

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2018-19 Quarter I

Industry Detail		Supervisory Calculation				Regulatory Calculation		Budgeted Assessment	
Depository Institutions and Rep Offices (233 Total)	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(4)</u>
Dom Article XII Investment Co	Assets \$2.587 Trillion	0	All	186	\$101	\$17,667,883	\$50,238,683	\$1.94 ( per \$100,000 assets )	\$67,906,566 70.20%
International Article XII		1	<\$10B	546	\$129				
Commercial Banks		0	\$10B – 35B	N/A					
		0	>\$35B	N/A					
		1	<\$50M	140					
		23	\$50-500M	427	\$101				
Credit Unions		12	\$500M-\$1B	480					
		18	> \$1B	788					
		9	<\$50M	52					
		2	\$50-300M	58	\$101				
Foreign Banking Organizations		5	>300 M	518					
		39	<\$2B	274					
		3	\$2-5B	458	\$101				
		16	\$5-10B	545					
Foreign Representative Offices		21	>\$10B	727					
<u>Institutions under Continuous Supervision(4)</u>		27	All	8	\$101				
<u>Institutions under Modified Continuous Supervision(4)</u>		2	<\$40B	3,394	\$129				
		8	>\$40B	5,863					
Limited Purpose Trust Companies		10	All	1,751	\$129				
		3	<\$10M	195	\$101				
Safe Deposit Companies	8	>\$10M	424						
	0	<\$500K	23	\$101					
Savings Institutions	1	>\$500K	32						
	1	<\$100M	140						
	7	\$100-500M	427	\$101					
	6	\$500M-\$1B	480						
	5	>\$1B	788						

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2018-19 fiscal year. Institution size is as of 12/31/16 for all institutions other than Money Transmitters and Depository institutions which are based on 09/30/2017.

<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 2018.

<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			Assessment						
Non Depository Institutions (Total)	(1,152)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *			Hourly Rate(2) =	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment(4)					
Budget Planners	# of Customers 29,223	17 10 4	<500 500 - 2000 >2000	40 75 112	\$96	\$180,442	\$844,928	\$28.91 ( per customer )	\$1,025,370 1.06%						
Check Cashers	NY Checks Cashed \$10.727 B	72 35	<\$50M >\$50M	44 74	\$96	\$552,768	\$2,184,776	\$20.37 ( per \$100,000 NY checks )	\$2,737,544 2.83%						
Licensed Lenders	NY Assets \$1.125	9 6 1	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$96	\$79,142	\$772,108	\$68.66 (per \$100,000 Assets)	\$851,250 0.88%						
Money Transmitters	NY Transactions \$50.507 B	33 34 26 10	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$96	\$2,419,930	\$3,809,676	\$7.54 ( per \$100,000 NY transactions)	\$6,229,605 6.44%						
Premium Finance Companies	NY Origination Loans 1.991	20 19	<\$5M >\$5M	16 26	\$96	\$75,648	\$1,172,208	\$58.88 ( per \$100,000	\$1,247,856 1.29%						
Sales Finance Companies	NY Loans \$14.623B	34 60	<\$1M >\$1M	16 33	\$96	\$242,304	\$2,533,933	\$17.33 ( per \$100,000 NY Loans)	\$2,776,237 2.87%						
Mortgage Bankers	\$ NY Gross Income \$1.900 B	11 48 74 34	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$95	\$2,833,660	\$11,124,912	\$0.59 (per \$100 Gross Income)	\$13,958,572 14.43%						
Mortgage Brokers		87 1 206 146 58 37	Inactive Inactive \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 11.5 22 26 37 51											
Mortgage Servicers		2 11 17 7	0 <\$1M \$1-10M >\$10M	52 67 81 116											
<b>Total All Regulated Institutions</b>		<b>1376</b>										<b>\$24,051,777</b>	<b>\$72,681,223</b>		<b>\$96,733,000</b>