

New York State Banking Department

Based on Fiscal Year 2009-10 Quarter 4

Industry Detail		Supervisory Calculation				Regulatory Calculation			Budgeted Assessment						
Depository Institutions and Rep Offices (269 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size * $\frac{\text{Hourly Rate}(2)}{\text{Rate}(2)} =$				Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Assessment paid by institutions no longer licensed with NYS	Assessment(3)					
Dom Article XII Investment Co	Assets \$2.354 Trillion	4	All	186	\$82	\$16,454,190	\$46,498,754	\$1.98 (per \$100,000 assets)	\$182,956	\$63,135,900 72.57%					
		3	<\$10B	546											
		0	\$10B – 35B	10,858	\$92										
International Article XII		1	>\$35B	10,451											
		12	<\$50M	140	\$82										
		7	\$50-100M	468											
		29	\$100-500M	430											
Commercial Banks		12	\$500M-\$1B	480											
		8	\$1-5B	788											
		3	>\$5B	802											
		14	<\$50M	52	\$82										
Credit Unions		2	\$50-300M	58											
		5	>\$300M	518											
Foreign Banking Organizations		45	<\$2B	274	\$82						\$16,454,190	\$46,498,754	\$1.98 (per \$100,000 assets)	\$182,956	\$63,135,900 72.57%
		6	\$2-5B	458											
		10	\$5-10B	545											
		25	>\$10B	727											
Foreign Representative Offices		37	All	8	\$82										
Institutions under Continuous Supervision(4)		5	<\$40B	3,394	\$92										
		13	>\$40B	5,863											
Institutions under Modified Continuous Supervision(4)	1	All	1,751	\$92											
Limited Purpose Trust Companies	7	<\$10M	195	\$82											
	2	>\$10M	424												
Safe Deposit Companies	2	<\$500K	23	\$82											
	0	>\$500K	32												
Savings Institutions	2	<\$100M	187	\$82											
	7	\$100-500M	427												
	5	\$500M-\$2B	506												
	2	>\$2B	984												

¹ This chart summarizes Gen. Assessment charges for 2009-10 fiscal year. Institution size is as of 12/31/2008 for Depository institutions and for other 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 2009.

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 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 (2420 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 with NYS	Assessment(3)
Budget Planners	# of Customers 75,972	22 16 12	<500 500 - 2000 >2000	40 75 112.4	\$75	\$257,160	\$815,445	\$10.73 (per customer)	\$6,195	\$1,078,800 1.24%
Check Cashers	\$ NY Checks Cashd \$16.451B	133 71	<\$50M >\$50M	44 74	\$75	\$832,950	\$3,225,919	\$19.63 (per \$100,000 NY checks)	\$47,531	\$4,106,400 4.72%
Licensed Lenders	NY Assets \$1.296 B	10 6 4	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$75	\$86,400	\$841,815	\$64.96 (per \$100,000 assets)	\$2,685	\$930,900 1.07%
Money Transmitters	\$ NY Transactions \$43.605 B	20 22 23 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$75	\$1,267,448	\$1,772,641	\$4.10 (per \$100,000 NY transactions)	\$31,012	\$3,071,100 3.53%
Mortgage Bankers	\$ NY Gross Income \$286.808 M	18 111 65 1	0 <\$1M \$1-10M >\$10M	12 26.4 40.8 76	\$73	\$428,831	\$5,039,306	\$1.58 (per \$100 Gross Income)	\$404,363	\$5,872,500 6.75%
Mortgage Brokers	\$NY Gross Income \$241.253M	1,634 60 27	< 500K \$500K-\$1M >\$1M	8 13.6 19.5	\$73	\$1,052,259	\$4,541,050	\$1.67 (per \$100 Gross Income)	\$270,492	\$5,863,800 6.74%
Premium Finance Companies	\$ NY Origination Loans \$2.285 B	42 25	<\$5M >\$5M	16 26	\$75	\$99,150	\$898,964	\$39.34 (per \$100,000 NY Loans)	\$2,386	\$1,000,500 1.15%
Sales Finance Companies	\$ NY Loans \$15.123 B	38 56	<\$1M >\$1M	16 33	\$75	\$184,200	\$1,336,467	\$8.84 (per \$100,000 NY Loans)	\$1,833	\$1,522,500 1.75%
Total All Regulated Institutions		2689		\$20,662,587		\$65,387,960		\$949,453		\$87,000,000

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