

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2015-16 Quarter I

Industry Detail		Supervisory Calculation				Regulatory Calculation		Budgeted Assessment					
Depository Institutions and Rep Offices (247 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment(3)				
		Hourly Rate(2) =											
Dom Article XII Investment Co	Assets \$2.770 Trillion	2	All	186	\$96	\$16,666,336	\$44,811,802	\$1.62 ( per \$100,000 assets )	\$61,478,138 71.20%				
International Article XII		1	<\$10B	546	\$112								
		0	\$10B – 35B	N/A									
		0	>\$35B	6,120									
Commercial Banks		1	<\$50M	140	\$96								
		29	\$50-500M	427									
		10	\$500M-\$1B	480									
		13	> \$1B	788									
Credit Unions		13	<\$50M	52	\$96								
		2	\$50-300M	58									
		5	>300 M	518									
Foreign Banking Organizations		40	<\$2B	274	\$96					\$16,666,336	\$44,811,802	\$1.62 ( per \$100,000 assets )	\$61,478,138 71.20%
Foreign Representative Offices		6	\$2-5B	458									
		15	\$5-10B	545									
		20	>\$10B	727									
Institutions under Continuous Supervision(4)	33	All	8	\$96	\$16,666,336	\$44,811,802	\$1.62 ( per \$100,000 assets )	\$61,478,138 71.20%					
Institutions under Modified Continuous Supervision(4)	4	<\$40B	3,394	\$112									
	7	>\$40B	5,863										
Limited Purpose Trust Companies	13	All	1,751	\$112									
	4	<\$10M	195	\$96									
Safe Deposit Companies	5	>\$10M	424										
	Savings Institutions	1	<\$500K	23					\$96				
0		>\$500K	32										
1		<\$100M	140	\$96									
9		\$100-500M	427										
8		\$500M-\$1B	480										
	5	>\$1B	788										

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2015-16 fiscal year. Institution size is as of 12/31/13 all other than Money Transmitters and Depository institutions which are based on 09/30/14

<sup>2</sup> 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 2015.

<sup>3</sup> 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.

<sup>4</sup> Institutions in this category with multiple entities regulated by the Dept of Financial Svcs will receive one bill.

<sup>5</sup> 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 (1,293Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <a href="#">Hourly Rate(2) =</a>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	<a href="#">Assessment(3)</a>						
Budget Planners	# of Customers 42,616	26 8 7	<500 500 - 2000 >2000	40 75 112.4	\$89	\$215,985	\$932,413	\$21.88 ( per customer )	\$1,148,398 1.33%						
Check Cashers	NY Checks Cashd \$11.002 B	83 42	<\$50M >\$50M	44 74	\$89	\$601,640	\$2,636,324	\$23.96 ( per \$100,000 NY checks )	\$3,237,964 3.75%						
Licensed Lenders	NY Assets \$1.157 B	11 5 3	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$89	\$91,100	\$366,532	\$31.69 ( per \$100,000 assets )	\$457,632 0.53%						
Money Transmitters	NY Transactions \$31.140 B	23 29 29 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$89	\$1,843,048	\$1,818,010	\$5.84 ( per \$100,000 NY transactions)	\$3,661,058 4.24%						
Premium Finance Companies	NY Origination Loans \$2.264 B	30 21	<\$5M >\$5M	16 26	\$89	\$91,314	\$1,342,025	\$59.28 ( per \$100,000 NY Loans)	\$1,433,339 1.66%						
Sales Finance Companies	NY Loans \$15.820 B	48 57	<\$1M >\$1M	16 33	\$89	\$235,761	\$2,000,593	\$12.65 ( per \$100,000 NY Loans)	\$2,236,354 2.59%						
Mortgage Bankers	\$ NY Gross Income \$1.626 B	29 43 71 30	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$86	\$2,699,970	\$9,992,848	\$0.61 (per \$100 Gross Income)	\$12,692,818 14.70%						
Mortgage Brokers		129 269 184 46 25	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51											
Mortgage Servicers		5 18 14 4	0 <\$1M \$1-10M >\$10M	52 67 81 116											
<b>Total All Regulated Institutions</b>		<b>1540</b>		<b>\$22,445,155</b>						<b>\$63,900,545</b>		<b>\$86,345,700</b>			