

New York State Banking Division
Based on Fiscal Year 2011-12 Quarter 4

| Industry Detail | | Supervisory Calculation | | | | Regulatory Calculation | | | Budgeted Assessment | | |
|---|----------------------------|---|-------------|-------|------|-------------------------|--------------------------|------------------------------------|---------------------|---|------------------------|
| Depository Institutions and Rep Offices (273 Total) | Industry Financial Basis | Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small> | | | | Total Supervisory Costs | General Regulatory Costs | Regulatory Rate | Investigation Fee | Assessment paid by institutions no longer licensed with NYS | Assessment(3) |
| Dom Article XII Investment Co | Assets \$2.110 Trillion | 3 | All | 186 | \$88 | \$16,006,030 | \$44,233,921 | \$2.11 (per \$100,000 assets) | \$221,600 | \$455,145 | \$60,916,696 73.57% |
| International Article XII | | 2 | <\$10B | 546 | \$94 | | | | | | |
| | | 0 | \$10B – 35B | N/A | | | | | | | |
| | | 1 | >\$35B | 8,484 | | | | | | | |
| Commercial Banks | | 8 | <\$50M | 140 | \$88 | | | | | | |
| | | 31 | \$50-500M | 427 | | | | | | | |
| | | 13 | \$500M-\$1B | 480 | | | | | | | |
| Credit Unions | | 10 | > \$1B | 788 | \$88 | | | | | | |
| | | 13 | <\$50M | 52 | | | | | | | |
| | | 2 | \$50-300M | 58 | | | | | | | |
| Foreign Banking Organizations | | 5 | >300 M | 518 | \$88 | | | | | | |
| | | 46 | <\$2B | 274 | | | | | | | |
| | | 10 | \$2-5B | 458 | | | | | | | |
| Foreign Representative Offices | | 10 | \$5-10B | 545 | \$88 | | | | | | |
| Institutions under Continuous Supervision(4) | 21 | >\$10B | 727 | \$94 | | | | | | | |
| | 38 | All | 8 | | | | | | | | |
| Institutions under Modified Continuous Supervision(4) | 3 | <\$40B | 3,394 | \$94 | | | | | | | |
| | 11 | >\$40B | 5,863 | | | | | | | | |
| Limited Purpose Trust Companies | 6 | All | 1,751 | \$94 | | | | | | | |
| | 6 | <\$10M | 195 | | | | | | | | |
| Safe Deposit Companies | 4 | >\$10M | 424 | \$88 | | | | | | | |
| | 1 | <\$500K | 23 | | | | | | | | |
| Savings Institutions | 0 | >\$500K | 32 | \$88 | | | | | | | |
| | 1 | <\$100M | 140 | | | | | | | | |
| | 6 | \$100-500M | 427 | | | | | | | | |
| | 6 | \$500M-\$1B | 480 | | | | | | | | |
| | | 2 | >\$1B | 788 | | | | | | | |

¹ This chart summarizes Gen. Assessment charges for 2011-12 fiscal year. Institution size is as of 12/31/10 for all licensed institutions.

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 2011.

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 Institutions in this category with multiple entities regulated by the Banking Department will receive one bill.

⁵ Asset figures for all insitutions 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 (1,558 Total) | Industry Financial Basis | Annual Average Supervisory Hours by Institution Size * <small>Hourly Rate(2) =</small> | | | | Total Supervisory Costs | General Regulatory Costs | Regulatory Rate | Investigation Fee | Assessment paid by institutions no longer licensed with NYS | Assessment(3) | | | | | | | | |
| Budget Planners | # of Customers 68,452 | 21 10 13 | <500 500 - 2000 >2000 | 40 75 112.4 | \$79 | \$241,045 | \$761,601 | \$11.17 (per customer) | \$6,000 | \$42,927 | \$1,051,573 1.27% | | | | | | | | |
| Check Cashers | NY Checks Cashed \$14.149 B | 116 64 | <\$50M >\$50M | 44 74 | \$79 | \$777,360 | \$2,851,288 | \$20.17 (per \$100,000 NY checks) | \$201,000 | \$28,879 | \$3,858,527 4.66% | | | | | | | | |
| Licensed Lenders | NY Assets \$1.379 B | 11 5 4 | <\$5M \$5-100M >\$100M | 36 67.2 97.2 | \$79 | \$88,543 | \$421,943 | \$30.61 (per \$100,000 assets) | \$36,000 | \$0 | \$546,487 0.66% | | | | | | | | |
| Money Transmitters | NY Transactions \$21.484 B | 21 30 17 3 | <\$10M \$10M-100M \$100M-1B >\$1B | 148 199.5 328.1 501 | \$79 | \$1,277,722 | \$923,766 | \$4.32 (per \$100,000 NY transactions) | \$108,000 | \$33,780 | \$2,343,268 2.83% | | | | | | | | |
| Premium Finance Companies | NY Origination Loans \$1.844 B | 38 20 | <\$5M >\$5M | 16 26 | \$79 | \$89,112 | \$889,704 | \$48.27 (per \$100,000 NY Loans) | \$30,000 | \$26,197 | \$1,035,013 1.25% | | | | | | | | |
| Sales Finance Companies | NY Loans \$13.163 B | 43 57 | <\$1M >\$1M | 16 33 | \$79 | \$202,951 | \$1,178,558 | \$8.97 (per \$100,000 NY Loans) | \$50,000 | \$948 | \$1,432,457 1.73% | | | | | | | | |
| Mortgage Bankers | \$ NY Gross Income \$1.182 B | 14 51 73 16 | 0 <\$1M \$1-10M >\$10M | 52 67 81 116 | \$79 | \$2,750,583 | \$8,169,893 | \$0.70 (per \$100 Gross Income) | \$435,600 | \$260,904 | \$11,616,980 14.03% | | | | | | | | |
| Mortgage Brokers | | 165 429 218 47 26 | Inactive \$0-\$100 K \$100K-\$500K \$500K-\$1M >\$1M | 8 22 26 37 51 | | | | | | | | | | | | | | | |
| Mortgage Servicers | | 27 14 3 2 | 0 <\$1M \$1-10M >\$10M | 52 67 81 116 | | | | | | | | | | | | | | | |
| Total All Regulated Institutions | | 1831 | | | | | | | | | | | | \$21,433,347 | \$59,430,673 | | \$1,088,200 | \$848,780 | \$82,801,000 |