

New York State Department of Financial Services - Banking Division  
Based on Fiscal Year 2022-23 Quarter 3

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment						
Depository Institutions and Rep Offices (25 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * $\frac{\text{Hourly Rate}(2)}{=}$				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 \$3.134	0	All	186	\$0	\$19,945,055	\$51,475,282	\$1.64 ( per \$100,000 assets )	62,013.00	\$71,420,337 71.85%					
International Article XII		1	<\$10B	546	\$145										
Commercial Banks		0	\$10B – 35B	N/A											
		0	>\$35B	N/A											
		2	<\$50M	140											
Credit Unions		12	\$50-500M	427	\$115										
		8	\$500M-\$1B	480											
		20	> \$1B	788											
Foreign Banking Organizations		6	<\$50M	52	\$115										
		1	\$50-300M	58											
		8	>300 M	518											
Foreign Representative Offices		23	<\$2B	274	\$115						\$19,945,055	\$51,475,282	\$1.64 ( per \$100,000 assets )	62,013.00	\$71,420,337 71.85%
Institutions under Continuous Supervision(4)		17	\$2-5B	458											
Institutions under Modified Continuous Supervision(4)		6	\$5-10B	545											
		24	>\$10B	727											
Limited Purpose Trust Companies		30	All	8	\$115										
Safe Deposit Companies		3	<\$40B	3,394	\$145										
		8	>\$40B	5,863											
Savings Institutions		10	All	1,751	\$145										
		4	<\$10M	195	\$115										
	11	>\$10M	424												
	0	<\$500K	23	\$115											
	0	>\$500K	32												
	1	<\$100M	140	\$115											
	5	\$100-500M	427												
	3	\$500M-\$1B	480												
	6	>\$1B	788												

<sup>1</sup> This chart summarizes Gen. Assessment charges for 2022-23 fiscal year. Institution size is as of 12/31/21.  
<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 2022.  
<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.  
\* 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 (1,061 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	21,517	15 9 4	<500 500 - 2000 >2000	40 75 112	\$107	\$184,532	\$660,385	\$30.69 ( per customer )	\$0	\$844,917 0.85%							
Check Cashers	NY Checks Casheds \$8.187 B	57 34	<\$50M >\$50M	44 74	\$107	\$537,568	\$1,389,407	\$16.70 ( per \$100,000 NY checks )	\$1,424	\$1,928,399 1.94%							
Licensed Lenders	NY Assets \$1.580 B	9 10 2	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$107	\$127,373	\$737,425	\$46.67 (per \$100,000 Assets)	\$0	\$864,797 0.87%							
Money Transmitters	NY Transactions \$335,824 B	34 26 39 21	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$107	\$3,588,341	\$3,767,407	\$1.12 ( per \$100,000 NY transactions)	\$0	\$7,355,748 7.40%							
Premium Finance Companies	NY Origination Loans \$2.142B	19 14	<\$5M >\$5M	16 26	\$107	\$71,476	\$703,002	\$32.84 ( per \$100,000 NY Loans)	\$858	\$775,336 0.78%							
Sales Finance Companies	NY Loans \$13.629B	29 57	<\$1M >\$1M	16 33	\$107	\$254,446	\$2,619,912	\$19.68 ( per \$100,000 NY Loans)	\$67,941	\$2,942,299 2.96%							
Mortgage Bankers	\$ NY Gross Income \$4,072 B	11 40 55 59	0 <\$1M \$1-10M >\$10M	52 67 81 116	\$106	\$3,334,972	\$9,874,798	\$0.24 (per \$100 Gross Income)	\$60,397	\$13,270,167 13.35%							
Mortgage Brokers		12 1 1 3 144 153 59 102	Inactive Inactive  \$0-\$100 K \$100K- \$500K \$500K-\$1M >\$1M	8 11 15 16.5 22 26 37 51													
Mortgage Servicers		5 17 13 5	0 <\$1M \$1-10M >\$10M	52 67 81 116													
<b>Total All Regulated Institutions</b>		<b>1,286</b>											<b>\$28,043,764</b>	<b>\$71,227,616</b>			<b>\$99,402,000</b>