

New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2018-19 Quarter 4

| 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 * | | | | Total Supervisory Costs | General Regulatory Costs | Regulatory Rate | Investigation Fee | Assessment paid by institutions no longer licensed by DFS | Assessment(4) | | | | | | |
| | | | | | <u>Hourly Rate(2) =</u> | | | | | | | | | | | | |
| Dom Article XII Investment Co | Assets \$2.560 Trillion | 0 | All | 186 | \$101 | \$17,516,080 | \$49,705,614 | \$1.92 (per \$100,000 assets) | \$260,000.00 | \$677,150.00 | \$68,158,844 70.68% | | | | | | |
| International Article XII | | 1 | <\$10B | 546 | \$129 | | | | | | | | | | | | |
| | | 1 | \$10B – 35B | N/A | | | | | | | | | | | | | |
| | | 1 | >\$35B | N/A | | | | | | | | | | | | | |
| Commercial Banks | | 1 | <\$50M | 140 | \$101 | | | | | | | | | | | | |
| | | 23 | \$50-500M | 427 | | | | | | | | | | | | | |
| | | 11 | \$500M-\$1B | 480 | | | | | | | | | | | | | |
| | | 18 | > \$1B | 788 | | | | | | | | | | | | | |
| Credit Unions | | 9 | <\$50M | 52 | \$101 | | | | | | | | | | | | |
| | | 2 | \$50-300M | 58 | | | | | | | | | | | | | |
| | | 4 | >300 M | 518 | | | | | | | | | | | | | |
| Foreign Banking Organizations | | 38 | <\$2B | 274 | \$101 | | | | | | | \$17,516,080 | \$49,705,614 | \$1.92 (per \$100,000 assets) | \$260,000.00 | \$677,150.00 | \$68,158,844 70.68% |
| | | 2 | \$2-5B | 458 | | | | | | | | | | | | | |
| | | 17 | \$5-10B | 545 | | | | | | | | | | | | | |
| | | 20 | >\$10B | 727 | | | | | | | | | | | | | |
| Foreign Representative Offices | | 28 | All | 8 | \$101 | | | | | | | \$17,516,080 | \$49,705,614 | \$1.92 (per \$100,000 assets) | \$260,000.00 | \$677,150.00 | \$68,158,844 70.68% |
| Institutions under Continuous Supervision(4) | | 2 | <\$40B | 3,394 | \$129 | | | | | | | | | | | | |
| | | 8 | >\$40B | 5,863 | | | | | | | | | | | | | |
| Institutions under Modified Continuous Supervision(4) | 10 | All | 1,751 | \$129 | | | | | | | | | | | | | |
| Limited Purpose Trust Companies | 2 | <\$10M | 195 | \$101 | | | | | | | | | | | | | |
| | 9 | >\$10M | 424 | | | | | | | | | | | | | | |
| Safe Deposit Companies | 0 | <\$500K | 23 | \$101 | | | | | | | | | | | | | |
| | 1 | >\$500K | 32 | | | | | | | | | | | | | | |
| Savings Institutions | 1 | <\$100M | 140 | \$101 | | | | | | | | | | | | | |
| | 7 | \$100-500M | 427 | | | | | | | | | | | | | | |
| | 6 | \$500M-\$1B | 480 | | | | | | | | | | | | | | |
| | 5 | >\$1B | 788 | | | | | | | | | | | | | | |

¹ This chart summarizes Gen. Assessment charges for 2018-19 fiscal year. Institution size is as of 12/31/17 for all institutions other than Money Transmitters and Depository institutions which are based on 12/31/2016.

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 2018.

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 (1,152 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) | | | | | | | | |
| Budget Planners | # of Customers 29,191 | 16 11 4 | <500 500 - 2000 >2000 | 40 75 112 | \$96 | \$183,802 | \$854,675 | \$28.35 (per customer) | \$3,000.00 | \$0 | \$1,041,476 1.08% | | | | | | | | |
| Check Cashers | NY Checks Cashed \$10.513B | 64 37 | <\$50M >\$50M | 44 74 | \$96 | \$533,184 | \$2,557,241 | \$19.87 (per \$100,000 NY checks) | \$69,000 | \$22,864 | \$3,182,289 3.30% | | | | | | | | |
| Licensed Lenders | NY Assets \$1.092 | 10 4 2 | <\$5M \$5-100M >\$100M | 36 67.2 97.2 | \$96 | \$81,619 | \$587,034 | \$63.53 (per \$100,000 Assets) | \$36,000 | 8,951 | \$713,604 0.74% | | | | | | | | |
| Money Transmitters | NY Transactions \$55.023 | 40 32 28 11 | <\$10M \$10M-100M \$100M-1B >\$1B | 148 199.5 328.1 501 | \$96 | \$2,551,181 | \$2,337,355 | \$6.20 (per \$100,000 NY transactions) | \$111,000 | 140,343 | \$5,139,879 5.33% | | | | | | | | |
| Premium Finance Companies | NY Origination Loans 2.036 B | 22 17 | <\$5M >\$5M | 16 26 | \$96 | \$77,760 | \$1,489,836 | \$56.11 (per \$100,000 NY Loans) | 12,000 | 1,905 | \$1,581,501 1.64% | | | | | | | | |
| Sales Finance Companies | NY Loans \$15.833B | 33 59 | <\$1M >\$1M | 16 33 | \$96 | \$243,936 | \$2,356,700 | \$15.50 (per \$100,000 NY Loans) | 40,000 | 1,628 | \$2,642,264 2.74% | | | | | | | | |
| Mortgage Bankers | \$ NY Gross Income \$1.899 B | 14 48 72 34 | 0 <\$1M \$1-10M >\$10M | 52 67 81 116 | \$95 | \$2,799,769 | \$10,698,001 | \$0.57 (per \$100 Gross Income) | \$315,000 | \$160,372 | \$13,973,142 14.49% | | | | | | | | |
| Mortgage Brokers | | 84 1 204 145 57 36 | Inactive Inactive \$0-\$100 K \$100K-\$500K \$500K-\$1M >\$1M | 8 18.5 22 26 37 51 | | | | | | | | | | | | | | | |
| Mortgage Servicers | | 3 10 17 7 | 0 <\$1M \$1-10M >\$10M | 52 67 81 116 | | | | | | | | | | | | | | | |
| Total All Regulated Institutions | | | | | | | | | | | | | | \$23,987,331 | \$70,586,456 | | 846,000 | \$1,013,213.00 | \$96,433,000 |