

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2018-19 Quarter 2

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 * <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 \$2.595 Trillion	0	All	186	\$101	\$17,700,607	\$49,995,359	\$1.93 ( per \$100,000 assets )	\$0.00	\$67,695,966 70.20%
International Article XII		1	<\$10B	546	\$129					
Commercial Banks		0	\$10B – 35B	N/A	\$101					
		0	>\$35B	N/A						
		1	<\$50M	140						
		23	\$50-500M	427						
Credit Unions		12	\$500M-\$1B	480	\$101					
		18	> \$1B	788						
		9	<\$50M	52						
		2	\$50-300M	58						
Foreign Banking Organizations		5	>300 M	518	\$101					
		39	<\$2B	274						
		2	\$2-5B	458						
		17	\$5-10B	545						
Foreign Representative Offices		21	>\$10B	727	\$101					
Institutions under Continuous Supervision(4)		28	All	8						
		2	<\$40B	3,394						
Institutions under Modified Continuous Supervision(4)		8	>\$40B	5,863						
		10	All	1,751						
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							

<sup>1</sup> 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.

<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 * <a href="#">Hourly Rate(2) =</a>				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed by DFS	<a href="#">Assessment(4)</a>							
Budget Planners	# of Customers 29,191	17 10 4	<500 500 - 2000 >2000	40 75 112	\$96	\$183,802	\$838,388	\$28.72 ( per customer )	\$0	\$1,022,190 1.06%							
Check Cashers	NY Checks Cashed \$10.595 B	67 37	<\$50M >\$50M	44 74	\$96	\$545,856	\$2,180,429	\$20.58 ( 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	\$69.36 (per \$100,000 Assets)	0	\$848,610 0.88%							
Money Transmitters	NY Transactions \$53.527 B	40 32 28 11	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$96	\$2,592,173	\$3,618,112	\$6.76 ( per \$100,000 NY transactions)	0	\$6,210,285 6.44%							
Premium Finance Companies	NY Origination Loans 2.038 B	20 19	<\$5M >\$5M	16 26	\$96	\$74,688	\$1,169,298	\$57.37 ( per \$100,000	0	\$1,243,986 1.29%							
Sales Finance Companies	NY Loans \$15.858B	34 60	<\$1M >\$1M	16 33	\$96	\$240,768	\$2,525,231	\$15.92 ( per \$100,000	1,628	\$2,767,627 2.87%							
Mortgage Bankers	\$ NY Gross Income \$1.898 B	11 48 74 34	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$95	\$2,822,925	\$11,089,893	\$0.58 (per \$100 Gross Income)	\$2,464	\$13,915,282 14.43%							
Mortgage Brokers		87 1 206 146 58 37	Inactive Inactive \$0-\$100 K \$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>1373</b>											<b>\$24,246,297</b>	<b>\$72,179,842</b>		<b>\$6,861.00</b>	<b>\$96,433,000</b>