New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2016-17 Quarter 4

Industry Detail		Supervisory Calculation					Regulatory Calculation				Budgeted Assessment
Depository Institutions and Rep Offices (236 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *			Hourly Rate(2) =	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(3)
Dom Article XII Investment Co		1	All	186	$90						
International Article XII		1 0 0	<$10B $10B – 35B >$35B	546 N/A N/A	$116						
Commercial Banks		1 28 10 15	<$50M $50-500M $500M-$1B > $1B	140 427 480 788	$90						
Credit Unions		10 2 5	<$50M $50-300M >300 M	52 58 518	$90						
Foreign Banking Organizations	Assets $2.591 Trillion	38 7 16 20	<$2B $2-5B $5-10B >$10B	274 458 545 727	$90	$15,650,062	$46,956,891	$1.81 (per $100,000 assets)	$135,000	$9,113	$62,751,066 69.98%
Foreign Representative Offices		32	All	8	$90						
Institutions under Continuous Supervision(4)		4 7	<$40B >$40B	3,394 5,863	$116						
Institutions under Modified Continuous Supervision(4)		9	All	1,751	$116						
Limited Purpose Trust Companies		3 7	<$10M >$10M	195 424	$90						
Safe Deposit Companies		0 1	<$500K >$500K	23 32	$90						
Savings Institutions		1 7 7 4	<$100M $100-500M $500M-$1B >$1B	140 427 480 788	$90						

[1] This chart summarizes General Assessment charges for 2016-17 fiscal year. Institution size is as of 12/31/15 for 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 2016.

[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] Some institutions in this category with multiple entities regulated by the Department of Financial Services 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 (1,163 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *			Hourly Rate(2) =	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by	Assessment(3)
Budget Planners	# of Customers 31,466	16 12 4	<500 500 - 2000 >2000	40 75 112.4	$81	$161,158	$869,237	$27.62 (per customer)	$0	$810	$1,031,205 1.15%
Check Cashers	NY Checks Cashed $10.833 B	72 37	<$50M >$50M	44 74	$81	$478,386	$3,012,881	$27.81 (per $100,000 NY checks)	$8,000	$6,830	$3,506,097 3.91%
Licensed Lenders	NY Assets $995 M	8 5 1	<$5M $5-100M >$100M	36 67.2 97.2	$81	$58,417	$708,680	$71.24 (per $100,000 assets)	$22,000	$0	$789,096 0.88%
Money Transmitters	NY Transactions $37.201 B	18 32 30 5	<$10M $10M–100M $100M-1B >$1B	148 199.5 328.1 501	$81	$1,733,076	$2,600,357	$6.99 (per $100,000 NY transactions)	$40,000	$38,331	$4,411,764 4.92%
Premium Finance Companies	NY Origination Loans $2.592 B	25 21	<$5M >$5M	16 26	$81	$76,626	$1,405,563	$54.23 (per $100,000 NY Loans)	$6,000	$333	$1,488,522 1.66%
Sales Finance Companies	NY Loans $17.540 B	35 58	<$1M >$1M	16 33	$81	$200,394	$2,163,838	$12.34 (per $100,000 NY Loans)	$35,000	$3,924	$2,403,156 2.68%
Mortgage Bankers	$ NY Gross Income $1.861 B	22 44 77 31	0 <$1M $1-10M >$10M	52 67 81 116	$81	$2,476,292	$10,555,066	$0.57 (per $100 Gross Income)	$240,000	$17,737	$13,289,094 14.82%
Mortgage Brokers		105 1 217 160 54 33	Inactive Inactive $0-$100 K $100K- $500K $500K-$1M >$1M	8 11.5 22 26 37 51							
Mortgage Servicers		4 11 19 6	0 ><$1M $1-10M >$10M	52 67 81 116							
Total All Regulated Institutions		**1399**				**$20,834,411**	**$68,272,512**		**$486,000**	**$77,078**	**$89,670,000**