

New York State Department of Financial Services - Banking Division
Based on Fiscal Year 2019-20 Quarter 1

| Industry Detail | | Supervisory Calculation | | | | Regulatory Calculation | | | Budgeted Assessment | | |
|--|----------------------------|---|-------------|-------|-------|-------------------------|--------------------------|---------------------------------------|---|------------------------|--|
| Depository Institutions and Rep Offices (226 Total) | Industry Financial Basis | Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small> | | | | Total Supervisory Costs | General Regulatory Costs | Regulatory Rate | Assessment paid by institutions no longer licensed by DFS | Assessment(4) | |
| Dom Article XII Investment Co | Assets \$2.481 Trillion | 0 | All | 186 | \$101 | \$18,220,897 | \$48,087,329 | \$1.90 (per \$100,000 assets) | \$0 | \$66,308,226 70.60% | |
| International Article XII | | 1 | <\$10B | 546 | \$138 | | | | | | |
| Commercial Banks | | 0 | \$10B – 35B | N/A | | | | | | | |
| | | 0 | >\$35B | N/A | | | | | | | |
| | | 1 | <\$50M | 140 | | | | | | | |
| | | 20 | \$50-500M | 427 | \$101 | | | | | | |
| Credit Unions | | 12 | \$500M-\$1B | 480 | | | | | | | |
| | | 19 | > \$1B | 788 | | | | | | | |
| | | 8 | <\$50M | 52 | \$101 | | | | | | |
| Foreign Banking Organizations | | 3 | \$50-300M | 58 | | | | | | | |
| | | 3 | >300 M | 518 | | | | | | | |
| | | 34 | <\$2B | 274 | \$101 | | | | | | |
| | | 8 | \$2-5B | 458 | | | | | | | |
| Foreign Representative Offices | | 13 | \$5-10B | 545 | | | | | | | |
| Institutions under Continuous Supervision(4) | | 22 | >\$10B | 727 | | | | | | | |
| | | 28 | All | 8 | \$101 | | | | | | |
| Institutions under Modified Continuous Supervision(4) | | 2 | <\$40B | 3,394 | \$138 | | | | | | |
| | | 8 | >\$40B | 5,863 | | | | | | | |
| Limited Purpose Trust Companies | | 10 | All | 1,751 | \$138 | | | | | | |
| | | 6 | <\$10M | 195 | \$101 | | | | | | |
| Safe Deposit Companies | 8 | >\$10M | 424 | | | | | | | | |
| | 0 | <\$500K | 23 | \$101 | | | | | | | |
| Savings Institutions | 1 | >\$500K | 32 | | | | | | | | |
| | 1 | <\$100M | 140 | \$101 | | | | | | | |
| | 7 | \$100-500M | 427 | | | | | | | | |
| | 6 | \$500M-\$1B | 480 | | | | | | | | |
| | 5 | >\$1B | 788 | | | | | | | | |

¹ This chart summarizes Gen. Assessment charges for 2019-20 fiscal year. Institution size is as of 12/31/17 for all institutions other than Mortgage Banking institutions which are based on 09/30/2018.

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 | Assessment paid by institutions no longer licensed by DFS | Assessment(4) |
| Budget Planners | # of Customers 29,036 | 14 | <500 | 40 | \$98 | \$179,791 | \$815,772 | \$28.10 (per customer) | \$0 | \$995,563 |
| | | 11 | 500 - 2000 | 75 | | | | | | 1.06% |
| | | 4 | >2000 | 112 | | | | | | |
| Check Cashers | NY Checks Cashed \$10.454 B | 62 | <\$50M | 44 | \$98 | \$535,668 | \$2,000,199 | \$19.13 (per \$100,000 NY checks) | \$0 | \$2,535,867 |
| | | 37 | >\$50M | 74 | | | | | | 2.70% |
| Licensed Lenders | NY Assets \$1.409 B | 9 | <\$5M | 36 | \$98 | \$86,671 | \$861,931 | \$61.14 (per \$100,000 Assets) | \$0 | \$948,602 |
| | | 4 | \$5-100M | 67.2 | | | | | | 1.01% |
| | | 3 | >\$100M | 97.2 | | | | | | |
| Money Transmitters | NY Transactions \$78.660 B | 33 | <\$10M | 148 | \$98 | \$2,808,827 | \$3,267,862 | \$4.15 (per \$100,000 NY transactions) | \$0 | \$6,076,689 |
| | | 34 | \$10M-100M | 199.5 | | | | | | 6.47% |
| | | 35 | \$100M-1B | 328.1 | | | | | | |
| | | 11 | >\$1B | 501 | | | | | | |
| Premium Finance Companies | NY Origination Loans B \$2.036 | 24 | <\$5M | 16 | \$98 | \$80,948 | \$1,140,025 | \$55.98 (per \$100,000 NY Loans) | \$0 | \$1,220,973 |
| | | 17 | >\$5M | 26 | | | | | | 1.30% |
| Sales Finance Companies | NY Loans \$15.845 B | 33 | <\$1M | 16 | \$98 | \$249,018 | \$2,408,946 | \$15.18 (per \$100,000 NY Loans) | \$0 | \$2,657,964 |
| | | 61 | >\$1M | 33 | | | | | | 2.83% |
| Mortgage Bankers | \$ NY Gross Income B \$1.891 | 12 | 0 | 52 | \$96 | \$2,833,536 | \$10,343,580 | \$0.55 (per \$100 Gross Income) | \$0 | \$13,177,116 |
| Mortgage Brokers | | 50 | <\$1M | 67 | | | | | | |
| | | 69 | \$1-10M | 81 | | | | | | |
| | | 37 | >\$10M | 116 | | | | | | |
| | | 81 | Inactive | 8 | | | | | | |
| | | 0 | Inactive | 11.5 | | | | | | |
| | | 186 | \$0-\$100 K | 22 | | | | | | |
| Mortgage Servicers | | 157 | \$100K- \$500K | 26 | | | | | | |
| | | 54 | \$500K-\$1M | 37 | | | | | | |
| | | 38 | >\$1M | 51 | | | | | | |
| Mortgage Servicers | | 3 | 0 | 52 | | | | | | |
| | 13 | <\$1M | 67 | | | | | | | |
| | 16 | \$1-10M | 81 | | | | | | | |
| | | 5 | >\$10M | 116 | | | | | | |
| Total All Regulated Institutions | 1339 | | | | | \$24,995,356 | \$68,925,644 | | | \$93,921,000 |