

Calculating Supervisory Fees

Banking Division Assesses to Fund Its Appropriation

	Appropriation
2019	\$2,554,241
2018	\$2,424,241
2017	\$2,272,598
2016	\$2,258,729
2015	\$2,186,353
2014	\$2,097,780
2013	\$2,037,514
2012	\$2,069,720
2011	\$2,069,996
2010	\$2,009,621

- Year over year, the appropriation has grown an average of less than 3% over the 10 year period.

The Calculation

- ▶ Banks
 - ▶ Based on asset size as of March 31 Call Report
 - ▶ Minimum base fee charged to all banks
 - ▶ Tiered formula for
 - ▶ Assets between \$30 million up to \$400 million
 - ▶ Assets between \$400 million to \$1 billion
 - ▶ Assets between \$1 billion and \$10 billion
 - ▶ Assets over \$10 billion
- ▶ Credit Unions
 - ▶ Based on asset size as of March 31 Call Report
 - ▶ Minimum base fee charged to all credit unions
 - ▶ Tiered formula for
 - ▶ Assets between \$100,000 and \$200 million
 - ▶ Assets over \$200 million

Bank Formula

	# of Banks	Base Fee	\$30MM up to \$400 MM (23 banks)	\$400 MM to \$1 billion (14 banks)	\$1 billion to \$10 billion (3 banks)	Over \$10 billion (1 bank)
2019	41	32,000	53.52	26.76	13.38	6.69
2018	39	30,000	51.38	25.69	12.84	6.42

Examples (Asset sizes in millions)		
Bank X		
\$75		
Base Fee		32,000.00
30MM to 400MM	53.52 * 45	2,408.40
400MM to 1 billion		
1 billion to 10 billion		
Over 10 billion		
Fee		34,408
Bank Y		
\$500		
Base Fee		32,000.00
30MM to 400MM	53.52 * 370	19,802.40
400MM to 1 billion	26.76 * 100	2,676.00
1 billion to 10 billion		
Over 10 billion		
Fee		54,478
Bank Z		
\$12,000		
Base Fee		32,000.00
30MM to 400MM	53.52 * 370	19,802.40
400MM to 1 billion	26.76 * 600	16,056.00
1 billion to 10 billion	13.38 * 9,000	120,420.00
Over 10 billion	6.69 * 2,000	13,380.00
Fee		201,658

Credit Union Formula

	# of Credit Unions	Base Fee	\$100M Up to \$200 MM (11 credit unions)	Over \$200 MM
2019	11	2,850	13.82	NA
2018	11	2,750	13.73	NA

Example	
(Asset sizes in millions)	
Credit Union X	
\$50	
Base Fee	2,850
100M to 200MM	13.82 * 499
Fee	\$9,746

The Cash Balance

- ▶ The Banking Division assesses the institutions it supervises in order to end the current fiscal year with a sufficient cash balance to operate until assessments for the new fiscal year are fully paid.
 - ▶ June 30 - Fiscal Year Ends
 - ▶ Mid August - Assessments Mailed
 - ▶ Mid October - All Payments Received
- ▶ In the event the cash balance is greater than required, a credit is applied to reduce the banks' assessments. For fiscal year 2019, the amount of this credit is \$222,000.