

New York State Banking Division

Based on Fiscal Year 2013-14 Quarter I

Industry Detail		Supervisory Calculation				Regulatory Calculation		Budgeted Assessment					
Depository Institutions and Rep Offices (259 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * $\frac{\text{Hourly Rate}(2) = \text{Total Supervisory Costs}}{\text{Institution Size}}$				General Regulatory Costs	Regulatory Rate	Assessment(3)					
Dom Article XII Investment Co	Assets \$2.443 Trillion	3	All	186	\$89	\$16,354,111	\$44,266,450	\$1.81 (per \$100,000 assets)	\$60,620,561 70.22%				
International Article XII		1	<\$10B	546	\$105								
		0	\$10B – 35B	N/A									
		0	>\$35B	6,120									
Commercial Banks		2	<\$50M	140	\$89								
		36	\$50-500M	427									
		14	\$500M-\$1B	480									
Credit Unions		8	> \$1B	788	\$89								
		13	<\$50M	52									
		2	\$50-300M	58									
Foreign Banking Organizations		5	>300 M	518	\$89								
		45	<\$2B	274									
		11	\$2-5B	458									
Foreign Representative Offices		11	\$5-10B	545	\$89					\$16,354,111	\$44,266,450	\$1.81 (per \$100,000 assets)	\$60,620,561 70.22%
Institutions under Continuous Supervision(4)		18	>\$10B	727	\$105								
Institutions under Modified Continuous Supervision(4)		34	All	8									
Limited Purpose Trust Companies	3	<\$40B	3,394	\$105									
	9	>\$40B	5,863										
Safe Deposit Companies	13	All	1,751	\$105									
	6	<\$10M	195										
Savings Institutions	3	>\$10M	424	\$89									
	1	<\$500K	23										
Savings Institutions	0	>\$500K	32	\$89									
	1	<\$100M	140										
	9	\$100-500M	427										
Savings Institutions	8	\$500M-\$1B	480	\$89									
	3	>\$1B	788										

¹ This chart summarizes Gen. Assessment charges for 2013-14 fiscal year. Institution size is as of 09/30/12 for depositories and money transmitters and 12/31/11 for all other licensed institutions.

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 2013.

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 Institutions in this category with multiple entities regulated by the Banking Department will receive one bill.

⁵ Asset figures for all insitutions 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 (1,445 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * Hourly Rate(2) =				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment(3)
Budget Planners	# of Customers 59,291	23	<500	40	\$84	\$237,855	\$867,162	\$14.63 (per customer)	\$1,105,017 1.28%
		12	500 - 2000	75					
		9	>2000	112.4					
Check Cashers	NY Checks Cashed \$12.849 B	104	<\$50M	44	\$84	\$751,128	\$4,601,300	\$35.81 (per \$100,000 NY checks)	\$5,352,428 6.20%
		59	>\$50M	74					
Licensed Lenders	NY Assets 887.126 M	10	<\$5M	36	\$84	\$83,563	\$391,249	\$44.10 (per \$100,000 assets)	\$474,812 0.55%
		8	\$5-100M	67.2					
		1	>\$100M	97.2					
Money Transmitters	NY Transactions \$22.324 B	19	<\$10M	148	\$84	\$1,448,798	\$2,013,014	\$9.02 (per \$100,000 NY transactions)	\$3,461,812 4.01%
		36	\$10M-100M	199.5					
		16	\$100M-1B	328.1					
		4	>\$1B	501					
Premium Finance Companies	NY Origination Loans \$1.880 B	40	<\$5M	16	\$84	\$90,888	\$1,117,725	\$59.46 (per \$100,000 NY Loans)	\$1,208,613 1.40%
		17	>\$5M	26					
Sales Finance Companies	NY Loans \$13.744 B	43	<\$1M	16	\$84	\$210,252	\$1,654,465	\$12.04 (per \$100,000 NY Loans)	\$1,864,717 2.16%
		55	>\$1M	33					
Mortgage Bankers	\$ NY Gross Income \$1.113 B	17	0	52	\$81	\$2,581,227	\$9,660,293	\$0.87 (per \$100 Gross Income)	\$12,241,520 14.18%
Mortgage Brokers		47	<\$1M	67					
		74	\$1-10M	81					
		16	>\$10M	116					
		166	Inactive	8					
		368	\$0-\$100 K	22					
Mortgage Servicers		208	\$100K- \$500K	26					
		38	\$500K-\$1M	37					
		15	>\$1M	51					
Mortgage Servicers		0	0	52					
		26	<\$1M	67					
		11	\$1-10M	81					
			3	>\$10M					
Total All Regulated Institutions		1704		\$21,757,822		\$64,571,658		\$86,329,480	