

Activities Related to Credit Intermediation: 2002

Issued September 2004

EC02-52I-08

2002 Economic Census

Finance and Insurance

Industry Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

The economic census is the major source of facts about the structure and functioning of the nation's economy. It provides essential information for government, business, industry, and the general public. Title 13 of the United States Code (Sections 131, 191, and 224) directs the Census Bureau to take the economic census every 5 years, covering years ending in "2" and "7."

The economic census furnishes an important part of the framework for such composite measures as the gross domestic product estimates, input/output measures, production and price indexes, and other statistical series that measure short-term changes in economic conditions. Specific uses of economic census data include the following:

- Policymaking agencies of the federal government use the data to monitor economic activity and to assess the effectiveness of policies.
- State and local governments use the data to assess business activities and tax bases within their jurisdictions and to develop programs to attract business.
- Trade associations study trends in their own and competing industries, which allows them to keep their members informed of market changes.
- Individual businesses use the data to locate potential markets and to analyze their own production and sales performance relative to industry or area averages.

INDUSTRY CLASSIFICATIONS

Data from the 2002 Economic Census are published primarily according to the 2002 North American Industry Classification System (NAICS). NAICS was first adopted in the United States, Canada, and Mexico in 1997. The 2002 Economic Census covers the following NAICS sectors:

21	Mining
22	Utilities
23	Construction
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information
52	Finance and Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific, and Technical Services
55	Management of Companies and Enterprises
56	Administrative and Support and Waste Management and Remediation Services
61	Educational Services
62	Health Care and Social Assistance
71	Arts, Entertainment, and Recreation
72	Accommodation and Food Services
81	Other Services (except Public Administration)

(Not listed above are the Agriculture, Forestry, Fishing, and Hunting sector (NAICS 11), partially covered by the census of agriculture conducted by the U.S. Department of Agriculture, and the Public Administration sector (NAICS 92), largely covered by the census of governments conducted by the Census Bureau.)

The 20 NAICS sectors are subdivided into 100 subsectors (three-digit codes), 317 industry groups (four-digit codes), and, as implemented in the United States, 1,179 industries (six-digit codes).

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

Prior to the 1997 Economic Census, data were published according to the Standard Industrial Classification (SIC) system. While many of the individual NAICS industries correspond directly to industries as defined under the SIC system, most of the higher level groupings do not. Particular care should be taken in comparing data for retail trade, wholesale trade, and manufacturing, which are sector titles used in both NAICS and SIC, but cover somewhat different groups of industries. The 1997 Economic Census *Bridge Between NAICS and SIC* demonstrates the relationships between NAICS and SIC industries. Where changes are significant, it may not be possible to construct time series that include data for points both before and after 1997.

Most industry classifications remained unchanged between 1997 and 2002, but NAICS 2002 includes substantial revisions within the construction and wholesale trade sectors, and a number of revisions for the retail trade and information sectors. These changes are noted in industry definitions and will be demonstrated in the *Bridge Between NAICS 2002 and NAICS 1997*.

For 2002, data for enterprise support establishments (those functioning primarily to support the activities of their company's operating establishments, such as a warehouse or a research and development laboratory) are included in the industry that reflects their activities (such as warehousing). For 1997, such establishments were termed auxiliaries and were excluded from industry totals.

BASIS OF REPORTING

The economic census is conducted on an establishment basis. A company operating at more than one location is required to file a separate report for each store, factory, shop, or other location. Each establishment is assigned a separate industry classification based on its primary activity and not that of its parent company. (For selected industries, only payroll, employment, and classification are collected for individual establishments, while other data are collected on a consolidated basis.)

GEOGRAPHIC AREA CODING

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for states, metropolitan and micropolitan statistical areas, counties, and corporate municipalities (places) including cities, towns, townships, villages, and boroughs. Respondents were required to report their physical location (street address, municipality, county, and state) if it differed from their mailing address. For establishments not surveyed by mail (and those single-establishment companies that did not provide acceptable information on physical location), location information from administrative sources is used as a basis for coding.

AVAILABILITY OF ADDITIONAL DATA

All results of the 2002 Economic Census are available on the Census Bureau Internet site (www.census.gov) and on digital versatile discs (DVD-ROMs) for sale by the Census Bureau. The American FactFinder system at the Internet site allows selective retrieval and downloading of the data. For more information, including a description of reports being issued, see the Internet site, write to the U.S. Census Bureau, Washington, DC 20233-6100, or call Customer Services at 301-763-4100.

HISTORICAL INFORMATION

The economic census has been taken as an integrated program at 5-year intervals since 1967 and before that for 1954, 1958, and 1963. Prior to that time, individual components of the economic census were taken separately at varying intervals.

The economic census traces its beginnings to the 1810 Decennial Census, when questions on manufacturing were included with those for population. Coverage of economic activities was expanded for the 1840 Decennial Census and subsequent censuses to include mining and some commercial activities. The 1905 Manufactures Census was the first time a census was taken apart

from the regular decennial population census. Censuses covering retail and wholesale trade and construction industries were added in 1930, as were some service trades in 1933. Censuses of construction, manufacturing, and the other business censuses were suspended during World War II.

The 1954 Economic Census was the first census to be fully integrated, providing comparable census data across economic sectors and using consistent time periods, concepts, definitions, classifications, and reporting units. It was the first census to be taken by mail, using lists of firms provided by the administrative records of other federal agencies. Since 1963, administrative records also have been used to provide basic statistics for very small firms, reducing or eliminating the need to send them census report forms.

The range of industries covered in the economic census expanded between 1967 and 2002. The census of construction industries began on a regular basis in 1967, and the scope of service industries, introduced in 1933, was broadened in 1967, 1977, and 1987. While a few transportation industries were covered as early as 1963, it was not until 1992 that the census broadened to include all of transportation, communications, and utilities. Also new for 1992 was coverage of financial, insurance, and real estate industries. With these additions, the economic census and the separate census of governments and census of agriculture collectively covered roughly 98 percent of all economic activity. New for 2002 is coverage of four industries classified in the agriculture, forestry, and fishing sector under the SIC system: landscape architectural services, landscaping services, veterinary services, and pet care services.

Printed statistical reports from the 1992 and earlier censuses provide historical figures for the study of long-term time series and are available in some large libraries. Reports for 1997 were published primarily on the Internet and copies of 1992 reports are also available there. CD-ROMs issued from the 1987, 1992, and 1997 Economic Censuses contain databases that include all or nearly all data published in print, plus additional statistics, such as ZIP Code statistics, published only on CD-ROM.

SOURCES FOR MORE INFORMATION

More information about the scope, coverage, classification system, data items, and publications for the 2002 Economic Census and related surveys is published in the *Guide to the 2002 Economic Census* at www.census.gov/econ/census02/guide. More information on the methodology, procedures, and history of the census will be published in the *History of the 2002 Economic Census* at www.census.gov/econ/www/history.html.

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Finance and Insurance

SCOPE

The Finance and Insurance sector (sector 52) comprises establishments of firms with payroll primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale and risk. This activity is known as financial intermediation.
2. Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

In addition, monetary authorities charged with monetary control are included in this sector.

The subsectors, industry groups, and industries within the Finance and Insurance sector are defined on the basis of their unique production processes. As with all industries, the production processes are distinguished by their use of specialized human resources and specialized physical capital. In addition, the way in which these establishments acquire and allocate financial capital, their source of funds, and the use of those funds provides a third basis for distinguishing characteristics of the production process. For instance, the production process in raising funds through deposit-taking is different from the process of raising funds in bond or money markets. The process of making loans to individuals also requires different production processes than does the creation of investment pools or the underwriting of securities.

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation. Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. For finance and insurance, these units are the equivalents of the establishments defined for other industries.

The output of many financial services, as well as the inputs and the processes by which they are combined, cannot be observed at a single location and can only be defined at a higher level of the organizational structure of the enterprise. Additionally, a number of independent activities that represent separate and distinct production processes may take place at a single location belonging to a multilocation financial firm. Activities are more likely to be homogeneous with respect to production characteristics than are locations, at least in financial services. NAICS defines activities broadly enough that it can be used by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

The Finance and Insurance sector has been defined to encompass establishments primarily engaged in financial transactions; that is, transactions involving the creation, liquidation, or change in ownership of financial assets or in facilitating financial transactions. Financial industries are extensive users of electronic means for facilitating the verification of financial balances, authorizing transactions, transferring funds to and from transactors' accounts, notifying banks (or credit card issuers) of the individual transactions, and providing daily summaries. Since these transaction processing activities are integral to the production of finance and insurance services, establishments that principally provide a financial transaction processing service are classified to this sector, rather than to the data processing industry in the Information sector.

Funds, trusts, and other financial vehicles (legal entities that hold portfolios of assets on behalf of others) are the fifth subsector of the Finance and Insurance sector. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Among depository institutions and insurance carriers, many locations with activities that might in other industries be considered as support or auxiliary activities (such as headquarters operations), are included in this report as operating locations.

The reports described below exclude establishments of firms with no paid employees. These "nonemployers," typically self-employed individuals or partnerships operating businesses that they have not chosen to incorporate, are reported separately in *Nonemployer Statistics*. The contribution of nonemployers, moderate for this sector, may be examined at www.census.gov/nonemployerimpact.

Definitions. Industry categories are defined in Appendix B, NAICS Codes, Titles, and Descriptions. Other terms are defined in Appendix A, Explanation of Terms.

REPORTS

The following reports provide statistics on this sector.

Industry Series. There are 10 reports, each covering a group of related industries. The reports present, by kind of business for the United States, general statistics for establishments of firms with payroll on number of establishments, revenue, payroll, and employment; comparative statistics for 2002 and 1997; product lines; and concentration of business activity in the largest firms. The data in industry reports are preliminary and subject to change in the following reports.

Geographic Area Series. There is a separate report for each state, the District of Columbia, and the United States. Each state report presents, for establishments of firms with payroll, general statistics on number of establishments, revenue, payroll, and employment by kind of business for the state and metropolitan and micropolitan statistical areas. Greater kind-of-business detail is shown for larger areas. The United States report presents data for the United States as a whole for detailed kind-of-business classifications.

Subject Series:

- **Product Lines.** This report presents product lines data for establishments of firms with payroll by kind of business. Establishments may report negative revenue for selected product lines. Because of this, percentages for product lines may be in excess of 100 or less than 0. Data are presented for the United States only.
- **Establishment and Firm Size (Including Legal Form of Organization).** This report presents revenue, payroll, and employment data for the United States by revenue size, by employment size, and by legal form of organization for establishments of firms with payroll; and by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits) for firms with payroll.
- **Miscellaneous Subjects.** This report presents data for a variety of industry-specific topics for establishments of firms with payroll. Presentation of data varies by kind of business.

Other reports. Data for this sector are also included in reports with multisector coverage, including *Nonemployer Statistics*, *Comparative Statistics*, *Bridge Between 2002 NAICS and 1997 NAICS*, *Business Expenses*, and the Survey of Business Owners reports.

GEOGRAPHIC AREAS COVERED

The level of geographic detail varies by report. Maps are available at www.census.gov/econ2002maps. Notes specific to areas in the state are included in Appendix D, Geographic Notes. Data may be presented for –

1. The United States as a whole.
2. States and the District of Columbia.
3. Metropolitan and micropolitan statistical areas. A core based statistical area (CBSA) contains a core area with a substantial population nucleus, together with adjacent communities having a high degree of social and economic integration with that core. CBSAs are differentiated into metropolitan and micropolitan statistical areas based on size criteria. Both metropolitan and micropolitan statistical areas are defined in terms of entire counties, and are listed in Appendix E, Metropolitan and Micropolitan Statistical Areas.
 - a. Metropolitan Statistical Areas (metro areas). Metro areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
 - b. Micropolitan Statistical Areas (micro areas). Micro areas have at least one urban cluster of at least 10,000, but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
 - c. Metropolitan Divisions (metro divisions). If specified criteria are met, a metro area containing a single core with a population of 2.5 million or more may be subdivided to form smaller groupings of counties referred to as Metropolitan Divisions.
 - d. Combined Statistical Areas (combined areas). If specified criteria are met, adjacent metro and micro areas, in various combinations, may become the components of a new set of areas called Combined Statistical Areas. The areas that combine retain their own designations as metro or micro areas within the larger combined area.

DOLLAR VALUES

All dollar values presented are expressed in current dollars; i.e., 2002 data are expressed in 2002 dollars, and 1997 data, in 1997 dollars. Consequently, when making comparisons with prior years, users of the data should consider the changes in prices that have occurred.

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

Both the 2002 Economic Census and the 1997 Economic Census present data based on the North American Industry Classification System (NAICS). While there were revisions to some industries for 2002, none of those affect this sector.

RELIABILITY OF DATA

All data compiled for this sector are subject to nonsampling errors. Nonsampling errors can be attributed to many sources: inability to identify all cases in the actual universe; definition and classification difficulties; differences in the interpretation of questions; errors in recording or coding the data obtained; and other errors of collection, response, coverage, processing, and estimation for missing or misreported data. Data presented in the Miscellaneous Subjects and Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data, as by the

percentages shown in the tables. Precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors. More information on the reliability of the data is included in Appendix C, Methodology.

DISCLOSURE

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at www.census.gov/epcd/ec02/disclosure.htm.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

The Census Bureau conducts the Service Annual Survey (SAS) each year. This survey, while providing more frequent observations, yields less kind-of-business and geographic detail than the economic census. In addition, the County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county, and Statistics of U.S. Businesses provides annual statistics classified by the employment size of the enterprise, further classified by industry for the United States, and by broader categories for states and metropolitan areas.

CONTACTS FOR DATA USERS

Questions about these data may be directed to the U.S. Census Bureau, Service Sector Statistics Division, Utilities and Financial Census Branch, 1-800-541-8345 or fcb@census.gov.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals
N	Not available or not comparable
Q	Revenue not collected at this level of detail for multiestablishment firms
S	Withheld because estimates did not meet publication standards
X	Not applicable
Z	Less than half the unit shown
a	0 to 19 employees
b	20 to 99 employees
c	100 to 249 employees
e	250 to 499 employees
f	500 to 999 employees
g	1,000 to 2,499 employees
h	2,500 to 4,999 employees
i	5,000 to 9,999 employees
j	10,000 to 24,999 employees
k	25,000 to 49,999 employees
l	50,000 to 99,999 employees
m	100,000 employees or more
r	Revised
–	Represents zero (page image/print only)
(CC)	Consolidated city
(IC)	Independent city

Table 1. Summary Statistics for the United States: 2002

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	Kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
5223	Activities related to credit intermediation	33 292	58 341 806	14 451 314	3 436 082	319 181	6.4	16.0
52231	Mortgage and nonmortgage loan brokers	17 588	15 033 074	5 463 232	1 146 602	108 174	17.3	7.7
522310	Mortgage and nonmortgage loan brokers	17 588	15 033 074	5 463 232	1 146 602	108 174	17.3	7.7
52232	Financial transactions processing, reserve, and clearinghouse activities .	3 337	29 343 717	6 118 914	1 589 450	132 304	2.0	22.1
522320	Financial transactions processing, reserve, and clearinghouse activities	3 337	29 343 717	6 118 914	1 589 450	132 304	2.0	22.1
52239	Other activities related to credit intermediation	12 367	13 965 015	2 869 168	700 030	78 703	4.0	12.2
522390	Other activities related to credit intermediation	12 367	13 965 015	2 869 168	700 030	78 703	4.0	12.2

¹Includes revenue information obtained from administrative records of other federal agencies.

²Includes revenue information that was imputed based on historic data, administrative data, industry averages, or other statistical methods.

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

Table 2. Comparative Statistics for the United States (1997 NAICS Basis): 2002 and 1997

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 and 1997 Economic Censuses. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

1997 NAICS code	Kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees for pay period including March 12 (number)
5223	Activities related to credit intermediation 2002.. 1997..	33 328 16 410	78 242 478 46 463 329	14 796 577 5 832 696	323 542 170 463
52231	Mortgage and nonmortgage loan brokers 2002.. 1997..	17 588 8 967	15 033 074 5 087 429	5 463 232 1 895 660	108 174 49 341
522310	Mortgage and nonmortgage loan brokers 2002.. 1997..	17 588 8 967	15 033 074 5 087 429	5 463 232 1 895 660	108 174 49 341
52232	Financial transactions processing, reserve, and clearinghouse activities 2002.. 1997..	3 373 1 239	49 244 389 34 779 975	6 464 177 2 257 276	136 665 63 727
522320	Financial transactions processing, reserve, and clearinghouse activities 2002.. 1997..	3 373 1 239	49 244 389 34 779 975	6 464 177 2 257 276	136 665 63 727
52239	Other activities related to credit intermediation 2002.. 1997..	12 367 6 204	13 965 015 6 595 925	2 869 168 1 679 760	78 703 57 395
522390	Other activities related to credit intermediation 2002.. 1997..	12 367 6 204	13 965 015 6 595 925	2 869 168 1 679 760	78 703 57 395

Note: The data in this table are based on the 2002 and 1997 Economic Censuses. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

Table 3. Product Lines by Kind of Business for the United States: 2002

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
5223		Activities related to credit intermediation	33 292	X	58 341 806	X	100.0	65.6
		Loan income:						
55010		Loans to financial businesses	1 590	1 604 517	998 850	62.3	1.7	64.2
55011		Interest income	341	897 124	208 969	23.3	.4	X
55012		Origination fees	1 255	821 488	587 216	71.5	1.0	X
55013		Other fees	616	562 149	202 665	36.1	.3	X
55020		Loans to nonfinancial businesses - secured	1 313	2 284 653	1 094 271	47.9	1.9	64.9
55021		Interest income	475	1 693 471	349 266	20.6	.6	X
55022		Origination fees	973	974 109	356 502	36.6	.6	X
55023		Other fees	589	912 936	388 503	42.6	.7	X
55030		Loans to nonfinancial businesses - unsecured	298	420 382	310 035	73.8	.5	62.9
55031		Interest income	136	269 514	153 419	56.9	.3	X
55032		Origination fees	153	110 988	57 988	52.2	.1	X
55033		Other fees	75	189 472	98 628	52.1	.2	X
55040		Loans to governments	147	469 589	32 440	6.9	.1	65.1
55041		Interest income	34	380 372	6 724	1.8	Z	X
55042		Origination fees	108	45 643	23 122	50.7	Z	X
55043		Other fees	59	71 073	2 594	3.7	Z	X
55050		Loans to consumers - secured	18 255	20 500 517	18 762 477	91.5	32.2	64.6
		Interest income:						
55051		Residential mortgage loans	2 858	5 905 466	2 313 197	39.2	4.0	X
55052		Home equity loans	611	860 287	59 896	7.0	.1	X
55053		Vehicle loans	233	529 293	374 296	70.7	.6	X
55054		Other loans to consumers	438	2 082 108	229 862	11.0	.4	X
		Origination fees:						
55055		Residential mortgage loans	13 968	11 617 225	7 288 411	62.7	12.5	X
55056		Home equity loans	3 759	2 724 869	261 311	9.6	.4	X
55057		Vehicle loans	81	589 404	44 897	7.6	.1	X
55058		Other loans to consumers	394	255 214	103 833	40.7	.2	X
		Other fees:						
55059		Residential mortgage loans	7 525	11 712 151	7 359 266	62.8	12.6	X
55061		Home equity loans	1 295	1 471 712	225 289	15.3	Z	X
55062		Vehicle loans	67	184 725	15 687	8.5	Z	X
55063		Other loans to consumers	419	883 537	486 532	55.1	.8	X
55070		Loans to consumers - unsecured	8 523	3 023 335	2 071 392	68.5	3.6	57.8
		Interest income:						
55071		Personal lines of credit	207	95 305	47 495	49.8	.1	X
55074		Other loans to consumers	6 029	1 377 520	1 096 691	79.6	1.9	X
		Origination fees:						
55075		Personal lines of credit	112	46 702	8 929	19.1	Z	X
55078		Other loans to consumers	2 680	658 949	145 357	22.1	Z	X
		Other fees:						
55079		Personal lines of credit	90	150 315	89 352	59.4	.2	X
55083		Other loans to consumers	4 234	1 820 248	683 568	37.6	1.2	X
		Credit financing products, except loans:						
55210		Credit card cardholder and merchant fees	712	14 455 103	13 461 147	93.1	23.1	64.2
55211		Interest income	67	6 372 145	3 026 761	47.5	5.2	X
55212		Cardholder fees	72	6 798 006	2 591 485	38.1	4.4	X
55213		Merchant fees	640	11 891 532	7 842 901	66.0	13.4	X
55220		Credit card association products - fees	86	5 835 547	5 759 658	98.7	9.9	X
55240		Leasing products	117	202 914	16 838	8.3	Z	64.6
55241		Interest income - motor vehicle leases	6	1 441	208	14.4	Z	X
55242		Interest income - other leases	24	122 720	3 981	3.2	Z	X
55243		Fees - motor vehicle leases	16	14 230	287	2.0	Z	X
55244		Fees from other leases, except real estate rents	82	156 107	12 362	7.9	Z	X
55260		All other credit financing products	397	1 373 508	137 747	10.0	.2	65.4
55261		Interest income	99	1 218 168	22 392	1.8	Z	X
55262		Fees	330	186 886	115 355	61.7	.2	X
		Brokering and dealing products - derivative contracts:						
55710		Futures contracts, exchange-traded	283	651 172	243 618	37.4	.4	64.8
55711		Fees and commissions	273	288 138	188 340	65.4	.3	X
55713		Interest income from trading accounts	18	50 228	6 652	13.2	Z	X
55720		Option contracts, exchange-traded	32	42 449	6 387	15.0	Z	65.6
55721		Fees and commissions	24	37 871	5 792	15.3	Z	X
55723		Interest income from trading accounts	6	1 923	419	21.8	Z	X
55730		Forward contracts, traded over-the-counter	48	383 034	120 078	31.3	.2	65.6
55731		Fees and commissions	42	17 626	15 252	86.5	Z	X
55740		Swaps, traded over-the-counter	8	2 149	999	46.5	Z	X
55750		Option contracts traded over-the-counter	23	54 142	47 897	88.5	.1	58.0
55751		Fees and commissions	10	49 181	46 995	95.6	.1	X
55753		Interest income from trading accounts	13	4 961	902	18.2	Z	X
55760		Other derivative contracts, traded over-the-counter	110	59 681	39 909	66.9	.1	62.7
55761		Fees and commissions	108	58 571	39 600	67.6	.1	X
55810		Brokering and dealing foreign currency fees - wholesale	10	43 423	9 427	21.7	Z	X
55910		Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	33	65 941	15 970	24.2	Z	X
56010		Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	120	165 398	92 271	55.8	.2	X
56110		Brokerage correspondent products - fees	174	103 299	72 155	69.9	.1	X
56210		Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	29	1 034 208	50 680	4.9	.1	X
56310		Repurchase agreements - net gains (losses)	10	14 144	3 054	21.6	Z	X
56510		Trading debt instruments on own account - net gains (losses)	29	465 620	22 237	4.8	Z	X
56610		Trading equities on own account - net gain (losses)	36	646 740	114 382	17.7	.2	X
56810		Trading foreign currency on own account - net gain (losses)	53	111 767	11 504	10.3	Z	X
56910		Trading other securities and commodity contracts on own account - net gain (losses)	21	107 670	68 011	63.2	.1	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
5223		Activities related to credit intermediation—Con.						
		Deposit account related products:						
	57010	Fees for bundled deposit account services	26	34 627	9 956	28.8	Z	X
	57020	Fees for individual deposit account services	424	2 047 021	1 489 013	72.7	2.6	50.7
	57021	ATM charges and other electronic transaction fees	335	1 952 246	1 463 209	75.0	2.5	X
	57022	Other deposit account service fees	164	176 745	25 804	14.6	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	438	448 276	340 533	76.0	.6	58.1
	57111	Fees for bundled services	85	310 356	253 176	81.6	.4	X
	57112	Fees for individual services	372	150 758	87 357	57.9	.2	X
	57120	Correspondent account products service fees	34	30 561	9 841	32.2	Z	X
	57130	Other cash handling and management product fees	858	1 132 166	878 655	77.6	1.5	X
		Document payment products:						
	57210	Cashier's and certified check fees	1 082	336 964	227 100	67.4	.4	X
	57220	Money order fees	3 157	1 383 362	179 990	13.0	.3	X
	57230	Travelers' check fees	200	1 017 401	52 855	5.2	.1	X
	57240	Other fees	3 721	2 298 458	950 075	41.3	1.6	X
	57310	Foreign currency exchange fees - retail	204	822 622	101 391	12.3	.2	X
	57410	Trust products for business and governments - fiduciary fees	65	29 667	6 695	22.6	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	271	4 815 009	4 027 084	83.6	6.9	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	42	408 111	199 091	48.8	.3	X
	57620	ACH bill and utility payment fees	595	347 008	103 025	29.7	.2	X
	57630	Other ACH fees	582	5 028 926	4 363 309	86.8	7.5	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	78	78 782	24 829	31.5	Z	X
	57720	Financial planning and investment management services for individuals	121	87 340	53 209	60.9	.1	X
	57810	Other products supporting financial services - fees	2 203	7 190 215	1 762 790	24.5	3.0	X
52231		Mortgage and nonmortgage loan brokers	17 588	X	15 033 074	X	100.0	69.5
		Loan income:						
	55010	Loans to financial businesses	1 227	734 817	584 781	79.6	3.9	66.4
	55011	Interest income	156	188 951	18 380	9.7	.1	X
	55012	Origination fees	1 079	636 704	466 567	73.3	3.1	X
	55013	Other fees	453	329 683	99 834	30.3	.7	X
	55020	Loans to nonfinancial businesses - secured	897	665 364	475 190	71.4	3.2	68.0
	55021	Interest income	227	253 437	81 657	32.2	.5	X
	55022	Origination fees	737	539 577	247 070	45.8	1.6	X
	55023	Other fees	349	358 205	146 463	40.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	121	109 591	85 387	77.9	.6	64.0
	55031	Interest income	42	77 174	584	.8	.3	X
	55032	Origination fees	79	93 807	44 733	47.7	.3	X
	55033	Other fees	30	79 306	40 070	50.5	.3	X
	55040	Loans to governments	119	48 857	21 497	44.0	.1	64.5
	55041	Interest income	15	10 472	2 100	20.1	.1	X
	55042	Origination fees	100	39 810	17 914	45.0	.1	X
	55043	Other fees	50	22 159	1 483	6.7	Z	X
	55050	Loans to consumers - secured	15 419	13 593 357	13 106 907	96.4	87.2	68.5
		Interest income:						
	55051	Residential mortgage loans	2 174	2 673 677	937 275	35.1	6.2	X
	55052	Home equity loans	472	585 194	40 501	6.9	.3	X
	55053	Vehicle loans	21	9 108	4 719	51.8	Z	X
	55054	Other loans to consumers	80	359 001	80 214	22.3	.5	X
		Origination fees:						
	55055	Residential mortgage loans	12 431	9 226 763	6 232 857	67.6	41.5	X
	55056	Home equity loans	3 423	2 292 792	232 779	10.2	1.5	X
	55057	Vehicle loans	20	11 962	1 311	11.0	Z	X
	55058	Other loans to consumers	236	160 673	58 981	36.7	.4	X
		Other fees:						
	55059	Residential mortgage loans	6 587	8 330 961	5 283 525	63.4	35.1	X
	55061	Home equity loans	1 181	1 217 557	182 972	15.0	1.2	X
	55062	Vehicle loans	8	12 914	5 636	43.6	Z	X
	55063	Other loans to consumers	137	137 837	46 137	33.5	.3	X
	55070	Loans to consumers - unsecured	619	383 794	195 578	51.0	1.3	X
		Credit financing products, except loans:						
	55240	Leasing products	67	31 118	601	1.9	Z	67.3
	55244	Fees from other leases, except real estate rents	59	6 429	114	1.8	Z	X
	55260	All other credit financing products	238	126 428	72 158	57.1	.5	68.5
	55261	Interest income	28	45 912	2 868	6.2	Z	X
	55262	Fees	218	92 850	69 290	74.6	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	207	137 703	124 473	90.4	.8	66.3
	55711	Fees and commissions	201	133 907	119 694	89.4	.8	X
	55713	Interest income from trading accounts	12	18 449	3 524	19.1	Z	X
	55720	Option contracts, exchange-traded	17	9 471	4 510	47.6	Z	69.5
	55721	Fees and commissions	11	5 129	3 985	77.7	Z	X
	55730	Forward contracts, traded over-the-counter	11	10 373	8 870	85.5	.1	69.5
	55731	Fees and commissions	11	10 373	8 870	85.5	.1	X
	55740	Swaps, traded over-the-counter	6	752	301	40.0	Z	X
	55750	Option contracts traded over-the-counter	13	4 961	902	18.2	Z	30.5
	55753	Interest income from trading accounts	13	4 961	902	18.2	Z	X
	55760	Other derivative contracts, traded over-the-counter	56	38 485	25 556	66.4	.2	64.7
	55761	Fees and commissions	54	37 375	25 247	67.6	.2	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52231		Mortgage and nonmortgage loan brokers—Con.						
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	21	31 118	3 458	11.1	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	73	145 821	86 439	59.3	.6	X
	56110	Brokerage correspondent products - fees	155	91 251	67 798	74.3	.5	X
	56310	Repurchase agreements - net gains (losses)	6	5 412	1 503	27.8	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	21	33 824	13 229	39.1	.1	X
	56610	Trading equities on own account - net gain (losses)	21	17 288	1 954	11.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services	25	13 981	1 353	9.7	Z	47.8
	57022	Other deposit account service fees	20	13 971	1 353	9.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	42	67 048	17 889	26.7	.1	67.6
	57111	Fees for bundled services	14	49 009	16 560	33.8	.1	X
	57112	Fees for individual services	30	18 181	1 329	7.3	Z	X
	57120	Correspondent account products service fees	6	6 314	4 209	66.7	Z	X
	57130	Other cash handling and management product fees	21	10 072	3 608	35.8	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	8	7 216	1 954	27.1	Z	X
	57240	Other fees	17	10 222	601	5.9	Z	X
	57410	Trust products for business and governments - fiduciary fees	8	12 628	1 052	8.3	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	36	26 759	3 909	14.6	Z	X
	57720	Financial planning and investment management services for individuals	58	43 145	23 752	55.1	.2	X
	57810	Other products supporting financial services - fees	581	900 782	89 295	9.9	.6	X
522310		Mortgage and nonmortgage loan brokers	17 588	X	15 033 074	X	100.0	69.5
		Loan income:						
	55010	Loans to financial businesses	1 227	734 817	584 781	79.6	3.9	66.4
	55011	Interest income	156	188 951	18 380	9.7	.1	X
	55012	Origination fees	1 079	636 704	466 567	73.3	3.1	X
	55013	Other fees	453	329 683	99 834	30.3	.7	X
	55020	Loans to nonfinancial businesses - secured	897	665 364	475 190	71.4	3.2	68.0
	55021	Interest income	227	253 437	81 657	32.2	.5	X
	55022	Origination fees	737	539 577	247 070	45.8	1.6	X
	55023	Other fees	349	358 205	146 463	40.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	121	109 591	85 387	77.9	.6	64.0
	55031	Interest income	42	77 174	584	.8	Z	X
	55032	Origination fees	79	93 807	44 733	47.7	.3	X
	55033	Other fees	30	79 306	40 070	50.5	.3	X
	55040	Loans to governments	119	48 857	21 497	44.0	.1	64.5
	55041	Interest income	15	10 472	2 100	20.1	Z	X
	55042	Origination fees	100	39 810	17 914	45.0	.1	X
	55043	Other fees	50	22 159	1 483	6.7	Z	X
	55050	Loans to consumers - secured	15 419	13 593 357	13 106 907	96.4	87.2	68.5
		Interest income:						
	55051	Residential mortgage loans	2 174	2 673 677	937 275	35.1	6.2	X
	55052	Home equity loans	472	585 194	40 501	6.9	.3	X
	55053	Vehicle loans	21	9 108	4 719	51.8	Z	X
	55054	Other loans to consumers	80	359 001	80 214	22.3	.5	X
		Origination fees:						
	55055	Residential mortgage loans	12 431	9 226 763	6 232 857	67.6	41.5	X
	55056	Home equity loans	3 423	2 292 792	232 779	10.2	1.5	X
	55057	Vehicle loans	20	11 962	1 311	11.0	Z	X
	55058	Other loans to consumers	236	160 673	58 981	36.7	.4	X
		Other fees:						
	55059	Residential mortgage loans	6 587	8 330 961	5 283 525	63.4	35.1	X
	55061	Home equity loans	1 181	1 217 557	182 972	15.0	1.2	X
	55062	Vehicle loans	8	12 914	5 636	43.6	Z	X
	55063	Other loans to consumers	137	137 837	46 137	33.5	.3	X
	55070	Loans to consumers - unsecured	619	383 794	195 578	51.0	1.3	X
		Credit financing products, except loans:						
	55240	Leasing products	67	31 118	601	1.9	Z	67.3
	55244	Fees from other leases, except real estate rents	59	6 429	114	1.8	Z	X
	55260	All other credit financing products	238	126 428	72 158	57.1	.5	68.5
	55261	Interest income	28	45 912	2 868	6.2	Z	X
	55262	Fees	218	92 850	69 290	74.6	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	207	137 703	124 473	90.4	.8	66.3
	55711	Fees and commissions	201	133 907	119 694	89.4	.8	X
	55713	Interest income from trading accounts	12	18 449	3 524	19.1	Z	X
	55720	Option contracts, exchange-traded	17	9 471	4 510	47.6	Z	69.5
	55721	Fees and commissions	11	5 129	3 985	77.7	Z	X
	55730	Forward contracts, traded over-the-counter	11	10 373	8 870	85.5	.1	69.5
	55731	Fees and commissions	11	10 373	8 870	85.5	.1	X
	55740	Swaps, traded over-the-counter	6	752	301	40.0	Z	X
	55750	Option contracts traded over-the-counter	13	4 961	902	18.2	Z	30.5
	55753	Interest income from trading accounts	13	4 961	902	18.2	Z	X
	55760	Other derivative contracts, traded over-the-counter	56	38 485	25 556	66.4	.2	64.7
	55761	Fees and commissions	54	37 375	25 247	67.6	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	21	31 118	3 458	11.1	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	73	145 821	86 439	59.3	.6	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522310		Mortgage and nonmortgage loan brokers—Con.						
	56110	Brokerage correspondent products - fees	155	91 251	67 798	74.3	.5	X
	56310	Repurchase agreements - net gains (losses)	6	5 412	1 503	27.8	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	21	33 824	13 229	39.1	.1	X
	56610	Trading equities on own account - net gain (losses)	21	17 288	1 954	11.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services	25	13 981	1 353	9.7	Z	47.8
	57022	Other deposit account service fees	20	13 971	1 353	9.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	42	67 048	17 889	26.7	.1	67.6
	57111	Fees for bundled services	14	49 009	16 560	33.8	.1	X
	57112	Fees for individual services	30	18 181	1 329	7.3	Z	X
	57120	Correspondent account products service fees	6	6 314	4 209	66.7	Z	X
	57130	Other cash handling and management product fees	21	10 072	3 608	35.8	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	8	7 216	1 954	27.1	Z	X
	57240	Other fees	17	10 222	601	5.9	Z	X
	57410	Trust products for business and governments - fiduciary fees	8	12 628	1 052	8.3	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	36	26 759	3 909	14.6	Z	X
	57720	Financial planning and investment management services for individuals	58	43 145	23 752	55.1	.2	X
	57810	Other products supporting financial services - fees	51	900 782	89 295	9.9	.6	X
52232		Financial transactions processing, reserve, and clearinghouse activities	3 337	X	29 343 717	X	100.0	61.6
		Loan income:						
	55010	Loans to financial businesses	62	137 794	103 062	74.8	.4	61.6
	55011	Interest income	43	109 423	67 794	62.0	.2	X
	55012	Origination fees	25	37 861	24 140	63.8	.1	X
	55013	Other fees	25	42 192	11 128	26.4	Z	X
	55020	Loans to nonfinancial businesses - secured	86	723 294	170 516	23.6	.6	61.3
	55021	Interest income	55	695 032	84 316	12.1	.3	X
	55022	Origination fees	37	96 975	32 296	33.3	.1	X
	55023	Other fees	53	144 992	53 904	37.2	.2	X
	55030	Loans to nonfinancial businesses - unsecured	46	205 495	174 094	84.7	.6	61.4
	55031	Interest income	33	154 967	122 854	79.3	.4	X
	55032	Origination fees	6	3 842	1 737	45.2	Z	X
	55033	Other fees	15	53 677	49 503	92.2	.2	X
	55050	Loans to consumers - secured	335	929 854	807 096	86.8	2.8	61.1
		Interest income:						
	55051	Residential mortgage loans	82	274 278	41 961	15.3	.1	X
	55052	Home equity loans	15	23 508	2 329	9.9	Z	X
	55053	Vehicle loans	48	423 114	302 378	71.5	1.0	X
	55054	Other loans to consumers	40	28 361	11 369	40.1	Z	X
		Origination fees:						
	55055	Residential mortgage loans	201	452 380	264 865	58.5	.9	X
	55056	Home equity loans	40	33 152	4 435	13.4	Z	X
	55057	Vehicle loans	20	411 452	22 011	5.4	.1	X
	55058	Other loans to consumers	16	26 459	8 585	32.4	Z	X
		Other fees:						
	55059	Residential mortgage loans	129	359 542	145 271	40.4	.5	X
	55061	Home equity loans	11	16 916	1 105	6.5	Z	X
	55062	Vehicle loans	6	5 642	597	10.6	Z	X
	55063	Other loans to consumers	10	4 753	2 190	46.1	Z	X
	55070	Loans to consumers - unsecured	864	659 442	184 198	27.9	.6	60.7
		Interest income:						
	55071	Personal lines of credit	28	21 406	18 576	86.8	.1	X
	55074	Other loans to consumers	193	47 711	34 572	72.5	.1	X
		Origination fees:						
	55078	Other loans to consumers	70	26 172	3 366	12.9	Z	X
		Other fees:						
	55079	Personal lines of credit	13	18 750	2 806	15.0	Z	X
	55083	Other loans to consumers	724	613 327	124 861	20.4	.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	689	10 206 826	9 242 510	90.6	31.5	59.7
	55211	Interest income	61	2 133 217	537 807	25.2	1.8	X
	55212	Cardholder fees	57	2 572 596	2 000 834	77.8	6.8	X
	55213	Merchant fees	632	7 670 396	6 703 869	87.4	22.8	X
	55220	Credit card association products - fees	84	5 834 569	5 759 658	98.7	19.6	X
	55240	Leasing products	40	168 724	15 818	9.4	.1	60.8
	55242	Interest income - other leases	20	102 013	3 460	3.4	Z	X
	55243	Fees - motor vehicle leases	10	8 650	110	1.3	Z	X
	55244	Fees from other leases, except real estate rents	21	149 645	12 248	8.2	Z	X
	55260	All other credit financing products	72	1 219 569	51 345	4.2	.2	61.6
	55261	Interest income	45	1 160 431	16 866	1.5	.1	X
	55262	Fees	41	76 666	34 479	45.0	.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	34	70 359	65 798	93.5	.2	61.6
	55711	Fees and commissions	34	70 359	63 243	89.9	.2	X
	55720	Option contracts, exchange-traded	7	31 581	760	2.4	Z	61.6
	55721	Fees and commissions	7	31 581	760	2.4	Z	X
	55730	Forward contracts, traded over-the-counter	16	4 124	3 256	79.0	Z	61.6
	55731	Fees and commissions	16	4 124	3 256	79.0	Z	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52232		Financial transactions processing, reserve, and clearinghouse activities—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55750	Option contracts traded over-the-counter	6	45 131	45 040	99.8	.2	61.6
	55751	Fees and commissions	6	45 131	45 040	99.8	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale	8	32 449	4 015	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	8	33 426	12 372	37.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	6	5 752	3 039	52.8	Z	X
	56110	Brokerage correspondent products - fees	13	11 070	3 798	34.3	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	25	1 033 929	50 680	4.9	.2	X
	56610	Trading equities on own account - net gain (losses)	15	629 452	112 428	17.9	.4	X
	56810	Trading foreign currency on own account - net gain (losses).....	51	111 348	11 504	10.3	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	11	28 108	7 163	25.5	Z	X
	57020	Fees for individual deposit account services	187	1 835 575	1 462 942	79.7	5.0	46.3
	57021	ATM charges and other electronic transaction fees	174	1 826 990	1 453 296	79.5	5.0	X
	57022	Other deposit account service fees	20	28 123	9 646	34.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	87	275 373	243 041	88.3	.8	54.7
	57111	Fees for bundled services	34	229 981	211 930	92.2	.7	X
	57112	Fees for individual services	58	48 893	31 111	63.6	.1	X
	57120	Correspondent account products service fees	11	19 499	3 817	19.6	Z	X
	57130	Other cash handling and management product fees	507	1 017 915	802 987	78.9	2.7	X
		Document payment products:						
	57210	Cashier's and certified check fees	57	14 977	6 729	44.9	Z	X
	57220	Money order fees	636	343 377	94 522	27.5	.3	X
	57230	Travelers' check fees	32	955 815	46 850	4.9	.2	X
	57240	Other fees	763	893 550	163 786	18.3	.6	X
	57310	Foreign currency exchange fees - retail.....	148	793 435	100 274	12.6	.3	X
	57410	Trust products for business and governments - fiduciary fees	53	17 039	5 643	33.1	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	248	4 807 274	4 021 047	83.6	13.7	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	30	396 772	198 812	50.1	.7	X
	57620	ACH bill and utility payment fees	375	240 169	95 065	39.6	.3	X
	57630	Other ACH fees	468	4 954 933	4 333 981	87.5	14.8	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	23	39 175	10 307	26.3	Z	X
	57720	Financial planning and investment management services for individuals	44	21 851	8 230	37.7	Z	X
	57810	Other products supporting financial services - fees	389	4 117 734	905 125	22.0	3.1	X
522320		Financial transactions processing, reserve, and clearinghouse activities .	3 337	X	29 343 717	X	100.0	61.6
		Loan income:						
	55010	Loans to financial businesses	62	137 794	103 062	74.8	.4	61.6
	55011	Interest income	43	109 423	67 794	62.0	.2	X
	55012	Origination fees	25	37 861	24 140	63.8	.1	X
	55013	Other fees	25	42 192	11 128	26.4	Z	X
	55020	Loans to nonfinancial businesses - secured	86	723 294	170 516	23.6	.6	61.3
	55021	Interest income	55	695 032	84 316	12.1	.3	X
	55022	Origination fees	37	96 975	32 296	33.3	.1	X
	55023	Other fees	53	144 992	53 904	37.2	.2	X
	55030	Loans to nonfinancial businesses - unsecured.....	46	205 495	174 094	84.7	.6	61.4
	55031	Interest income	33	154 967	122 854	79.3	.4	X
	55032	Origination fees	6	3 842	1 737	45.2	Z	X
	55033	Other fees	15	53 677	49 503	92.2	.2	X
	55050	Loans to consumers - secured	335	929 854	807 096	86.8	2.8	61.1
		Interest income:						
	55051	Residential mortgage loans	82	274 278	41 961	15.3	.1	X
	55052	Home equity loans	15	23 508	2 329	9.9	Z	X
	55053	Vehicle loans	48	423 114	302 378	71.5	1.0	X
	55054	Other loans to consumers	40	28 361	11 369	40.1	Z	X
		Origination fees:						
	55055	Residential mortgage loans	201	452 380	264 865	58.5	.9	X
	55056	Home equity loans	40	33 152	4 435	13.4	Z	X
	55057	Vehicle loans	20	411 452	22 011	5.4	.1	X
	55058	Other loans to consumers	16	26 459	8 585	32.4	Z	X
		Other fees:						
	55059	Residential mortgage loans	129	359 542	145 271	40.4	.5	X
	55061	Home equity loans	11	16 916	1 105	6.5	Z	X
	55062	Vehicle loans	6	5 642	597	10.6	Z	X
	55063	Other loans to consumers	10	4 753	2 190	46.1	Z	X
	55070	Loans to consumers - unsecured	864	659 442	184 198	27.9	.6	60.7
		Interest income:						
	55071	Personal lines of credit	28	21 406	18 576	86.8	.1	X
	55074	Other loans to consumers	193	47 711	34 572	72.5	.1	X
		Origination fees:						
	55078	Other loans to consumers	70	26 172	3 366	12.9	Z	X
		Other fees:						
	55079	Personal lines of credit	13	18 750	2 806	15.0	Z	X
	55083	Other loans to consumers	724	613 327	124 861	20.4	.4	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522320		Financial transactions processing, reserve, and clearinghouse activities—Con.						
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	689	10 206 826	9 242 510	90.6	31.5	59.7
	55211	Interest income	61	2 133 217	537 807	25.2	1.8	X
	55212	Cardholder fees	57	2 572 596	2 000 834	77.6	6.8	X
	55213	Merchant fees	632	7 670 396	6 703 869	87.4	22.8	X
	55220	Credit card association products - fees	84	5 834 569	5 759 658	98.7	19.6	X
	55240	Leasing products	40	168 724	15 818	9.4	1.1	60.8
	55242	Interest income - other leases	20	102 013	3 460	3.4	Z	X
	55243	Fees - motor vehicle leases	10	8 650	110	1.3	Z	X
	55244	Fees from other leases, except real estate rents	21	149 645	12 248	8.2	Z	X
	55260	All other credit financing products	72	1 219 569	51 345	4.2	.2	61.6
	55261	Interest income	45	1 160 431	16 866	1.5	.1	X
	55262	Fees	41	76 666	34 479	45.0	.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	34	70 359	65 798	93.5	.2	61.6
	55711	Fees and commissions	34	70 359	63 243	89.9	.2	X
	55720	Option contracts, exchange-traded	7	31 581	760	2.4	Z	61.6
	55721	Fees and commissions	7	31 581	760	2.4	Z	X
	55730	Forward contracts, traded over-the-counter	16	4 124	3 256	79.0	Z	61.6
	55731	Fees and commissions	16	4 124	3 256	79.0	Z	X
	55750	Option contracts traded over-the-counter	6	45 131	45 040	99.8	.2	61.6
	55751	Fees and commissions	6	45 131	45 040	99.8	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale	8	32 449	4 015	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	8	33 426	12 372	37.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	6	5 752	3 039	52.8	Z	X
	56110	Brokerage correspondent products - fees	13	11 070	3 798	34.3	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	25	1 033 929	50 680	4.9	.2	X
	56610	Trading equities on own account - net gain (losses)	15	629 452	112 428	17.9	.4	X
	56810	Trading foreign currency on own account - net gain (losses)	51	111 348	11 504	10.3	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	11	28 108	7 163	25.5	Z	X
	57020	Fees for individual deposit account services	187	1 835 575	1 462 942	79.7	5.0	46.3
	57021	ATM charges and other electronic transaction fees	174	1 826 990	1 453 296	79.5	5.0	X
	57022	Other deposit account service fees	20	28 123	9 646	34.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	87	275 373	243 041	88.3	.8	54.7
	57111	Fees for bundled services	34	229 981	211 930	92.2	.7	X
	57112	Fees for individual services	58	48 893	31 111	63.6	.1	X
	57120	Correspondent account products service fees	11	19 499	3 817	19.6	Z	X
	57130	Other cash handling and management product fees	507	1 017 915	802 987	78.9	2.7	X
		Document payment products:						
	57210	Cashier's and certified check fees	57	14 977	6 729	44.9	Z	X
	57220	Money order fees	636	343 377	94 522	27.5	.3	X
	57230	Travelers' check fees	32	955 815	46 850	4.9	.2	X
	57240	Other fees	763	893 550	163 786	18.3	.6	X
	57310	Foreign currency exchange fees - retail	148	793 435	100 274	12.6	.3	X
	57410	Trust products for business and governments - fiduciary fees	53	17 039	5 643	33.1	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	248	4 807 274	4 021 047	83.6	13.7	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	30	396 772	198 812	50.1	.7	X
	57620	ACH bill and utility payment fees	375	240 169	95 065	39.6	.3	X
	57630	Other ACH fees	468	4 954 933	4 333 981	87.5	14.8	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	23	39 175	10 307	26.3	Z	X
	57720	Financial planning and investment management services for individuals	44	21 851	8 230	37.7	Z	X
	57810	Other products supporting financial services - fees	389	4 117 734	905 125	22.0	3.1	X
52239		Other activities related to credit intermediation	12 367	X	13 965 015	X	100.0	69.9
		Loan income:						
	55010	Loans to financial businesses	301	731 906	311 007	42.5	2.2	69.6
	55011	Interest income	142	598 750	122 795	20.5	.9	X
	55012	Origination fees	151	146 923	96 509	65.7	.7	X
	55013	Other fees	138	190 274	91 703	48.2	.7	X
	55020	Loans to nonfinancial businesses - secured	330	895 995	448 565	50.1	3.2	69.4
	55021	Interest income	193	745 002	183 293	24.6	1.3	X
	55022	Origination fees	199	337 557	77 136	22.9	.6	X
	55023	Other fees	187	409 739	188 136	45.9	1.3	X
	55030	Loans to nonfinancial businesses - unsecured	131	105 296	50 554	48.0	.4	65.4
	55031	Interest income	61	37 373	29 981	80.2	.2	X
	55032	Origination fees	68	13 339	11 518	86.3	.1	X
	55033	Other fees	30	56 489	9 055	16.0	.1	X
	55040	Loans to governments	23	368 257	9 496	2.6	.1	69.8
	55041	Interest income	17	364 365	4 081	1.1	Z	X
	55042	Origination fees	8	5 833	5 208	89.3	Z	X
	55043	Other fees	6	1 974	207	10.5	Z	X
	55050	Loans to consumers - secured	2 501	5 977 306	4 848 474	81.1	34.7	68.5

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52239		Other activities related to credit intermediation—Con.						
	55050	Loan income—Con.						
		Loans to consumers - secured—Con.						
		Interest income:						
	55051	Residential mortgage loans	602	2 957 511	1 333 961	45.1	9.6	X
	55052	Home equity loans	124	251 585	17 066	6.8	.1	X
	55053	Vehicle loans	164	97 071	67 199	69.2	.5	X
	55054	Other loans to consumers	318	1 694 746	138 279	8.2	1.0	X
		Origination fees:						
	55055	Residential mortgage loans	1 336	1 938 082	790 689	40.8	5.7	X
	55056	Home equity loans	296	398 925	24 097	6.0	.2	X
	55057	Vehicle loans	41	165 990	21 575	13.0	.2	X
	55058	Other loans to consumers	142	68 082	36 267	53.3	.3	X
		Other fees:						
	55059	Residential mortgage loans	809	3 021 648	1 930 470	63.9	13.8	X
	55061	Home equity loans	103	237 239	41 212	17.4	.3	X
	55062	Vehicle loans	53	166 169	9 454	5.7	.1	X
	55063	Other loans to consumers	272	740 947	438 205	59.1	3.1	X
	55070	Loans to consumers - unsecured	7 040	1 980 099	1 691 616	85.4	12.1	68.2
		Interest income:						
	55071	Personal lines of credit	137	48 730	28 266	58.0	.2	X
	55074	Other loans to consumers	5 669	1 231 562	1 035 495	84.1	7.4	X
		Origination fees:						
	55075	Personal lines of credit	33	6 673	1 607	24.1	Z	X
	55078	Other loans to consumers	2 409	509 222	70 151	13.8	.5	X
		Other fees:						
	55079	Personal lines of credit	35	92 510	83 802	90.6	.6	X
	55083	Other loans to consumers	3 284	1 028 760	472 295	45.9	3.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	17	4 224 976	4 218 637	99.9	30.2	69.9
	55212	Cardholder fees	11	4 221 765	590 651	14.0	4.2	X
	55213	Merchant fees	6	4 221 005	1 139 032	27.0	8.2	X
	55240	Leasing products	10	3 072	419	13.6	Z	X
	55260	All other credit financing products	87	27 511	14 244	51.8	.1	66.8
	55261	Interest income	26	11 825	2 658	22.5	Z	X
	55262	Fees	71	17 370	11 586	66.7	.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	42	443 110	53 347	12.0	.4	69.7
	55711	Fees and commissions	38	83 872	5 403	6.4	Z	X
	55720	Option contracts, exchange-traded	8	1 397	1 117	80.0	Z	69.9
	55721	Fees and commissions	6	1 161	1 047	90.2	Z	X
	55730	Forward contracts, traded over-the-counter	21	368 537	107 952	29.3	.8	69.9
	55731	Fees and commissions	15	3 129	3 126	99.9	.1	X
	55760	Other derivative contracts, traded over-the-counter	52	21 087	14 244	67.5	.1	69.9
	55761	Fees and commissions	52	21 087	14 244	67.5	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	41	13 825	2 793	20.2	Z	X
	56110	Brokerage correspondent products - fees	6	978	559	57.2	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	19	107 670	68 011	63.2	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	13	3 212	2 793	87.0	Z	X
	57020	Fees for individual deposit account services	212	197 465	24 718	12.5	.2	65.6
	57021	ATM charges and other electronic transaction fees	156	125 246	9 913	7.9	.1	X
	57022	Other deposit account service fees	124	134 651	14 805	11.0	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	309	105 855	79 603	75.2	.6	57.5
	57111	Fees for bundled services	37	31 366	24 686	78.7	.2	X
	57112	Fees for individual services	284	83 684	54 917	65.6	.4	X
	57120	Correspondent account products service fees	17	4 748	1 815	38.2	Z	X
	57130	Other cash handling and management product fees	330	104 179	72 060	69.2	.5	X
		Document payment products:						
	57210	Cashier's and certified check fees	1 017	314 771	218 417	69.4	1.6	X
	57220	Money order fees	2 519	1 039 835	85 468	8.2	.6	X
	57230	Travelers' check fees	168	61 586	6 005	9.8	Z	X
	57240	Other fees	2 941	1 394 686	785 688	56.3	5.6	X
	57310	Foreign currency exchange fees - retail	56	29 187	1 117	3.8	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	19	6 983	5 586	80.0	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	6	1 117	279	25.0	Z	X
	57620	ACH bill and utility payment fees	216	96 917	7 960	8.2	.1	X
	57630	Other ACH fees	110	72 339	29 328	40.5	.2	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	19	12 848	10 613	82.6	.1	X
	57720	Financial planning and investment management services for individuals	19	22 344	21 227	95.0	.2	X
	57810	Other products supporting financial services - fees	1 233	2 171 699	768 370	35.4	5.5	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522390		Other activities related to credit intermediation	12 367	X	13 965 015	X	100.0	69.9
		Loan income:						
55010		Loans to financial businesses	301	731 906	311 007	42.5	2.2	69.6
55011		Interest income	142	598 750	122 795	20.5	.9	X
55012		Origination fees	151	146 923	96 509	65.7	.7	X
55013		Other fees	138	190 274	91 703	48.2	.7	X
55020		Loans to nonfinancial businesses - secured	330	895 995	448 565	50.1	3.2	69.4
55021		Interest income	193	745 002	183 293	24.6	1.3	X
55022		Origination fees	199	337 557	77 136	22.9	.6	X
55023		Other fees	187	409 739	188 136	45.9	1.3	X
55030		Loans to nonfinancial businesses - unsecured	131	105 296	50 554	48.0	.4	65.4
55031		Interest income	61	37 373	29 981	80.2	.2	X
55032		Origination fees	68	13 339	11 518	86.3	.1	X
55033		Other fees	30	56 489	9 055	16.0	.1	X
55040		Loans to governments	23	368 257	9 496	2.6	.1	69.8
55041		Interest income	17	364 365	4 081	1.1	Z	X
55042		Origination fees	8	5 833	5 208	89.3	Z	X
55043		Other fees	6	1 974	207	10.5	Z	X
55050		Loans to consumers - secured	2 501	5 977 306	4 848 474	81.1	34.7	68.5
		Interest income:						
55051		Residential mortgage loans	602	2 957 511	1 333 961	45.1	9.6	X
55052		Home equity loans	124	251 585	17 066	6.8	.1	X
55053		Vehicle loans	164	97 071	67 199	69.2	.5	X
55054		Other loans to consumers	318	1 694 746	138 279	8.2	1.0	X
		Origination fees:						
55055		Residential mortgage loans	1 336	1 938 082	790 689	40.8	5.7	X
55056		Home equity loans	296	398 925	24 097	6.0	.2	X
55057		Vehicle loans	41	165 990	21 575	13.0	.2	X
55058		Other loans to consumers	142	68 082	36 267	53.3	.3	X
		Other fees:						
55059		Residential mortgage loans	809	3 021 648	1 930 470	63.9	13.8	X
55061		Home equity loans	103	237 239	41 212	17.4	.3	X
55062		Vehicle loans	53	166 169	9 454	5.7	.1	X
55063		Other loans to consumers	272	740 947	438 205	59.1	3.1	X
55070		Loans to consumers - unsecured	7 040	1 980 099	1 691 616	85.4	12.1	68.2
		Interest income:						
55071		Personal lines of credit	137	48 730	28 266	58.0	.2	X
55074		Other loans to consumers	5 669	1 231 562	1 035 495	84.1	7.4	X
		Origination fees:						
55075		Personal lines of credit	33	6 673	1 607	24.1	Z	X
55078		Other loans to consumers	2 409	509 222	70 151	13.8	.5	X
		Other fees:						
55079		Personal lines of credit	35	92 510	83 802	90.6	.6	X
55083		Other loans to consumers	3 284	1 028 760	472 295	45.9	3.4	X
		Credit financing products, except loans:						
55210		Credit card cardholder and merchant fees	17	4 224 976	4 218 637	99.9	30.2	69.9
55212		Cardholder fees	11	4 221 765	590 651	14.0	4.2	X
55213		Merchant fees	6	4 221 005	1 139 032	27.0	8.2	X
55240		Leasing products	10	3 072	419	13.6	Z	X
55260		All other credit financing products	87	27 511	14 244	51.8	.1	66.8
55261		Interest income	26	11 825	2 658	22.5	Z	X
55262		Fees	71	17 370	11 586	66.7	.1	X
		Brokering and dealing products - derivative contracts:						
55710		Futures contracts, exchange-traded	42	443 110	53 347	12.0	.4	69.7
55711		Fees and commissions	38	83 872	5 403	6.4	Z	X
55720		Option contracts, exchange-traded	8	1 397	1 117	80.0	Z	69.9
55721		Fees and commissions	6	1 161	1 047	90.2	Z	X
55730		Forward contracts, traded over-the-counter	21	368 537	107 952	29.3	.8	69.9
55731		Fees and commissions	15	3 129	3 126	99.9	Z	X
55760		Other derivative contracts, traded over-the-counter	52	21 087	14 244	67.5	.1	69.9
55761		Fees and commissions	52	21 087	14 244	67.5	.1	X
56010		Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	41	13 825	2 793	20.2	Z	X
56110		Brokerage correspondent products - fees	6	978	559	57.2	Z	X
56910		Trading other securities and commodity contracts on own account - net gain (losses)	19	107 670	68 011	63.2	.5	X
		Deposit account related products:						
57010		Fees for bundled deposit account services	13	3 212	2 793	87.0	Z	X
57020		Fees for individual deposit account services	212	197 465	24 718	12.5	.2	65.6
57021		ATM charges and other electronic transaction fees	156	125 246	9 913	7.9	.1	X
57022		Other deposit account service fees	124	134 651	14 805	11.0	.1	X
		Cash handling and management products:						
57110		Business account and cash management service fees	309	105 855	79 603	75.2	.6	57.5
57111		Fees for bundled services	37	31 366	24 686	78.7	.2	X
57112		Fees for individual services	284	83 684	54 917	65.6	.4	X
57120		Correspondent account products service fees	17	4 748	1 815	38.2	Z	X
57130		Other cash handling and management product fees	330	104 179	72 060	69.2	.5	X
		Document payment products:						
57210		Cashier's and certified check fees	1 017	314 771	218 417	69.4	1.6	X
57220		Money order fees	2 519	1 039 835	85 468	8.2	.6	X
57230		Travelers' check fees	168	61 586	6 005	9.8	Z	X
57240		Other fees	2 941	1 394 686	785 688	56.3	5.6	X
57310		Foreign currency exchange fees - retail	56	29 187	1 117	3.8	Z	X
		Management of financial market and clearing products:						
57510		Payment clearing and settlement fees	19	6 983	5 586	80.0	Z	X

See footnotes at end of table.

Table 3. Product Lines by Kind of Business for the United States: 2002—Con.

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522390		Other activities related to credit intermediation—Con.						
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	6	1 117	279	25.0	Z	X
	57620	ACH bill and utility payment fees	216	96 917	7 960	8.2	.1	X
	57630	Other ACH fees	110	72 339	29 328	40.5	.2	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	19	12 848	10 613	82.6	.1	X
	57720	Financial planning and investment management services for individuals	19	22 344	21 227	95.0	.2	X
	57810	Other products supporting financial services - fees	1 233	2 171 699	768 370	35.4	5.5	X

¹Product line revenue and/or product line percents may not sum to totals due to exclusion of selected lines to avoid disclosing data for individual companies, due to rounding, and/or due to exclusion of lines that did not meet publication criteria.

²Revenue of establishments reporting product line revenue as percent of total revenue.

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

Table 4. Concentration by Largest Firms for the United States: 2002

[These data are preliminary and are subject to change; they will be superseded by data released in later reports. Includes only firms and establishments of firms with payroll. Excludes data for establishments of these firms that are classified in other categories than those specified in this table. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For method of assignment to categories shown, see Appendix C. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

2002 NAICS code	Kind of business and largest firms based on revenue	Establishments (number)	Revenue		Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)
			Amount (\$1,000)	As percent of total			
5223	Activities related to credit intermediation						
	All firms	33 292	58 341 806	100.0	14 451 314	3 436 082	319 181
	4 largest firms	261	13 951 345	23.9	1 996 483	505 426	38 239
	8 largest firms	452	19 407 680	33.3	2 909 673	753 278	56 416
	20 largest firms	2 096	26 801 910	45.9	4 243 751	1 095 094	83 781
	50 largest firms	4 971	33 148 941	56.8	5 697 160	1 456 841	116 428
52231	Mortgage and nonmortgage loan brokers						
	All firms	17 588	15 033 074	100.0	5 463 232	1 146 602	108 174
	4 largest firms	204	1 259 853	8.4	221 786	54 969	2 923
	8 largest firms	510	1 553 960	10.3	301 697	72 843	4 348
	20 largest firms	652	2 099 958	14.0	541 130	115 578	7 190
	50 largest firms	821	2 904 921	19.3	806 476	170 475	10 882
522310	Mortgage and nonmortgage loan brokers						
	All firms	17 588	15 033 074	100.0	5 463 232	1 146 602	108 174
	4 largest firms	204	1 259 853	8.4	221 786	54 969	2 923
	8 largest firms	510	1 553 960	10.3	301 697	72 843	4 348
	20 largest firms	652	2 099 958	14.0	541 130	115 578	7 190
	50 largest firms	821	2 904 921	19.3	806 476	170 475	10 882
52232	Financial transactions processing, reserve, and clearinghouse activities						
	All firms	3 337	29 343 717	100.0	6 118 914	1 589 450	132 304
	4 largest firms	258	11 852 977	40.4	2 196 781	576 451	45 323
	8 largest firms	351	16 166 337	55.1	2 984 275	783 309	58 442
	20 largest firms	416	21 645 792	73.8	3 955 906	1 015 870	76 695
	50 largest firms	923	25 181 065	85.8	4 679 795	1 192 891	95 888
522320	Financial transactions processing, reserve, and clearinghouse activities						
	All firms	3 337	29 343 717	100.0	6 118 914	1 589 450	132 304
	4 largest firms	258	11 852 977	40.4	2 196 781	576 451	45 323
	8 largest firms	351	16 166 337	55.1	2 984 275	783 309	58 442
	20 largest firms	416	21 645 792	73.8	3 955 906	1 015 870	76 695
	50 largest firms	923	25 181 065	85.8	4 679 795	1 192 891	95 888
52239	Other activities related to credit intermediation						
	All firms	12 367	13 965 015	100.0	2 869 168	700 030	78 703
	4 largest firms	68	5 245 652	37.6	363 526	105 297	8 774
	8 largest firms	2 267	6 257 178	44.8	535 880	148 154	14 507
	20 largest firms	3 851	8 088 931	57.9	1 063 148	271 625	25 218
	50 largest firms	4 715	9 745 325	69.8	1 480 309	372 598	35 559
522390	Other activities related to credit intermediation						
	All firms	12 367	13 965 015	100.0	2 869 168	700 030	78 703
	4 largest firms	68	5 245 652	37.6	363 526	105 297	8 774
	8 largest firms	2 267	6 257 178	44.8	535 880	148 154	14 507
	20 largest firms	3 851	8 088 931	57.9	1 063 148	271 625	25 218
	50 largest firms	4 715	9 745 325	69.8	1 480 309	372 598	35 559

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

Payroll includes all forms of compensation such as salaries, wages, commissions, dismissal pay, bonuses, vacation allowances, sick-leave pay, and employee contributions to qualified pension plans paid during the year to all employees and reported on Internal Revenue Service (IRS) Form 941 as taxable Medicare Wages and tips (even if not subject to income or FICA tax). Excluded are commissions paid to independent (nonemployee) agents, such as insurance agents. For corporations, payroll includes amounts paid to officers and executives; for unincorporated businesses, it does not include profit or other compensation of proprietors or partners. Payroll is reported before deductions for social security, income tax, insurance, union dues, etc. This definition of payroll is the same as that used by the IRS on Form 941.

ESTABLISHMENTS

An establishment is a single physical location at which business is conducted. It is not necessarily identical to a company or enterprise, which may consist of one establishment or more. Economic census figures represent a summary of reports for individual establishments rather than companies. For cases where a census report was received, separate information was obtained for each location where business was conducted. When administrative records of other federal agencies were used instead of a census report, no information was available on the number of locations operated. Each economic census establishment was tabulated according to the physical location at which the business was conducted. The count of establishments represents those in business at any time during 2002.

When two or more activities were carried on at a single location under a single ownership, all activities generally were grouped together as a single establishment. The entire establishment was classified on the basis of its major activity and all data for it were included in that classification. However, when distinct and separate economic activities (for which different industry classification codes were appropriate) were conducted at a single location under a single ownership, separate establishment reports for each of the different activities were obtained in the census.

FIRMS

A firm is a business organization or entity consisting of one domestic establishment (location) or more under common ownership or control. All establishments of subsidiary firms are included as part of the owning or controlling firm. For the economic census, the terms "firm" and "company" are synonymous.

FIRST-QUARTER PAYROLL

Represents payroll paid to persons employed at any time during the quarter January to March 2002.

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

Paid employees consist of full- and part-time employees, including salaried officers and executives of corporations, who were on the payroll during the pay period including March 12. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses; independent (nonemployee) agents; full- and part-time

leased employees whose payroll was filed under an employee leasing company's Employer Identification Number (EIN); and temporary staffing obtained from a staffing service. The definition of paid employees is the same as that used by the Internal Revenue Service (IRS) on Form 941.

REVENUE

Includes revenue from all business activities whether or not payment was received in the census year, including commissions and fees from all sources, rents, net investment income, interest, dividends, royalties, and net insurance premiums earned. Revenue from leasing property marketed under operating leases is included, as well as interest earned from property marketed under capital, finance, or full payout leases. Revenue also includes the total value of service contracts and amounts received for work subcontracted to others.

Revenue does not include sales and other taxes (including Hawaii's General Excise Tax) collected from customers and paid directly by the firm to a local, state, or federal tax agency.

Appendix B.

NAICS Codes, Titles, and Descriptions

PART 1. 2002 NAICS

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry group comprises establishments primarily engaged in facilitating credit intermediation by performing activities, such as arranging loans by bringing borrowers and lenders together and clearing checks and credit card transactions.

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

PART 2. 1997 NAICS

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry group comprises establishments primarily engaged in facilitating credit intermediation by performing activities, such as arranging loans by bringing borrowers and lenders together and clearing checks and credit card transactions.

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

Appendix C.

Methodology

SOURCES OF THE DATA

For this sector, large- and medium-size firms, plus all firms known to operate more than one establishment, were sent report forms to be completed for each of their establishments and returned to the Census Bureau. For most very small firms, data from existing administrative records of other federal agencies were used instead. These records provide basic information on location, kind of business, revenue, payroll, number of employees, and legal form of organization.

Firms in the 2002 Economic Census are divided into those sent report forms and those not sent report forms. The coverage of and the method of obtaining census information from each are described below:

1. Establishments sent a report form:
 - a. Large employers, i.e., all multiestablishment firms, and all employer firms with payroll above a specified cutoff. (The term “employers” refers to firms with one or more paid employees at any time during 2002 as shown in the active administrative records of other federal agencies.)
 - b. A sample of small employers, i.e., single-establishment firms with payroll below a specified cutoff in classifications for which specialized data precludes reliance solely on administrative records sources. The sample was stratified by industry and geography.
2. Establishments not sent a report form:
 - a. Small employers, i.e., single-establishment firms with payroll below a specified cutoff, not selected into the small employer sample. Although the payroll cutoff varies by kind of business, small employers not sent a report form generally include firms with less than 10 employees and represent about 10 percent of total revenue of establishments covered in the census. Data on revenue, payroll, and employment for these small employers were derived or estimated from administrative records of other federal agencies.
 - b. All nonemployers, i.e., all firms subject to federal income tax with no paid employees during 2002. Revenue information for these firms was obtained from administrative records of other federal agencies. Although consisting of many firms, nonemployers account for less than 10 percent of total revenue of all establishments covered in the census. Data for nonemployers are not included in this report, but are released in the annual *Nonemployer Statistics* series.

The report forms used to collect information for establishments in this sector are available at help.econ.census.gov/econhelp/resources/.

A more detailed examination of census methodology is presented in the *History of the Economic Census* at www.census.gov/econ/www/history.html.

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

The classifications for all establishments are based on the *North American Industry Classification System, United States, 2002* manual. There were no changes between the 2002 edition and the 1997 edition affecting this sector. Tables at www.census.gov/epcd/naics02/ identify all industries that changed between the 1997 North American Industry Classification System (NAICS) and 2002 NAICS.

The method of assigning classifications and the level of detail at which establishments were classified depends on whether a report form was obtained for the establishment.

1. Establishments that returned a report form were classified on the basis of their self-designation, product line revenue, and responses to other industry-specific inquiries.
2. Establishments without a report form:
 - a. Small employers not sent a form were, where possible, classified on the basis of the most current kind-of-business classification available from one of the Census Bureau's current sample surveys or the 1997 Economic Census. Otherwise, the classification was obtained from administrative records of other federal agencies. If the census or administrative record classifications proved inadequate (none corresponded to a 2002 Economic Census classification in the detail required for employers), the firm was sent a brief inquiry requesting information necessary to assign a kind-of-business code.
 - b. Nonemployers were classified on the basis of information obtained from administrative records of other federal agencies.

RELIABILITY OF DATA

All data compiled in the economic census are subject to nonsampling errors. Nonsampling errors can be attributed to many sources during the development or execution of the census:

- inability to identify all cases in the actual universe;
- definition and classification difficulties;
- differences in the interpretation of questions;
- errors in recording or coding the data obtained; and
- other errors of collection, response, coverage, processing, and estimation for missing or misreported data.

Data presented in the Miscellaneous Subjects and the Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors. Specifically, these data are estimated based on information obtained from census report forms mailed to all large employers and to a sample of small employers in the universe. Sampling errors affect these estimates, insofar, as they may differ from results that would be obtained from a complete enumeration.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data; however, precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors.

The Census Bureau obtains limited information extracted from administrative records of other federal agencies, such as gross revenue from federal income tax records and employment and payroll from payroll tax records. This information is used in conjunction with other information available to the Census Bureau to develop estimates for nonemployers, small employers, and other establishments for which responses were not received in time for publication.

Key tables in this report include a column for "Percent of revenue from administrative records." This includes revenue information obtained from administrative records of other federal agencies. The "Percent of revenue estimated" includes revenue information that was imputed based on historic company ratios or administrative records, or on industry averages.

The Census Bureau recommends that data users incorporate this information into their analyses, as nonsampling error and sampling error could impact the conclusions drawn from economic census data.

TREATMENT OF NONRESPONSE

Census report forms included two different types of inquiries, “basic” and “industry-specific.” Data for the basic inquiries, which include location, kind of business or operation, revenue, payroll, and number of employees, were available from a combination of sources for all establishments. Data for industry-specific inquiries, tailored to the particular kinds of business or operation covered by the report form, were available only from establishments responding to those inquiries.

Data for industry-specific inquiries in this sector were expanded in most cases to account for establishments that did not respond to the particular inquiry for which data are presented. Unless otherwise noted in specific reports, data for industry-specific inquiries were expanded in direct relationship to total revenue of all establishments included in the category. In a few cases, expansion on the basis of the revenue item was not appropriate, and another basic data item was used as the basis for expansion of reported data to account for nonrespondents.

All reports in which industry-specific data were expanded include a coverage indicator for each publication category, which shows the revenue of establishments responding to the industry-specific inquiry as a percent of total revenue for all establishments for which data are shown. For some inquiries, coverage is determined by the ratio of total payroll or employment of establishments responding to the inquiry to total payroll or employment of all establishments in the category.

CONCENTRATION CATEGORIES

Concentration categories are based on aggregate revenue of all establishments operated by the same firm in a given kind-of-business classification or group for which data are presented. For example, a firm operating three finance and insurance establishments – a securities brokerage (NAICS 523120), investment advice (NAICS 523930), and credit card issuing (NAICS 522210) – would be treated as three one-establishment firms at the most detailed NAICS level, as a two-establishment firm in NAICS 523 and a one-establishment firm in NAICS 522, and as a single three-establishment firm in Finance and Insurance totals (NAICS 52).

DISCLOSURE

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at www.census.gov/epcd/ec02/disclosure.htm.

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E. Metropolitan and Micropolitan Statistical Areas

Not applicable for this report.

