

New York State Banking Division
Based on Fiscal Year 2014-15 Quarter 2

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment	
Depository Institutions and Rep Offices (250 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by DFS	Assessment(3)
		Hourly Rate(2) =								
Dom Article XII Investment Co		3	All	186	\$92					
International Article XII		1	<\$10B	546						
		0	\$10B – 35B	N/A	\$107					
		0	>\$35B	6,120						
Commercial Banks		1	<\$50M	140						
		30	\$50-500M	427	\$92					
		14	\$500M-\$1B	480						
		10	> \$1B	788						
Credit Unions		13	<\$50M	52						
		2	\$50-300M	58	\$92					
		5	>300 M	518						
Foreign Banking Organizations	Assets \$2.559 Trillion	41	<\$2B	274		\$15,616,801	\$46,459,214	\$1.82 (per \$100,000 assets)	\$23,706	\$62,099,721 70.44%
		8	\$2-5B	458	\$92					
		16	\$5-10B	545						
		16	>\$10B	727						
Foreign Representative Offices		33	All	8	\$92					
Institutions under Continuous Supervision(4)		4	<\$40B	3,394						
		7	>\$40B	5,863	\$107					
Institutions under Modified Continuous Supervision(4)		12	All	1,751	\$107					
Limited Purpose Trust Companies		5	<\$10M	195						
		4	>\$10M	424	\$92					
Safe Deposit Companies		1	<\$500K	23						
		0	>\$500K	32	\$92					
Savings Institutions		1	<\$100M	140						
		9	\$100-500M	427	\$92					
		9	\$500M-\$1B	480						
		4	>\$1B	788						

¹ This chart summarizes Gen. Assessment charges for 2014-15 fiscal year. Institution size is as of 12/31/13 all 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 2014.

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 Division 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 (1,352 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 42,616	27 9 6	<500 500 - 2000 >2000	40 75 112.4	\$86	\$208,928	\$1,132,582	\$26.55 (per customer)	\$7,334	\$1,348,844 1.53%							
Check Cashers	NY Checks Cashd \$11.401 B	96 44	<\$50M >\$50M	44 74	\$86	\$643,280	\$3,724,480	\$32.67 (per \$100,000 NY checks)	\$4,963	\$4,372,723 4.96%							
Licensed Lenders	NY Assets \$1.177 B	11 6 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$86	\$93,809	\$681,997	\$57.92 (per \$100,000 assets)	\$0	\$775,806 0.88%							
Money Transmitters	NY Transactions \$24.267 B	29 32 22 3	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$86	\$1,668,159	\$1,831,783	\$7.55 (per \$100,000 NY transactions)	\$0	\$3,499,942 3.97%							
Premium Finance Companies	NY Origination Loans \$2.302 B	31 22	<\$5M >\$5M	16 26	\$86	\$91,848	\$1,045,413	\$45.42 (per \$100,000 NY Loans)	\$0	\$1,137,261 1.29%							
Sales Finance Companies	NY Loans \$15.766 B	45 58	<\$1M >\$1M	16 33	\$86	\$226,524	\$1,272,192	\$8.07 (per \$100,000 NY Loans)	\$0	\$1,498,716 1.70%							
Mortgage Bankers	\$ NY Gross Income \$1.649 B	20 44 70 31	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,602,206	\$10,799,568	\$0.65 (per \$100 Gross Income)	\$24,954	\$13,426,728 15.23%							
Mortgage Brokers		136 295 195 50 28	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51													
Mortgage Servicers		3 19 13 4	0 <\$1M \$1-10M >\$10M	52 67 81 116													
Total All Regulated Institutions			1602										\$21,151,556	\$66,947,227		\$60,957	\$88,159,740