

New York State Banking Division
Based on Fiscal Year 2013-14 Quarter 4

Industry Detail		Supervisory Calculation				Regulatory Calculation				Budgeted Assessment							
Depository Institutions and Rep Offices (253 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(3)						
		Hourly Rate(2) =															
Dom Article XII Investment Co	Assets \$2.381 Trillion	3	All	186	\$89	\$15,677,531	\$39,726,509	\$1.67 (per \$100,000 assets)	\$200,000	\$846,520	\$56,450,560 70.22%						
International Article XII		1	<\$10B	546	\$105												
		0	\$10B – 35B	N/A													
		0	>\$35B	6,120													
Commercial Banks		1	<\$50M	140	\$89												
		32	\$50-500M	427													
		11	\$500M-\$1B	480													
		11	> \$1B	788													
Credit Unions		13	<\$50M	52	\$89												
		2	\$50-300M	58													
		5	>300 M	518													
Foreign Banking Organizations		43	<\$2B	274	\$89							\$15,677,531	\$39,726,509	\$1.67 (per \$100,000 assets)	\$200,000	\$846,520	\$56,450,560 70.22%
Foreign Representative Offices		13	\$2-5B	458													
Institutions under Continuous Supervision(4)		12	\$5-10B	545													
		17	>\$10B	727													
Institutions under Modified Continuous Supervision(4)		34	All	8	\$89							\$15,677,531	\$39,726,509	\$1.67 (per \$100,000 assets)	\$200,000	\$846,520	\$56,450,560 70.22%
Limited Purpose Trust Companies		3	<\$40B	3,394	\$105												
	8	>\$40B	5,863														
Safe Deposit Companies	13	All	1,751	\$105													
	6	<\$10M	195	\$89													
Savings Institutions	3	S	424														
	1	<\$500K	23	\$89													
0	>\$500K	32															
Savings Institutions	1	<\$100M	140	\$89													
	8	\$100-500M	427														
	9	\$500M-\$1B	480														
	3	>\$1B	788														

¹ This chart summarizes Gen. Assessment charges for 2013-14 fiscal year. Institution size is as of 12/31/12 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 (1,388 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(3)						
Budget Planners	# of Customers 51,090	25 11 8	<500 500 - 2000 >2000	40 75 112.4	\$84	\$228,833	\$794,902	\$15.58 (per customer)	\$3,000	\$2,270	\$1,029,005 1.28%						
Check Cashers	NY Checks Cashed \$12.052 B	95 53	<\$50M >\$50M	44 74	\$84	\$680,568	\$4,072,795	\$33.79 (per \$100,000 NY checks)	\$145,000	\$85,879	\$4,984,242 6.20%						
Licensed Lenders	NY Assets \$906.328 M	9 9 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$84	\$86,184	\$330,467	\$36.46 (per \$100,000 assets)	\$25,500	\$0	\$442,151 0.55%						
Money Transmitters	NY Transactions \$22.579 B	26 34 16 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$84	\$1,502,306	\$1,672,066	\$7.39 (per \$100,000 NY transactions)	\$39,000	\$10,307	\$3,223,679 4.01%						
Premium Finance Companies	NY Origination Loans \$2.054 B	33 21	<\$5M >\$5M	16 26	\$84	\$90,216	\$1,024,258	\$49.88 (per \$100,000 NY Loans)	\$11,000	\$0	\$1,125,474 1.40%						
Sales Finance Companies	NY Loans \$13.742 B	39 59	<\$1M >\$1M	16 33	\$84	\$215,964	\$1,494,462	\$10.89 (per \$100,000 NY Loans)	\$24,000	\$2,020	\$1,736,446 2.16%						
Mortgage Bankers	\$ NY Gross Income \$1.498 B	18 43 71 28	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,636,550	\$8,440,556	\$0.56 (per \$100 Gross Income)	\$250,000	\$72,338	\$11,399,444 14.18%						
Mortgage Brokers		145 285 209 55 31	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51													
Mortgage Servicers		3 23 13 2	0 <\$1M \$1-10M >\$10M	52 67 81 116													
Total All Regulated Institutions		1641											\$21,118,152	\$57,556,014	\$697,500	\$1,019,334	\$80,391,000

