

New York State Banking Department
Based on Fiscal Year 2009-10 Quarter 3

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 * Hourly 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 \$2.356 Trillion	5	All	186	\$82	\$16,482,644	\$44,743,214	\$1.89 (per \$100,000 assets)	\$0	\$61,225,858 72.57%	
		3	<\$10B	546							
		1	\$10B – 35B	10,451	\$92						
International Article XII											
		12	<\$50M	140	\$82						
		7	\$50-100M	468							
		29	\$100-500M	430							
		12	\$500M-\$1B	480							
		8	\$1-5B	788							
Commercial Banks			3	>\$5B	802						
		14	<\$50M	52	\$82						
		2	\$50-300M	58							
		5	>\$300M	518							
Credit Unions											
		44	<\$2B	274	\$82						
		7	\$2-5B	458							
		10	\$5-10B	545							
		25	>\$10B	727							
Foreign Banking Organizations											
Foreign Representative Offices			37	All	8						\$82
Institutions under Continuous Supervision(4)		5	<\$40B	3,394	\$92						
	12	>\$40B	5,863								
Institutions under Modified Continuous Supervision(4)		2	All	1,751	\$92						
Limited Purpose Trust Companies		7	<\$10M	195	\$82						
	2	>\$10M	424								
Safe Deposit Companies		1	<\$500K	23	\$82						
	0	>\$500K	32								
	2	<\$100M	187	\$82							
	7	\$100-500M	427								
	5	\$500M-\$2B	506								
	2	>\$2B	984								
Savings Institutions											

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 (2511 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	\$782,808	\$10.30 (per customer)	\$6,195	\$1,046,163 1.24%
Check Cashers	\$ NY Checks Cashed \$16.627B	134 72	<\$50M >\$50M	44 74	\$75	\$841,800	\$3,118,079	\$18.87 (per \$100,000 NY checks)	\$22,291	\$3,982,170 4.72%
Licensed Lenders	NY Assets \$1.296 B	10 6 4	<\$5M \$5-100M >\$100M	36 67.2 97.2	\$75	\$86,400	\$798,146	\$62.84 (per \$100,000 assets)	\$18,192	\$902,738 1.07%
Money Transmitters	\$ NY Transactions \$43.605 B	19 22 23 4	<\$10M \$10M-100M \$100M-1B >\$1B	148 199.5 328.1 501	\$75	\$1,256,348	\$1,699,603	\$3.92 (per \$100,000 NY transactions)	\$22,240	\$2,978,190 3.53%
Mortgage Bankers	\$ NY Gross Income \$295.325 M	18 113 65 2	0 <\$1M \$1-10M >\$10M	12 26.4 40.8 76	\$73	\$438,234	\$4,590,933	\$1.58 (per \$100 Gross Income)	\$665,673	\$5,694,840 6.75%
Mortgage Brokers	\$NY Gross Income \$254.970 M	1,710 63 31	< 500K \$500K-\$1M >\$1M	8 13.6 19.5	\$73	\$1,105,315	\$4,257,491	\$1.67 (per \$100 Gross Income)	\$323,597	\$5,686,403 6.74%
Premium Finance Companies	\$ NY Origination Loans \$2.285 B	42 28	<\$5M >\$5M	16 26	\$75	\$105,000	\$862,846	\$38.02 (per \$100,000 NY Loans)	\$2,386	\$970,232 1.15%
Sales Finance Companies	\$ NY Loans \$15.123 B	39 56	<\$1M >\$1M	16 33	\$75	\$185,400	\$1,288,904	\$8.53 (per \$100,000 NY Loans)	\$2,136	\$1,476,440 1.75%
Total All Regulated Institutions		2780				\$20,758,300	\$62,546,990		\$1,062,710	\$84,368,000

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