

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2017-18 Quarter 4

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment								
Depository Institutions and Rep Offices (241 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(4)						
Dom Article XII Investment Co	Assets \$2.516 Trillion	0	All	186	\$96	\$17,053,656	\$47,406,209	\$1.88 ( per \$100,000 assets )	\$178,000	\$960	\$64,638,825 70.68%						
International Article XII		1	<\$10B	546	\$120												
		0	\$10B – 35B	N/A													
		0	>\$35B	N/A													
Commercial Banks		1	<\$50M	140	\$96												
		23	\$50-500M	427													
		12	\$500M-\$1B	480													
Credit Unions		17	> \$1B	788	\$96												
		9	<\$50M	52													
		2	\$50-300M	58													
Foreign Banking Organizations		5	>300 M	518	\$96												
		39	<\$2B	274													
		4	\$2-5B	458													
Foreign Representative Offices		20	\$5-10B	545	\$96							\$17,053,656	\$47,406,209	\$1.88 ( per \$100,000 assets )	\$178,000	\$960	\$64,638,825 70.68%
Institutions under Continuous Supervision(4)		16	>\$10B	727													
	27	All	8														
Institutions under Modified Continuous Supervision(4)	3	<\$40B	3,394	\$120													
	8	>\$40B	5,863														
Limited Purpose Trust Companies	11	All	1,751	\$120													
	3	<\$10M	195														
Safe Deposit Companies	8	>\$10M	424	\$96													
	0	<\$500K	23														
Savings Institutions	1	>\$500K	32	\$96													
	1	<\$100M	140														
	7	\$100-500M	427														
	6	\$500M-\$1B	480														
	5	>\$1B	788														

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2017-18 fiscal year. Institution size is as of 12/31/16 for all institutions.

<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 2017.

<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 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 (1,137 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(4)								
Budget Planners	# of Customers 29,202	16 11 4	<500 500 - 2000 >2000	40 75 112	\$88	\$168,485	\$815,170	\$27.91 ( per customer )	\$3,000	\$1,035	\$987,690 1.08%								
Check Cashers	NY Checks Cashed \$10.780 B	73 35	<\$50M >\$50M	44 74	\$88	\$510,576	\$2,456,981	\$22.86 ( per \$100,000 NY checks )	\$39,000	\$11,385	\$3,017,942 3.30%								
Licensed Lenders	NY Assets \$1.027 B	9 5 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$88	\$66,634	\$533,040	\$51.92 (per \$100,000 Assets)	\$33,000	\$44,077	\$676,751 0.74%								
Money Transmitters	NY Transactions \$41.215 B	33 32 28 7	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$88	\$2,108,638	\$2,669,795	\$6.54 ( per \$100,000 NY transactions)	\$96,000	\$0	\$4,874,433 5.33%								
Premium Finance Companies	NY Origination Loans \$2.607 B	20 19	<\$5M >\$5M	16 26	\$88	\$71,632	\$1,402,154	\$53.92 ( per \$100,000 NY Loans)	\$18,000	\$8,040	\$1,499,826 1.64%								
Sales Finance Companies	NY Loans \$14.648B	34 60	<\$1M >\$1M	16 33	\$88	\$222,112	\$2,233,583	\$15.28 ( per \$100,000 NY Loans)	\$36,000	\$14,111	\$2,505,806 2.74%								
Mortgage Bankers	\$ NY Gross Income \$2.074 B	11 48 73 38	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$90	\$2,736,900	\$10,102,683	\$0.49 (per \$100 Gross Income)	\$339,000	\$72,925	\$13,251,508 14.49%								
Mortgage Brokers		91 209 146 58 37	Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 22 26 37 51															
Mortgage Servicers		2 11 17 8	0 <\$1M \$1-10M >\$10M	52 67 81 116															
<b>Total All Regulated Institutions</b>		<b>1378</b>												<b>\$22,938,633</b>	<b>\$67,619,615</b>		<b>\$742,000</b>	<b>\$152,533</b>	<b>\$91,452,780</b>