

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2016-17 Quarter 2

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment							
Depository Institutions and Rep Offices (240 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	Assessment paid by institutions no longer licensed by DFS	<a href="#">Assessment(3)</a>						
Dom Article XII Investment Co	Assets \$2.598 Trillion	1	All	186	\$90	\$15,704,602	\$45,182,537	\$1.74 ( per \$100,000 assets )	\$2,053	\$60,889,192 69.98%						
International Article XII		1	<\$10B	546	\$116											
		0	\$10B – 35B	N/A												
Commercial Banks		0	>\$35B	N/A	\$90											
		1	<\$50M	140												
		29	\$50-500M	427												
		10	\$500M-\$1B	480												
Credit Unions		15	> \$1B	788	\$90											
		10	<\$50M	52												
		2	\$50-300M	58												
Foreign Banking Organizations		5	>300 M	518	\$90											
		39	<\$2B	274												
		7	\$2-5B	458												
		16	\$5-10B	545												
Foreign Representative Offices		20	>\$10B	727	\$90						\$15,704,602	\$45,182,537	\$1.74 ( per \$100,000 assets )	\$2,053	\$60,889,192 69.98%	
Institutions under Continuous Supervision(4)		35	All	8												
Institutions under Modified Continuous Supervision(4)		4	<\$40B	3,394												\$116
		7	>\$40B	5,863												
Limited Purpose Trust Companies		9	All	1,751												\$116
		3	<\$10M	195												
Safe Deposit Companies		7	>\$10M	424												\$90
		0	<\$500K	23												
Savings Institutions		1	>\$500K	32												\$90
		1	<\$100M	140												
	6	\$100-500M	427													
	10	\$500M-\$1B	480													
	5	>\$1B	788													

<sup>1</sup> This chart summarizes General Assessment charges for 2016-17 fiscal year. Institution size is as of 12/31/15 for all institutions except Mortgage Bankers and Brokers which are based on 12/31/14.

<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 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 Department of Financial Services 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 (1,182 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	Assessment paid by institutions no longer licensed by	<a href="#">Assessment(3)</a>							
Budget Planners	# of Customers 31,494	19 12 4	<500 500 - 2000 >2000	40 75 112.4	\$81	\$170,878	\$829,731	\$26.35 ( per customer )	\$0	\$1,000,608 1.15%							
Check Cashers	NY Checks Cashed \$10.866 B	73 37	<\$50M >\$50M	44 74	\$81	\$481,950	\$2,918,218	\$26.86 ( per \$100,000 NY checks )	\$1,900	\$3,402,068 3.91%							
Licensed Lenders	NY Assets \$995 M	8 5 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$81	\$58,417	\$707,267	\$71.09 ( per \$100,000 assets )	\$0	\$765,683 0.88%							
Money Transmitters	NY Transactions \$37.573 B	18 32 31 5	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$81	\$1,759,652	\$2,521,211	\$6.71 ( per \$100,000 NY transactions)	\$0	\$4,280,863 4.92%							
Premium Finance Companies	NY Origination Loans \$2.592 B	26 21	<\$5M >\$5M	16 26	\$81	\$77,922	\$1,366,434	\$52.72 ( per \$100,000 NY Loans)	\$0	\$1,444,356 1.66%							
Sales Finance Companies	NY Loans \$18.233 B	37 59	<\$1M >\$1M	16 33	\$81	\$205,659	\$2,125,535	\$11.66 ( per \$100,000 NY Loans)	\$658	\$2,331,852 2.68%							
Mortgage Bankers	\$ NY Gross Income \$1.475 B	21 54 80 21	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$81	\$2,418,660	\$10,471,719	\$0.71 (per \$100 Gross Income)	\$4,417	\$12,894,796 14.82%							
Mortgage Brokers		107 250 165 32 24	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51													
Mortgage Servicers		4 11 19 6	0 <\$1M \$1-10M >\$10M	52 67 81 116													
<b>Total All Regulated Institutions</b>			<b>1,422</b>										<b>\$20,877,740</b>	<b>\$66,122,653</b>		<b>\$9,028</b>	<b>\$87,009,420</b>