New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2026-27 Quarter 2

Industry Detail		Supervisory Calculation				Regulatory Calculation				Assessment
Depository Institutions and Rep Offices (204 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[3]
Dom Article XII Investment Co	Assets $3.500 Trillion	0	All	186	$0					
International Article XII		1	<$10B	546	$128					
		0	$10B – 35B	N/A						
		0	>$35B	N/A						
Commercial Banks		3	<$50M	140	$95					
		9	$50-500M	427						
		9	$500M-$1B	480						
		19	> $1B	788						
Credit Unions		2	<$50M	52	$95					
		1	$50-300M	58						
		4	>300 M	518						
Foreign Banking Organizations		18	<$2B	274	$95	$15,135,373	$76,799,646	$2.19 (per $100,000 assets)	$0.00	91,935,019 73.86%
		13	$2-5B	458						
		12	$5-10B	545						
		23	>$10B	727						
Foreign Representative Offices		31	All	8	$95					
Institutions under Continuous Supervision [4]		3	<$40B	3,394	$128					
		6	>$40B	5,863						
Institutions under Modified Continuous Supervision [4]		10	All	1,751	$128					
Limited Purpose Trust Companies		5	<$10M	195	$95					
		14	>$10M	424						
Safe Deposit Companies		0	<$500K	23	$95					
		0	>$500K	32						
Savings Institutions		0	<$100M	140	$95					
		4	$100-500M	427						
		4	$500M-$1B	480						
		4	>$1B	788						

[1] This chart summarizes Gen. Assessment charges for 2026-27 fiscal year. Institution size is as of 12/31/24 for all institutions other than Depositories and Money Transmitters which are based on 12/31/2025.

[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 2026.

[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				Budgeted Assessment
Non Depository Institutions (982 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 [3]**
Budget Planners	# of Customers 22,863	6 8 4	<500 500 - 2000 >2000	40 75 112.4	$89	$114,774	$769,683	$33.67 (per customer)	$612	885,069 0.71%
Check Cashers	NY Checks Cashed $8.030 B	43 34	<$50M >$50M	44 74	$89	$392,312	$1,631,190	$20.31 (per 100,000 NY Checks)	$0	2,023,502 1.63%
Licensed Lenders	NY Assets $1.709 B	12 8 3	<$5M $5-100M >$100M	36 67.2 97.2	$89	$112,247	$1,435,549	$84.00 (per $100,000 Assets)	$0	$1,547,796 1.24%
Money Transmitters	NY Transactions $295.068B	31 24 37 29	<$10M $10M–100M $100M-1B >$1B	$148 199.5 328.1 501	$89	$3,207,978	$4,701,405	$1.59 (per $100,000 NY transactions)	$0	7,909,384 6.35%
Premium Finance Companies	NY Origination Loans $3,763B	14 14	<$5M >$5M	16 26	$89	$52,332	$894,235	$23.76 (per $100,000 NY Loans)	$1,703	$948,270 0.76%
Sales Finance Companies	NY Loans $17,783B	22 56	<$1M >$1M	16 33	$89	$195,800	$3,480,607	$19.57 (per $100,000 NY Loans)	$0	$3,676,407 2.95%
Student Loan Servicers	Total number of NY 11,518	14 5 6 6	<2K 2K -10K 10K -50K >50K	50 150 650 950	$47	519,350.00	$380,650	$3.30 per 100 NY Accounts	$0	$900,000
Mortgage Bankers	$ NY Gross Income 1,991B	11 36 51 34	0 <$1M $1-10M >$10M	52 67 81 116	$92	2,362,652.00	$13,182,283	$0.66 (per $100 Gross Income)	$1,618	$15,546,553 12.49%
Mortgage Brokers		15 218 47 43 43	Inactive $0-$100 K $100K- $500K-$1M >$1M	8 22 26 37 51						
Mortgage Servicers		5 14 14 3	0 <$1M $1-10M >10M	52 67 81 116						
Total All Regulated Institutions	**1,185**					**$22,092,819**	**$103,275,249**		**$2,230**	**125,372,000**