

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2018-19 Quarter 3

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 * <a href="#">Hourly Rate(2) =</a>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	<a href="#">Assessment(4)</a>						
Dom Article XII Investment Co	\$2.539 Trillion	0	All	186	\$101	\$17,701,516	\$49,968,849	\$1.92 ( per \$100,000 assets )		\$25,601.00	\$67,695,966  70.20%						
International Article XII		1	<\$10B	546	\$129												
		0	\$10B – 35B	N/A													
		0	>\$35B	N/A													
Commercial Banks		1	<\$50M	140	\$101												
		23	\$50-500M	427													
		12	\$500M-\$1B	480													
		18	> \$1B	788													
Credit Unions		9	<\$50M	52	\$101												
		2	\$50-300M	58													
		5	>300 M	518													
Foreign Banking Organizations		39	<\$2B	274	\$101							\$17,701,516	\$49,968,849	\$1.92 ( per \$100,000 assets )		\$25,601.00	\$67,695,966  70.20%
Foreign Representative Offices		2	\$2-5B	458													
		17	\$5-10B	545													
Institutions under Continuous Supervision(4)		21	>\$10B	727													
Institutions under Modified Continuous Supervision(4)	28	All	8	\$101													
	2	<\$40B	3,394	\$129													
Limited Purpose Trust Companies	8	>\$40B	5,863														
	10	All	1,751	\$129													
Safe Deposit Companies	2	<\$10M	195	\$101													
	9	>\$10M	424														
Savings Institutions	0	<\$500K	23	\$101													
	1	>\$500K	32														
	1	<\$100M	140	\$101													
	7	\$100-500M	427														
	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 12/31/17.

<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			Budgeted Assessment	
Non Depository Institutions (1,152 Total)		Industry Financial Basis		Annual Average Supervisory Hours by Institution Size *				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fee	Assessment paid by institutions no longer licensed by DFS	Assessment(3)							
				Hourly Rate(2) =																
Budget Planners	# of Customers 29,191	16	<\$500	40	\$96	\$183,802	\$838,388	\$28.59 ( per customer )		\$0	\$1,022,190 1.06%									
Check Cashers	NY Checks Cashed \$10.595B	67 37	<\$50M >\$50M	44 74	\$96	\$545,856	\$2,180,429	\$20.49 ( per \$100,000 NY checks )		\$2,769	\$2,729,054 2.83%									
Licensed Lenders	NY Assets \$1.100	10 5 2	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$96	\$85,478	\$763,132	\$63.52 (per \$100,000 Assets)		0	\$848,610 0.88%									
Money Transmitters	NY Transactions \$56.4870	40 32 28 11	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$96	\$2,592,173	\$3,610,832	\$6.35 ( per \$100,000 NY transactions)		7,280	\$6,210,285 6.44%									
Premium Finance Companies	NY Origination Loans 2.038 B	22 17	<\$5M >\$5M	16 26	\$96	\$76,224	\$1,167,762	\$57.08 ( per \$100,000 NY Loans)		0	\$1,243,986 1.29%									
Sales Finance Companies	NY Loans \$15.833B	33 59	<\$1M >\$1M	16 33	\$96	\$242,304	\$2,523,695	\$15.85 ( per \$100,000 NY Loans)		1,628	\$2,767,627 2.87%									
Mortgage Bankers	\$ NY Gross Income \$1.892 B	14 48 72 34	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$95	\$2,814,708	\$11,089,443	\$0.58 (per \$100 Gross Income)		\$11,131	\$13,915,282 14.43%									
Mortgage Brokers		84 1 204	Inactive Inactive \$0-\$100 K	8 18.5 22																
Mortgage Servicers		145 57 36	\$100K-\$500K \$500K-\$1M >\$1M	26 37 51																
		3 10 17 7	0 <\$1M \$1-10M >\$10M	52 67 81 116																
<b>Total All Regulated Institutions</b>						<b>\$24,242,061</b>	<b>\$72,142,530</b>			<b>\$48,409.00</b>	<b>\$96,433,000</b>									