

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2016-17 Quarter 1

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment				
Industry Detail	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <u>Hourly Rate(2) =</u>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	<u>Assessment(3)</u>				
Depository Institutions and Rep Offices (241 Total)													
Dom Article XII Investment Co	Assets \$2.693 Trillion	1	All	186	\$90	\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%				
International Article XII		1	<\$10B	546	\$116								
		0	\$10B – 35B	N/A									
		0	>\$35B	N/A									
Commercial Banks		1	<\$50M	140	\$90								
		28	\$50-500M	427									
		8	\$500M-\$1B	480									
		16	> \$1B	788									
Credit Unions		10	<\$50M	52	\$90								
		3	\$50-300M	58									
		5	>300 M	518									
Foreign Banking Organizations		39	<\$2B	274	\$90					\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%
6		\$2-5B	458										
15		\$5-10B	545										
Foreign Representative Offices		23	>\$10B	727	\$116					\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%
<u>Institutions under Continuous Supervision(4)</u>	34	All	8										
3	<\$40B	3,394											
8	>\$40B	5,863											
Institutions under Modified Continuous Supervision(4)	9	All	1,751	\$116	\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%					
Limited Purpose Trust Companies	5	<\$10M	195	\$90									
5	>\$10M	424											
Safe Deposit Companies	0	<\$500K	23	\$90	\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%					
	1	>\$500K	32										
Savings Institutions	1	<\$100M	140	\$90	\$16,060,306	\$44,828,886	\$1.66 ( per \$100,000 assets )	\$60,889,192 69.98%					
	7	\$100-500M	427										
	8	\$500M-\$1B	480										
	4	>\$1B	788										

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2016-17 fiscal year. Institution size is as of 12/31/14 for all institutions other than Money Transmitter and Depository institutions which are based on 09/30/2015.

<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 2016.

<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> Some 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 (1,203 Total)	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 34,545	20 10 5	<500 500 - 2000 >2000	40 75 112.4	\$81	\$171,072	\$829,536	\$24.01 ( per customer )	\$1,000,608 1.15%				
Check Cashers	NY Checks Cashd \$10.615 B	70 42	<\$50M >\$50M	44 74	\$81	\$501,228	\$2,900,840	\$27.33 ( per \$100,000 NY checks )	\$3,402,068 3.91%				
Licensed Lenders	NY Assets \$1.807 B	7 5 2	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$81	\$63,374	\$702,309	\$38.87 ( per \$100,000 assets )	\$765,683 0.88%				
Money Transmitters	NY Transactions \$36.695 B	18 32 30 5	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$81	\$1,733,076	\$2,547,787	\$6.94 ( per \$100,000 NY transactions)	\$4,280,863 4.92%				
Premium Finance Companies	NY Origination Loans \$2.406 B	27 21	<\$5M >\$5M	16 26	\$81	\$79,218	\$1,365,138	\$56.75 ( per \$100,000 NY Loans)	\$1,444,356 1.66%				
Sales Finance Companies	NY Loans \$17.967 B	42 56	<\$1M >\$1M	16 33	\$81	\$204,120	\$2,127,732	\$11.84 ( per \$100,000 NY Loans)	\$2,331,852 2.68%				
Mortgage Bankers	\$ NY Gross Income \$1.474 B	19 55 80 21	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,431,053	\$10,463,743	\$0.71 (per \$100 Gross Income)	\$12,894,796 14.82%				
Mortgage Brokers		116 256 168 32 24	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51									
Mortgage Servicers		5 13 17 5	0 <\$1M \$1-10M >\$10M	52 67 81 116									
<b>Total All Regulated Institutions</b>		<b>1,444</b>									<b>\$21,243,448</b>	<b>\$65,765,973</b>	<b>\$87,009,420</b>