans)	\$0	\$1,154,615 1.01%						
Sales Finance Companies	NY Loans \$16,647 B	23 54	<\$1M >\$1M	16 33	\$115	\$247,250	\$2,670,222	\$16.02 ( per \$100,000 NY Loans)	\$460	\$2,917,932 2.54%						
Student Loan Servicers	Total number of NY 9,898 M	16 4 5	<2K 2K -10K 10K -50K	50 150 650	\$76	858,800.00	\$41,200	\$0.42 per 100 NY Accounts	\$0	\$900,000						
Mortgage Bankers	\$ NY Gross Income 1,671B	0 15 37 60 28	0 0 <\$1M \$1-10M >\$10M	39 52 67 81 116	\$119	3,028,312.00	\$11,940,366	\$0.71 (per \$100 Gross Income)	\$0	\$14,968,678 13.06%						
Mortgage Brokers		12 215 118 39 43	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51												
Mortgage Servicers		4 17 12	0 <\$1M \$1-10M	52 67 81												
<b>Total All Regulated Institutions</b>		<b>1,237</b>										<b>\$28,249,996</b>	<b>\$86,372,841</b>		<b>\$0</b>	<b>\$114,685,000</b>