

New York State Banking Division
Based on Fiscal Year 2013-14 Quarter 2

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 * 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 \$2.439 Trillion	3	All	186	\$89	\$16,452,901	\$44,167,660	\$1.81 (per \$100,000 assets)	\$0	\$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											
		11	\$500M-\$1B	480											
Credit Unions		11	> \$1B	788	\$89										
		13	<\$50M	52											
		2	\$50-300M	58											
Foreign Banking Organizations		5	>300 M	518	\$89										
		43	<\$2B	274											
		13	\$2-5B	458											
Foreign Representative Offices		12	\$5-10B	545	\$89						\$16,452,901	\$44,167,660	\$1.81 (per \$100,000 assets)	\$0	\$60,620,561 70.22%
<u>Institutions under Continuous Supervision(4)</u>		17	>\$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	\$89											
Savings Institutions	3	S	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 12/31/11 for all 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 (1,416 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 51,407	25 11 8	<500 500 - 2000 >2000	40 75 112.4	\$84	\$228,833	\$876,184	\$17.04 (per customer)	\$0	\$1,105,017 1.28%							
Check Cashers	NY Checks Cashd \$12.416 B	107 55	<\$50M >\$50M	44 74	\$84	\$737,352	\$4,613,823	\$37.16 (per \$100,000 NY checks)	\$1,253	\$5,352,428 6.20%							
Licensed Lenders	NY Assets 906.328 M	9 9 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$84	\$86,184	\$388,628	\$42.88 (per \$100,000 assets)	\$0	\$474,812 0.55%							
Money Transmitters	NY Transactions \$22.621 B	22 35 16 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$84	\$1,469,336	\$1,992,476	\$8.81 (per \$100,000 NY transactions)	\$0	\$3,461,812 4.01%							
Premium Finance Companies	NY Origination Loans \$2.054 B	33 21	<\$5M >\$5M	16 26	\$84	\$90,216	\$1,118,397	\$54.46 (per \$100,000 NY Loans)	\$0	\$1,208,613 1.40%							
Sales Finance Companies	NY Loans 13.717 B	38 59	<\$1M >\$1M	16 33	\$84	\$214,620	\$1,649,761	\$12.03 (per \$100,000 NY Loans)	\$336	\$1,864,717 2.16%							
Mortgage Bankers	\$ NY Gross Income \$1.494 B	14 42 70 28	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,645,865	\$9,583,621	\$0.64 (per \$100 Gross Income)	\$12,034	\$12,241,520 14.18%							
Mortgage Brokers		162 307 214 55 30	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51													
Mortgage Servicers		1 24 14 2	0 <\$1M \$1-10M >\$10M	52 67 81 116													
Total All Regulated Institutions			1675										\$21,925,307	\$64,390,550		\$13,623	\$86,329,480