

increased various fees for broker-dealers, franchises, banks and credit unions, money transmitters, escrow agents, mortgage lenders and servicers.

Pro Rata Assessments. DFPI imposes assessments for some licensees on a pro rata basis to equitably distribute program costs. Pro rata distribution may be based on the licensee's size, number of locations, volume of business, or other factors as determined by the relevant program statute. AB 102 (Committee on Budget), Chapter 5, Statutes of 2025, required DFPI to annually report the projected and actual revenues and expenditure for certain DFPI programs, with revenues categorized as exam or non-exam revenues, similar to this bill. This bill additionally requires the reporting of non-exam revenues in subcategories of certain revenue types and DFPI's method of determining pro rata assessments and charges. As noted in the Assembly Banking and Finance Committee's analysis of this bill, "While the likelihood that the licensees will be satisfied with their respective assessment increases by providing transparency of the subtotals that comprise the non-exam revenue of programs, it may reduce confusion and implied claims of mismanagement."

- 3) **Related Legislation.** AB 2028 (Chen) requires an invoice or assessment notice issued by DFPI to a deferred deposit licensee for the licensee's pro rata share of the costs and expenses of administering the California Deferred Deposit Transaction Law to include the pro rata calculation used to determine the amount owed by the licensee. AB 2028 is pending hearing by this committee.

Analysis Prepared by: Irene Ho / APPR. / (916) 319-2081