

Florida

1997

Issued January 2000

EC97F52A-FL

1997 Economic Census

Finance and Insurance

Geographic Area Series



USCENSUSBUREAU

Helping You Make Informed Decisions

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU



ACKNOWLEDGMENTS

Many persons participated in the various activities of the 1997 Economic Census for the Finance and Insurance sector.

Service Sector Statistics Division prepared this report. **Bobby E. Russell**, Assistant Chief for Census Programs, was responsible for the overall planning, management, and coordination. Planning and implementation were under the direction of **Steven M. Roman**, Chief, Utilities and Financial Census Branch, assisted by **Faye A. Jacobs** and **Laurie G. Torene**. Primary staff assistance was provided by **Vannah L. Beatty**, **Diane Carodiskey-Beeson**, **Robert S. Benedik**, **Sandra K. Creech**, **Michael J. Garger**, **Andrew N. Lampton**, **Juan P. Matias**, **Kathryn H. Miller**, **Susan K. Pozzanghera**, **William R. Samples**, and **Charles T. Spradlin**.

Mathematical and statistical techniques as well as the coverage operations were provided by **Carl A. Konschnik**, Assistant Chief for Research and Methodology, assisted by **Carol S. King**, Chief, Statistical Methods Branch, and **Jock R. Black**, Chief, Program Research and Development Branch, with staff assistance from **Maria C. Cruz** and **David L. Kinyon**.

The Economic Planning and Coordination Division provided overall planning and review of many operations and the computer processing procedures. **Shirin A. Ahmed**, Assistant Chief for Post-Collection Processing, was responsible for edit procedures and designing the interactive analytical software. Design and specifications were prepared under the supervision of **Dennis L. Shoemaker**, Chief, Census Processing Branch, assisted by **John D. Ward**. Primary staff assistance was provided by **Sonya P. Curcio**, **Richard W. Graham**, and **Cheryl E. Merkle**. The Economic Product Team, with primary contributions from **Andrew W. Hait** and **Jennifer E. Lins**, was responsible for the development of the system to disseminate 1997 Economic Census reports.

The staff of the National Processing Center, **Judith N. Petty**, Chief, performed mailout preparation and receipt operations, clerical and analytical review activities, and data entry.

The Geography Division staff developed geographic coding procedures and associated computer programs.

The Economic Statistical Methods and Programming Division, **Charles P. Pautler Jr.**, Chief, developed and coordinated the computer processing systems. **Martin S. Harahush**, Assistant Chief for Quinquennial Programs, was responsible for design and implementation of the computer systems. **Robert S. Jewett** and **Barbara L. Lambert** provided special computer programming. **William C. Wester**, Chief, Services Branch, assisted by **Robert A. Hill**, **Dennis P. Kelly**, and **Jeffrey S. Rosen**, supervised the preparation of the computer programs. Additional programming assistance was provided by **Donell D. Barnes**, **Daniel C. Collier**, **Gilbert J. Flodine**, **David Hiller**, **Leatrice D. Hines**, **William D. McClain**, **Jay L. Norris**, **Sarah J. Presley**, and **Michael A. Sendelbach**.

Computer Services Division, **Debra D. Williams**, Chief, performed the computer processing.

Kim D. Ottenstein, **Margaret A. Smith**, and **Laurene V. Qualls** of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, provided publications and printing management, graphics design and composition, and editorial review for print and electronic media. General direction and production management were provided by **Michael G. Garland**, Assistant Chief, and **Gary J. Lauffer**, Chief, Publications Services Branch.

Special acknowledgment is also due the many businesses whose cooperation has contributed to the publication of these data.

Florida 1997

Issued January 2000

EC97F52A-FL

1997 Economic Census *Finance and Insurance* Geographic Area Series



U.S. Department of Commerce
William M. Daley,
Secretary
Robert L. Mallett,
Deputy Secretary

**Economics
and Statistics
Administration**
Robert J. Shapiro,
Under Secretary for
Economic Affairs

U.S. CENSUS BUREAU
Kenneth Prewitt,
Director



**Economics
and Statistics
Administration**

Robert J. Shapiro,
Under Secretary
for Economic Affairs



U.S. CENSUS BUREAU

Kenneth Prewitt,
Director

William G. Barron,
Deputy Director

Paula J. Schneider,
Principal Associate Director
for Programs

Frederick T. Knickerbocker,
Associate Director
for Economic Programs

Thomas L. Mesenbourg,
Assistant Director
for Economic Programs

Carole A. Ambler,
Chief, Service Sector
Statistics Division

CONTENTS

Introduction to the Economic Census	1
Finance and Insurance	5
TABLES	
1. Summary Statistics for the State: 1997	7
2. Summary Statistics for Metropolitan Areas: 1997	8
APPENDIXES	
A. Explanation of Terms	A-1
B. NAICS Codes, Titles, and Descriptions	B-1
C. Coverage and Methodology	C-1
D. Geographic Notes	--
E. Metropolitan Areas	E-1

-- 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 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.

ALL-NEW INDUSTRY CLASSIFICATIONS

Data from the 1997 Economic Census are published primarily on the basis of the North American Industry Classification System (NAICS), unlike earlier censuses, which were published according to the Standard Industrial Classification (SIC) system. NAICS is in the process of being adopted in the United States, Canada, and Mexico. Most economic census reports cover one of 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 Foodservices
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), covered by the census of governments conducted by the Census Bureau.)

The 20 NAICS sectors are subdivided into 96 subsectors (three-digit codes), 313 industry groups (four-digit codes), and, as implemented in the United States, 1170 industries (five- and six-digit codes).

RELATIONSHIP TO SIC

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 industry definitions discuss the relationships between NAICS and SIC industries. Where changes are significant, it will not be possible to construct time series that include data for points both before and after 1997.

For 1997, data for auxiliary establishments (those functioning primarily to manage, service, or support the activities of their company's operating establishments, such as a central administrative office or warehouse) will not be included in the sector-specific reports. These data will be published separately.

GEOGRAPHIC AREA CODING

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for the states, metropolitan areas (MAs), counties, parishes, and corporate municipalities including cities, towns, 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 Internal Revenue Service tax forms is used as a basis for coding.

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.

DOLLAR VALUES

All dollar values presented are expressed in current dollars; i.e., 1997 data are expressed in 1997 dollars, and 1992 data, in 1992 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.

AVAILABILITY OF ADDITIONAL DATA

Reports in Print and Electronic Media

All results of the 1997 Economic Census are available on the Census Bureau Internet site (www.census.gov) and on compact discs (CD-ROM) for sale by the Census Bureau. Unlike previous censuses, only selected highlights are published in printed reports. For more information, including a description of electronic and printed reports being issued, see the Internet site, or write to U.S. Census Bureau, Washington, DC 20233-8300, or call Customer Services at 301-457-4100.

Special Tabulations

Special tabulations of data collected in the 1997 Economic Census may be obtained, depending on availability of time and personnel, in electronic or tabular form. The data will be summaries subject to the same rules prohibiting disclosure of confidential information (including name, address, kind of business, or other data for individual business establishments or companies) that govern the regular publications.

Special tabulations are prepared on a cost basis. A request for a cost estimate, as well as exact specifications on the type and format of the data to be provided, should be directed to the Chief of the division named below, U.S. Census Bureau, Washington, DC 20233-8300. To discuss a special tabulation before submitting specifications, call the appropriate division:

Manufacturing and Construction Division 301-457-4673
Service Sector Statistics Division 301-457-2668

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 covering service trades in 1933. Censuses of construction, manufacturing, and the other business service 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, 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 questionnaires.

The range of industries covered in the economic censuses expanded between 1967 and 1992. 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.

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. All of the census reports printed since 1967 are still available for sale on microfiche from the Census Bureau. CD-ROMs issued from the 1987 and 1992 Economic Censuses contain databases including 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 each of the economic censuses and related surveys is published in the *Guide to the 1997 Economic Census and Related Statistics* at www.census.gov/econguide. More information on the methodology, procedures, and history of the censuses will be published in the *History of the 1997 Economic Census* at www.census.gov/econ/www/history.html.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with the 1997 Economic Census data:

A	Standard error of 100 percent or more.	V	Represents less than 50 vehicles or .05 percent.
D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals.	X	Not applicable.
F	Exceeds 100 percent because data include establishments with payroll exceeding revenue.	Y	Disclosure withheld because of insufficient coverage of merchandise lines.
N	Not available or not comparable.	Z	Less than half the unit shown.
Q	Revenue not collected at this level of detail for multiestablishment firms.	a	0 to 19 employees.
S	Withheld because estimates did not meet publication standards.	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.
		p	10 to 19 percent estimated.
		q	20 to 29 percent estimated.
		r	Revised.
		s	Sampling error exceeds 40 percent.
		nec	Not elsewhere classified.
		nsk	Not specified by kind.
		–	Represents zero (page image/print only).
		(CC)	Consolidated city.
		(IC)	Independent city.

This page is intentionally blank.

Finance and Insurance

SCOPE

The Finance and Insurance sector (sector 52) of the 1997 Economic Census 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. The North American Industry Classification System (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 which might in other industries be considered as support or auxiliary activities (such as headquarters operations), are included in this report as operating locations.

GENERAL

A list of reports that provide statistics on sector 52 follows.

Geographic area report. There is a separate report for each state, the District of Columbia, and the United States. Each state report presents general statistics on number of establishments, revenue, payroll, and employment by kind of business for the state and metropolitan areas (MAs). Greater kind-of-business detail is shown for larger areas. The United States report presents data for the United States as a whole.

Sources of revenue report. This report presents sources of revenue data for establishments by kind of business. Data are presented for the United States.

Establishment and firm size (including legal form of organization) report. 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; and by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits) for firms.

Miscellaneous subjects report. This report presents data for establishments for a variety of industry-specific questions. Presentation of data varies by kind of business.

GEOGRAPHIC AREAS COVERED

The level of geographic detail varies by report. Data may be presented for:

1. The United States as a whole.
2. States and the District of Columbia.

3. Consolidated metropolitan statistical areas (CMSAs) and primary metropolitan statistical areas (PMSAs) defined by the Office of Management and Budget (OMB) as of June 30, 1997. A CMSA is an area used to facilitate the presentation and analysis of data for large concentrations of metropolitan populations. It includes two or more contiguous PMSAs which have a population of at least 1,000,000 (according to the 1990 Census of Population or subsequent special census) and which meet specific criteria of urban character and of social and economic integration.
4. Metropolitan statistical areas (MSAs) defined by the OMB as of June 30, 1997. An MSA is an integrated economic and social unit with a population nucleus of at least 50,000 inhabitants (according to the 1990 Census of Population or subsequent special census). Each MSA consists of one or more counties meeting standards of metropolitan character. In New England, cities and towns rather than counties are the component geographic units.

COMPARABILITY OF THE 1992 AND 1997 CENSUSES

The 1997 Economic Census is the first census to present data based on the new North American Industry Classification System (NAICS). Previous census data were presented according to the Standard Industrial Classification (SIC) system developed some 60 years ago. Due to this change, comparability between census years may be limited. Comparative statistics will be included as part of the Core Business Statistics Reports.

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.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

The Census Bureau's County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county.

Table 1. Summary Statistics for the State: 1997

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
FLORIDA								
52	Finance & insurance	24 785	N	11 928 267	3 019 277	317 250	2.2	5.1
521	Monetary authorities—central bank	2	63 070	20 091	4 907	575	—	—
5211	Monetary authorities—central bank	2	63 070	20 091	4 907	575	—	—
52111	Monetary authorities—central bank	2	63 070	20 091	4 907	575	—	—
521110	Monetary authorities—central bank	2	63 070	20 091	4 907	575	—	—
522	Credit intermediation & related activities	10 055	36 343 241	4 854 288	1 268 871	153 005	1.0	8.0
5221	Depository credit intermediation	5 343	23 696 319	3 136 816	858 847	104 114	.1	3.6
52211	Commercial banking	4 005	19 728 258	2 586 814	719 661	84 356	.1	1.0
522110	Commercial banking	4 005	19 728 258	2 586 814	719 661	84 356	.1	1.0
5221101	National commercial banks (banking)	2 509	12 479 967	1 576 797	428 888	53 381	—	.5
5221102	State commercial banks (banking)	1 452	5 910 951	802 926	217 891	29 499	.2	1.9
52212	Savings institutions	747	2 442 725	330 852	86 468	10 706	—	23.2
522120	Savings institutions	747	2 442 725	330 852	86 468	10 706	—	23.2
5221201	Savings institutions (federally chartered)	684	1 668 545	286 150	75 941	9 438	—	3.6
5221203	Savings institutions (not federally chartered)	62	D	D	D	g	D	D
52213	Credit unions	591	1 525 336	219 150	52 718	9 052	—	5.7
522130	Credit unions	591	1 525 336	219 150	52 718	9 052	—	5.7
5221301	Credit unions (federally chartered)	376	1 152 103	154 086	36 682	6 298	—	7.0
5221309	Credit unions (not federally chartered)	215	373 233	65 064	16 036	2 754	—	1.8
5222	Nondepository credit intermediation	3 415	9 665 524	1 242 457	289 616	34 423	2.6	20.4
52221	Credit card issuing	15	193 213	27 002	6 735	f	—	.1
522210	Credit card issuing	15	193 213	27 002	6 735	f	—	.1
52222	Sales financing	642	3 484 811	284 858	65 714	7 777	2.7	7.1
522220	Sales financing	642	3 484 811	284 858	65 714	7 777	2.7	7.1
52229	Other nondepository credit intermediation	2 758	5 987 500	930 597	217 167	25 946	2.7	28.8
522291	Consumer lending	562	1 861 648	224 767	59 479	7 413	1.9	74.6
522292	Real estate credit	1 468	2 965 496	526 047	116 250	13 475	2.4	7.9
522293	International trade financing	26	405 043	48 060	14 827	753	.3	17.4
522294	Secondary market financing	15	308 374	24 605	6 520	1 038	.8	—
522298	All other nondepository credit intermediation	687	446 939	107 118	20 091	3 267	10.7	7.1
5222981	Pawn shops	599	180 253	38 634	9 100	1 898	22.7	4.9
5223	Activities related to credit intermediation	1 297	2 981 398	475 015	120 408	14 468	3.3	2.4
52231	Mortgage & nonmortgage loan brokers	826	312 965	102 170	19 240	3 135	20.0	9.9
522310	Mortgage & nonmortgage loan brokers	826	312 965	102 170	19 240	3 135	20.0	9.9
52232	Financial transactions processing, reserve, & clearinghouse act.	98	2 256 236	275 238	74 678	7 927	.7	.8
522320	Financial transactions processing, reserve, & clearinghouse act.	98	2 256 236	275 238	74 678	7 927	.7	.8
52239	Other activities related to credit intermediation	373	412 197	97 607	26 490	3 406	4.6	5.7
522390	Other activities related to credit intermediation	373	412 197	97 607	26 490	3 406	4.6	5.7
523	Securities intermediation & related activities	3 401	7 707 631	2 301 507	584 853	33 293	4.9	8.7
5231	Securities & commodity contracts intermediation & brokerage	1 672	5 055 652	1 713 810	449 447	23 053	2.1	7.7
52311	Investment banking & securities dealing	273	1 099 805	312 323	80 784	4 552	1.6	6.9
523110	Investment banking & securities dealing	273	1 099 805	312 323	80 784	4 552	1.6	6.9
52312	Securities brokerage	1 314	3 822 812	1 353 661	354 519	17 786	1.6	8.1
523120	Securities brokerage	1 314	3 822 812	1 353 661	354 519	17 786	1.6	8.1
52313	Commodity contracts dealing	27	37 956	12 920	3 554	153	27.9	13.2
523130	Commodity contracts dealing	27	37 956	12 920	3 554	153	27.9	13.2
52314	Commodity contracts brokerage	58	95 079	34 906	10 590	562	15.7	1.8
523140	Commodity contracts brokerage	58	95 079	34 906	10 590	562	15.7	1.8
5239	Other financial investment activities	1 729	2 651 979	587 697	135 406	10 240	10.4	10.4
52391	Miscellaneous intermediation	454	859 503	64 926	15 177	1 773	15.6	8.0
523910	Miscellaneous intermediation	454	859 503	64 926	15 177	1 773	15.6	8.0
52392	Portfolio management	581	1 166 899	344 853	77 454	4 707	5.0	13.2
523920	Portfolio management	581	1 166 899	344 853	77 454	4 707	5.0	13.2
52393	Investment advice	550	263 884	99 851	23 639	1 719	26.2	10.2
523930	Investment advice	550	263 884	99 851	23 639	1 719	26.2	10.2
52399	All other financial investment activities	144	361 693	78 067	19 136	2 041	3.8	7.8
523991	Trust, fiduciary, & custody activities	138	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	6	D	D	D	c	D	D
524	Insurance carriers & related activities	11 190	N	4 723 322	1 153 709	128 814	2.8	2.2
5241	Insurance carriers	2 739	N	3 033 920	752 439	80 269	.1	.6
52411	Direct life, health, & medical insurance carriers	1 024	Q	1 810 639	462 305	49 125	.1	.7
524113	Direct life insurance carriers	707	Q	1 022 261	260 093	28 252	.1	.2
524114	Direct health & medical insurance carriers	317	Q	788 378	202 212	20 873	.1	1.5
52412	Other direct insurance carriers	1 677	Q	1 208 970	286 675	30 895	.2	.5
524126	Direct property & casualty insurance carriers	1 381	Q	1 093 109	257 358	27 622	.1	.4
524127	Direct title insurance carriers	287	Q	109 995	27 864	3 084	1.5	3.2
524128	All other direct insurance carriers	9	429 131	5 866	1 453	c	.1	—
52413	Reinsurance carriers	38	Q	14 311	3 459	249	4.4	1.0
524130	Reinsurance carriers	38	Q	14 311	3 459	249	4.4	1.0
5242	Agencies, brokerages, & other insurance related activities	8 451	5 345 706	1 689 402	401 270	48 545	22.1	13.9
52421	Insurance agencies & brokerages	7 515	3 800 162	1 166 726	277 416	34 994	28.3	15.5
524210	Insurance agencies & brokerages	7 515	3 800 162	1 166 726	277 416	34 994	28.3	15.5
52429	Other insurance related activities	936	1 545 544	522 676	123 854	13 551	7.0	10.2
524291	Claims adjusting	344	370 298	94 393	23 645	2 812	7.7	5.8
524292	Third party administration of insurance & pension funds	400	840 832	293 461	65 550	6 883	7.2	3.8
524298	All other insurance related activities	192	334 414	134 822	34 659	3 856	5.6	31.0

See footnotes at end of table.

Table 1. Summary Statistics for the State: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
FLORIDA—Con.								
52	Finance & insurance—Con.							
525	Funds, trusts, & other financial vehicles (part)	137	341 305	29 059	6 937	1 563	4.5	.1
5259	Other investment pools & funds (part)	137	341 305	29 059	6 937	1 563	4.5	.1
52593	Real Estate Investment Trusts (REITs)	137	341 305	29 059	6 937	1 563	4.5	.1
525930	Real Estate Investment Trusts (REITs)	137	341 305	29 059	6 937	1 563	4.5	.1

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

²Includes revenue information which was imputed based on historic data, administrative records data, or on industry averages.

Table 2. Summary Statistics for Metropolitan Areas: 1997

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
DAYTONA BEACH, FL MSA								
52	Finance & insurance	614	N	150 696	38 034	4 779	5.9	1.6
522	Credit intermediation & related activities	263	N	68 431	18 108	2 682	2.3	1.2
5221	Depository credit intermediation	166	N	57 967	15 740	2 251	—	.2
52211	Commercial banking	146	Q	55 292	15 106	2 121	—	—
522110	Commercial banking	146	Q	55 292	15 106	2 121	—	—
52213	Credit unions	14	12 837	1 685	397	90	—	6.8
522130	Credit unions	14	12 837	1 685	397	90	—	6.8
5222	Nondepository credit intermediation	74	42 068	7 646	1 807	329	23.9	10.9
52222	Sales financing	11	9 336	1 443	344	68	—	17.1
522220	Sales financing	11	9 336	1 443	344	68	—	17.1
52229	Other nondepository credit intermediation	63	32 732	6 203	1 463	261	30.7	9.1
522291	Consumer lending	16	15 577	1 853	544	90	49.2	15.5
522292	Real estate credit	26	11 655	3 215	643	103	11.8	4.9
522298	All other nondepository credit intermediation	21	5 500	1 135	276	68	18.3	—
5222981	Pawn shops	21	5 500	1 135	276	68	18.3	—
5223	Activities related to credit intermediation	23	5 970	2 818	561	102	11.2	.4
52231	Mortgage & nonmortgage loan brokers	17	5 253	2 628	514	92	9.5	.4
522310	Mortgage & nonmortgage loan brokers	17	5 253	2 628	514	92	9.5	.4
523	Securities intermediation & related activities	66	48 401	16 322	4 757	335	5.0	2.5
5231	Securities & commodity contracts intermediation & brokerage	36	40 986	14 883	4 308	268	1.3	1.5
52312	Securities brokerage	32	39 915	14 651	4 250	262	1.0	1.5
523120	Securities brokerage	32	39 915	14 651	4 250	262	1.0	1.5
5239	Other financial investment activities	30	7 415	1 439	449	67	25.8	8.1
52392	Portfolio management	10	2 293	483	107	17	13.0	19.2
523920	Portfolio management	10	2 293	483	107	17	13.0	19.2
52393	Investment advice	12	2 312	521	230	21	62.9	1.8
523930	Investment advice	12	2 312	521	230	21	62.9	1.8
524	Insurance carriers & related activities	280	N	65 513	15 070	1 735	9.1	2.1
5241	Insurance carriers	77	N	32 314	7 127	815	1.6	.2
52411	Direct life, health, & medical insurance carriers	32	Q	23 350	4 913	621	.1	—
524113	Direct life insurance carriers	14	Q	D	D	c	D	D
524114	Direct health & medical insurance carriers	18	Q	D	D	f	D	D
52412	Other direct insurance carriers	43	Q	D	D	c	D	D
524126	Direct property & casualty insurance carriers	36	Q	8 082	2 001	160	7.7	—
5242	Agencies, brokerages, & other insurance related activities	203	75 448	33 199	7 943	920	37.0	9.2
52421	Insurance agencies & brokerages	185	71 502	31 395	7 509	871	36.5	8.6
524210	Insurance agencies & brokerages	185	71 502	31 395	7 509	871	36.5	8.6
52429	Other insurance related activities	18	3 946	1 804	434	49	46.0	20.0
525	Funds, trusts, & other financial vehicles (part)	5	11 559	430	99	27	61.3	—

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
FORT MYERS—CAPE CORAL, FL MSA								
52	Finance & insurance	658	N	155 587	39 704	4 410	3.8	2.5
522	Credit intermediation & related activities	271	N	77 981	20 665	2 568	.5	1.8
5221	Depository credit intermediation	152	N	62 475	17 565	2 076	—	—
52211	Commercial banking	134	Q	59 633	16 911	1 968	—	—
522110	Commercial banking	134	Q	59 633	16 911	1 968	—	—
52212	Savings institutions	15	Q	D	D	b	D	D
522120	Savings institutions	15	Q	D	D	b	D	D
5222	Nondepository credit intermediation	90		93 378	11 347	2 501	354	2.7
52222	Sales financing	21		60 984	2 903	644	97	1.0
522220	Sales financing	21		60 984	2 903	644	97	1.0
52229	Other nondepository credit intermediation	69		32 394	8 444	1 857	257	6.0
522291	Consumer lending	17		11 137	1 834	535	65	—
522292	Real estate credit	36		14 747	5 413	1 083	148	7.4
522298	All other nondepository credit intermediation	16		6 510	1 197	239	44	12.9
5222981	Pawn shops	13		3 888	784	183	33	3.1
5223	Activities related to credit intermediation	29		9 483	4 159	599	138	2.8
52231	Mortgage & nonmortgage loan brokers	27	D	D	D	D	b	D
522310	Mortgage & nonmortgage loan brokers	27	D	D	D	D	b	D
523	Securities intermediation & related activities	66	D	D	D	D	e	D
5231	Securities & commodity contracts intermediation & brokerage	36	D	D	D	D	e	D
52312	Securities brokerage	34		71 434	27 659	6 943	396	4
523120	Securities brokerage	34		71 434	27 659	6 943	396	4
5239	Other financial investment activities	30	D	D	D	D	b	D
52393	Investment advice	10		4 828	1 019	271	39	31.7
523930	Investment advice	10		4 828	1 019	271	39	31.7
524	Insurance carriers & related activities	316	N	44 425	10 762	1 326	10.0	3.1
5241	Insurance carriers	68	N	16 074	3 882	371	.4	.2
52411	Direct life, health, & medical insurance carriers	26	Q	6 761	1 590	197	.3	—
524113	Direct life insurance carriers	20	Q	5 612	1 356	175	.4	—
52412	Other direct insurance carriers	42	Q	9 313	2 292	174	.4	.6
524126	Direct property & casualty insurance carriers	34	Q	8 080	1 997	138	—	—
5242	Agencies, brokerages, & other insurance related activities	248		83 447	28 351	6 890	955	34.0
52421	Insurance agencies & brokerages	214		73 560	25 140	6 072	853	36.2
524210	Insurance agencies & brokerages	214		73 560	25 140	6 072	853	36.2
52429	Other insurance related activities	34		9 887	3 211	808	102	17.6
524291	Claims adjusting	21		6 977	2 107	521	62	12.6
525	Funds, trusts, & other financial vehicles (part)	5	D	D	D	b	D	D
FORT PIERCE—PORT ST. LUCIE, FL MSA								
52	Finance & insurance	444	N	155 271	31 539	3 366	4.9	2.9
522	Credit intermediation & related activities	184	N	66 620	17 845	2 217	.7	.8
5221	Depository credit intermediation	122	N	61 005	16 393	1 967	.1	—
52211	Commercial banking	84	Q	49 800	13 776	1 534	—	—
522110	Commercial banking	84	Q	49 800	13 776	1 534	—	—
52212	Savings institutions	33	Q	10 551	2 451	408	—	—
522120	Savings institutions	33	Q	10 551	2 451	408	—	—
5222	Nondepository credit intermediation	41		23 964	3 744	1 074	188	5.8
52229	Other nondepository credit intermediation	38		21 525	3 237	946	165	4.1
522292	Real estate credit	20		14 599	2 150	685	119	5.9
5223	Activities related to credit intermediation	21		11 666	1 871	378	62	9.5
52231	Mortgage & nonmortgage loan brokers	18		11 406	1 764	344	58	8.8
522310	Mortgage & nonmortgage loan brokers	18		11 406	1 764	344	58	8.8
523	Securities intermediation & related activities	67		159 983	65 700	8 290	386	1.3
5231	Securities & commodity contracts intermediation & brokerage	38		61 267	23 045	6 456	293	1.5
52312	Securities brokerage	33		55 904	21 154	5 751	266	1.7
523120	Securities brokerage	33		55 904	21 154	5 751	266	1.7
5239	Other financial investment activities	29		98 716	42 655	1 834	93	1.1
52392	Portfolio management	10	D	D	D	D	b	D
523920	Portfolio management	10	D	D	D	D	b	D
524	Insurance carriers & related activities	190	N	22 302	5 262	715	25.0	4.8
5241	Insurance carriers	47	N	7 425	1 831	164	.1	.9
52411	Direct life, health, & medical insurance carriers	13	Q	2 337	595	70	—	—
524113	Direct life insurance carriers	13	Q	2 337	595	70	—	—
52412	Other direct insurance carriers	34	Q	5 088	1 236	94	.1	1.9
524126	Direct property & casualty insurance carriers	28	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	143		52 981	14 877	3 431	551	53.9
52421	Insurance agencies & brokerages	135		49 866	13 861	3 216	523	55.6
524210	Insurance agencies & brokerages	135		49 866	13 861	3 216	523	55.6
525	Funds, trusts, & other financial vehicles (part)	3		2 141	649	142	48	—

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
FORT WALTON BEACH, FL MSA								
52	Finance & insurance	243	N	59 857	15 111	2 193	3.3	3.7
522	Credit intermediation & related activities	117	N	38 843	10 031	1 554	.2	2.9
5221	Depository credit intermediation	71	N	D	D	g	D	D
52211	Commercial banking	62	Q	27 645	7 194	1 081	—	—
522110	Commercial banking	62	Q	27 645	7 194	1 081	—	—
5222	Nondepository credit intermediation	38	D	D	D	c	D	D
52229	Other nondepository credit intermediation	30	D	D	D	c	D	D
522292	Real estate credit	15	14 871	2 863	736	95	—	36.4
523	Securities intermediation & related activities	19	13 119	5 736	1 453	100	2.1	19.7
5231	Securities & commodity contracts intermediation & brokerage	11	D	D	D	b	D	D
52312	Securities brokerage	10	11 708	4 896	1 309	79	—	22.1
523120	Securities brokerage	10	11 708	4 896	1 309	79	—	22.1
524	Insurance carriers & related activities	107	N	15 278	3 627	539	13.1	3.7
5241	Insurance carriers	27	N	5 290	1 365	159	.1	1.3
52412	Other direct insurance carriers	18	Q	2 270	564	48	.3	—
524126	Direct property & casualty insurance carriers	14	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	80	26 153	9 988	2 262	380	40.2	8.7
52421	Insurance agencies & brokerages	78	D	D	D	e	D	D
524210	Insurance agencies & brokerages	78	D	D	D	e	D	D
GAINESVILLE, FL MSA								
52	Finance & insurance	272	N	98 990	24 906	2 717	5.4	10.5
522	Credit intermediation & related activities	115	N	29 462	7 042	1 141	1.4	4.1
5221	Depository credit intermediation	58	N	23 241	5 690	915	—	—
52211	Commercial banking	44	Q	15 620	3 967	635	—	—
522110	Commercial banking	44	Q	15 620	3 967	635	—	—
52213	Credit unions	13	D	D	D	e	D	D
522130	Credit unions	13	D	D	D	e	D	D
5222	Nondepository credit intermediation	46	30 300	5 287	1 125	188	6.7	22.7
52229	Other nondepository credit intermediation	38	21 353	4 102	903	152	1.4	27.3
522292	Real estate credit	17	13 050	2 959	612	95	2.1	38.4
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	2 509	934	227	38	18.1	16.7
523	Securities intermediation & related activities	23	33 463	5 845	1 526	92	56.6	2.4
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers & related activities	134	N	63 683	16 338	1 484	2.8	14.2
5241	Insurance carriers	44	N	27 073	6 950	743	—	.6
52411	Direct life, health, & medical insurance carriers	16	Q	9 178	2 447	286	—	—
524113	Direct life insurance carriers	12	Q	4 327	1 033	139	—	—
52412	Other direct insurance carriers	28	Q	17 895	4 503	457	—	.9
524126	Direct property & casualty insurance carriers	24	Q	D	D	e	D	D
5242	Agencies, brokerages, & other insurance related activities	90	106 232	36 610	9 388	741	10.1	49.2
52421	Insurance agencies & brokerages	82	103 421	35 371	9 056	696	9.2	50.5
524210	Insurance agencies & brokerages	82	103 421	35 371	9 056	696	9.2	50.5
JACKSONVILLE, FL MSA								
52	Finance & insurance	1 821	N	1 776 749	470 187	51 238	.6	1.1
521	Monetary authorities—central bank	1	33 125	9 933	2 479	294	—	—
5211	Monetary authorities—central bank	1	33 125	9 933	2 479	294	—	—
52111	Monetary authorities—central bank	1	33 125	9 933	2 479	294	—	—
521110	Monetary authorities—central bank	1	33 125	9 933	2 479	294	—	—
522	Credit intermediation & related activities	756	N	648 310	175 581	22 382	.2	.9
5221	Depository credit intermediation	368	N	327 401	94 447	13 356	.1	.1
52211	Commercial banking	264	Q	293 733	86 513	12 096	.1	—
522110	Commercial banking	264	Q	293 733	86 513	12 096	.1	—
52212	Savings institutions	14	Q	1 847	386	57	—	—
522120	Savings institutions	14	Q	1 847	386	57	—	—
52213	Credit unions	90	236 425	31 821	7 548	1 203	—	1.5
522130	Credit unions	90	236 425	31 821	7 548	1 203	—	1.5
5222	Nondepository credit intermediation	283	D	D	D	h	D	D
52222	Sales financing	53	534 796	49 545	10 369	1 429	.1	3.1
522220	Sales financing	53	534 796	49 545	10 369	1 429	.1	3.1
52229	Other nondepository credit intermediation	230	D	D	D	h	D	D
522291	Consumer lending	54	56 652	7 827	2 246	257	.2	15.8
522292	Real estate credit	120	527 272	119 069	26 489	3 115	.5	4.1
522298	All other nondepository credit intermediation	56	D	D	D	c	D	D
5222981	Pawn shops	54	D	D	D	c	D	D
5223	Activities related to credit intermediation	105	D	D	D	h	D	D
52231	Mortgage & nonmortgage loan brokers	54	D	D	D	c	D	D
522310	Mortgage & nonmortgage loan brokers	54	D	D	D	c	D	D
52239	Other activities related to credit intermediation	45	D	D	D	f	D	D
522390	Other activities related to credit intermediation	45	D	D	D	f	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
JACKSONVILLE, FL MSA—Con.								
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	184	803 075	164 579	51 213	2 852	3.1	8.5
5231	Securities & commodity contracts intermediation & brokerage	76	D	D	D	g	D	D
52311	Investment banking & securities dealing	15	D	D	D	f	D	D
523110	Investment banking & securities dealing	15	D	D	D	f	D	D
52312	Securities brokerage	61	229 312	80 338	24 058	1 121	1.0	6.3
523120	Securities brokerage	61	229 312	80 338	24 058	1 121	1.0	6.3
5239	Other financial investment activities	108	D	D	D	f	D	D
52391	Miscellaneous intermediation	30	100 231	5 196	1 545	103	9.2	1.5
523910	Miscellaneous intermediation	30	100 231	5 196	1 545	103	9.2	1.5
52392	Portfolio management	29	64 428	25 496	8 021	180	1.3	67.3
523920	Portfolio management	29	64 428	25 496	8 021	180	1.3	67.3
52393	Investment advice	38	D	D	D	c	D	D
523930	Investment advice	38	D	D	D	c	D	D
52399	All other financial investment activities	11	D	D	D	e	D	D
523991	Trust, fiduciary, & custody activities	10	D	D	D	e	D	D
524	Insurance carriers & related activities	866	N	949 014	239 675	25 535	.6	.7
5241	Insurance carriers	284	N	820 556	207 016	21 913	—	—
52411	Direct life, health, & medical insurance carriers	163	Q	628 127	161 180	17 594	—	—
5241113	Direct life insurance carriers	137	Q	391 308	96 214	11 636	—	—
524114	Direct health & medical insurance carriers	26	Q	236 819	64 966	5 958	—	—
52412	Other direct insurance carriers	117	Q	191 974	45 720	4 308	—	.1
524126	Direct property & casualty insurance carriers	104	Q	186 478	44 407	4 128	—	.1
524127	Direct title insurance carriers	12	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	582	430 738	128 458	32 659	3 622	16.4	18.6
52421	Insurance agencies & brokerages	513	273 169	81 752	20 986	2 430	23.3	7.5
524210	Insurance agencies & brokerages	513	273 169	81 752	20 986	2 430	23.3	7.5
52429	Other insurance related activities	69	157 569	46 706	11 673	1 192	4.4	37.9
524291	Claims adjusting	21	7 704	3 570	961	119	23.3	6.9
524292	Third party administration of insurance & pension funds	32	84 017	17 486	3 965	473	3.5	.4
524298	All other insurance related activities	16	65 848	25 650	6 747	600	3.2	89.4
525	Funds, trusts, & other financial vehicles (part)	14	84 605	4 913	1 239	175	—	—
5259	Other investment pools & funds (part)	14	84 605	4 913	1 239	175	—	—
52593	Real Estate Investment Trusts (REITs)	14	84 605	4 913	1 239	175	—	—
525930	Real Estate Investment Trusts (REITs)	14	84 605	4 913	1 239	175	—	—
LAKELAND-WINTER HAVEN, FL MSA								
52	Finance & insurance	552	N	263 512	63 524	7 715	1.3	.6
522	Credit intermediation & related activities	239	N	61 640	16 061	2 332	1.0	1.6
5221	Depository credit intermediation	136	N	50 506	13 486	1 897	—	—
52211	Commercial banking	109	Q	41 585	11 387	1 516	—	—
522110	Commercial banking	109	Q	41 585	11 387	1 516	—	—
52213	Credit unions	19	D	D	D	c	D	D
522130	Credit unions	19	D	D	D	c	D	D
5222	Nondepository credit intermediation	82	63 602	9 655	2 262	376	5.0	9.3
52222	Sales financing	19	24 643	3 134	712	106	.4	14.2
522220	Sales financing	19	24 643	3 134	712	106	.4	14.2
52229	Other nondepository credit intermediation	62	D	D	D	e	D	D
522291	Consumer lending	15	7 884	982	272	55	—	5.9
522292	Real estate credit	25	14 138	3 128	730	98	—	9.7
522298	All other nondepository credit intermediation	22	D	D	D	c	D	D
5222981	Pawn shops	16	6 692	1 244	285	85	43.9	8.9
5223	Activities related to credit intermediation	21	4 153	1 479	313	59	19.6	4.6
52231	Mortgage & nonmortgage loan brokers	12	2 888	1 081	225	44	25.0	1.3
522310	Mortgage & nonmortgage loan brokers	12	2 888	1 081	225	44	25.0	1.3
523	Securities intermediation & related activities	58	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	33	36 890	15 905	4 185	226	2.3	.9
52312	Securities brokerage	33	36 890	15 905	4 185	226	2.3	.9
523120	Securities brokerage	33	36 890	15 905	4 185	226	2.3	.9
5239	Other financial investment activities	25	D	D	D	b	D	D
52391	Miscellaneous intermediation	10	1 135	182	40	13	56.7	30.5
523910	Miscellaneous intermediation	10	1 135	182	40	13	56.7	30.5
524	Insurance carriers & related activities	253	N	184 052	42 910	5 055	1.3	.4
5241	Insurance carriers	63	N	145 084	33 257	3 686	—	.2
52411	Direct life, health, & medical insurance carriers	21	Q	14 568	3 490	470	—	.5
5241113	Direct life insurance carriers	18	Q	11 830	2 824	385	—	—
52412	Other direct insurance carriers	42	Q	130 516	29 767	h	—	.1
524126	Direct property & casualty insurance carriers	39	Q	D	D	h	D	D
5242	Agencies, brokerages, & other insurance related activities	190	129 003	38 968	9 653	1 369	22.1	3.2
52421	Insurance agencies & brokerages	178	D	D	D	f	D	D
524210	Insurance agencies & brokerages	178	D	D	D	f	D	D
52429	Other insurance related activities	12	D	D	D	f	D	D
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
MELBOURNE—TITUSVILLE—PALM BAY, FL MSA								
52	Finance & insurance	565	N	123 813	30 329	4 052	5.6	5.3
522	Credit intermediation & related activities	240	N	49 250	12 361	2 072	1.1	4.0
5221	Depository credit intermediation	129	N	37 401	9 810	1 675	—	2.1
52211	Commercial banking	85	Q	24 056	6 534	1 052	—	—
522110	Commercial banking	85	Q	24 056	6 534	1 052	—	—
52212	Savings institutions	19	Q	2 714	621	123	—	35.0
522120	Savings institutions	19	Q	2 714	621	123	—	35.0
52213	Credit unions	25	65 635	10 631	2 655	500	—	—
522130	Credit unions	25	65 635	10 631	2 655	500	—	—
5222	Nondepository credit intermediation	86	53 865	10 011	2 158	328	4.9	13.0
52222	Sales financing	11	15 467	1 823	287	42	4.5	7.6
522220	Sales financing	11	15 467	1 823	287	42	4.5	7.6
52229	Other nondepository credit intermediation	75	38 398	8 188	1 871	286	5.1	15.2
522291	Consumer lending	15	8 601	1 215	325	52	—	23.7
522292	Real estate credit	34	24 008	5 737	1 279	164	3.9	11.2
522298	All other nondepository credit intermediation	26	5 789	1 236	267	70	17.6	19.2
5222981	Pawn shops	25	D	D	D	b	D	D
5223	Activities related to credit intermediation	25	4 500	1 838	393	69	16.6	6.9
52231	Mortgage & nonmortgage loan brokers	16	3 441	1 571	327	49	21.7	6.9
522310	Mortgage & nonmortgage loan brokers	16	3 441	1 571	327	49	21.7	6.9
523	Securities intermediation & related activities	70	77 005	27 861	6 897	405	4.9	5.0
5231	Securities & commodity contracts intermediation & brokerage	50	67 733	25 570	6 465	363	.3	5.3
52312	Securities brokerage	43	64 379	24 856	6 327	336	—	4.6
523120	Securities brokerage	43	64 379	24 856	6 327	336	—	4.6
5239	Other financial investment activities	20	9 272	2 291	432	42	38.1	2.5
524	Insurance carriers & related activities	252	N	45 544	10 800	1 476	10.7	7.0
5241	Insurance carriers	72	N	22 066	5 260	535	1.0	.4
52411	Direct life, health, & medical insurance carriers	16	Q	9 538	2 146	251	1.4	—
524113	Direct life insurance carriers	10	Q	5 898	1 486	166	—	—
52412	Other direct insurance carriers	56	Q	12 528	3 114	284	.1	1.2
524126	Direct property & casualty insurance carriers	39	Q	9 694	2 432	c	b	D
524127	Direct title insurance carriers	16	Q	D	D	D	D	D
5242	Agencies, brokerages, & other insurance related activities	180	91 817	23 478	5 540	941	32.2	21.6
52421	Insurance agencies & brokerages	170	87 695	22 032	5 193	898	33.2	21.0
524210	Insurance agencies & brokerages	170	87 695	22 032	5 193	898	33.2	21.0
52429	Other insurance related activities	10	4 122	1 446	347	43	9.3	33.3
525	Funds, trusts, & other financial vehicles (part)	3	8 138	1 158	271	99	—	—
MIAMI—FORT LAUDERDALE, FL CMSA								
52	Finance & insurance	6 427	N	3 516 759	921 556	86 144	2.7	8.8
521	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
5211	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
52111	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
521110	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
522	Credit intermediation & related activities	2 561	N	1 607 861	439 270	42 575	1.4	14.1
5221	Depository credit intermediation	1 172	N	1 031 089	292 933	26 602	—	1.2
52211	Commercial banking	821	Q	854 525	248 778	20 843	—	1.3
522110	Commercial banking	821	Q	854 525	248 778	20 843	—	1.3
52212	Savings institutions	250	Q	134 743	34 188	4 319	—	.7
522120	Savings institutions	250	Q	134 743	34 188	4 319	—	.7
52213	Credit unions	101	242 895	41 821	9 967	1 440	—	2.3
522130	Credit unions	101	242 895	41 821	9 967	1 440	—	2.3
5222	Nondepository credit intermediation	974	3 780 112	471 226	120 393	12 943	3.3	40.4
52222	Sales financing	187	1 389 779	92 813	21 522	2 312	2.6	8.6
522220	Sales financing	187	1 389 779	92 813	21 522	2 312	2.6	8.6
52229	Other nondepository credit intermediation	784	D	D	D	j	D	D
522291	Consumer lending	134	1 379 240	168 712	45 775	i	1.4	93.1
522292	Real estate credit	436	494 603	134 897	31 793	3 553	8.9	8.5
522293	International trade financing	24	D	D	D	f	D	D
522298	All other nondepository credit intermediation	183	97 170	22 810	5 638	776	21.0	12.4
5222981	Pawn shops	160	53 768	12 328	2 942	510	31.3	6.3
5223	Activities related to credit intermediation	415	396 627	105 546	25 944	3 030	10.9	5.7
52231	Mortgage & nonmortgage loan brokers	264	104 885	30 572	5 670	1 004	24.6	11.6
522310	Mortgage & nonmortgage loan brokers	264	104 885	30 572	5 670	1 004	24.6	11.6
52232	Financial transactions processing, reserve, & clearinghouse act.	41	D	D	D	f	D	D
522320	Financial transactions processing, reserve, & clearinghouse act.	41	D	D	D	f	D	D
52239	Other activities related to credit intermediation	110	D	D	D	g	D	D
522390	Other activities related to credit intermediation	110	D	D	D	g	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
MIAMI-FORT LAUDERDALE, FL CMSA—Con.								
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	924	1 973 615	650 546	172 785	7 861	7.0	9.8
5231	Securities & commodity contracts intermediation & brokerage	400	1 298 133	470 527	126 321	5 145	3.7	9.7
52311	Investment banking & securities dealing	79	171 239	66 081	16 883	585	4.7	5.9
523110	Investment banking & securities dealing	79	171 239	66 081	16 883	585	4.7	5.9
52312	Securities brokerage	272	1 027 738	365 506	97 764	4 046	2.8	10.9
523120	Securities brokerage	272	1 027 738	365 506	97 764	4 046	2.8	10.9
52313	Commodity contracts dealing	17	27 974	11 430	3 124	102	18.3	9.0
523130	Commodity contracts dealing	17	27 974	11 430	3 124	102	18.3	9.0
52314	Commodity contracts brokerage	32	71 182	27 510	8 550	412	9.6	2.4
523140	Commodity contracts brokerage	32	71 182	27 510	8 550	412	9.6	2.4
5239	Other financial investment activities	524	675 482	180 019	46 464	2 716	13.2	9.9
52391	Miscellaneous intermediation	148	136 980	20 259	4 567	389	31.1	22.0
523910	Miscellaneous intermediation	148	136 980	20 259	4 567	389	31.1	22.0
52392	Portfolio management	171	401 637	99 548	26 548	1 455	4.9	6.8
523920	Portfolio management	171	401 637	99 548	26 548	1 455	4.9	6.8
52393	Investment advice	161	101 173	48 411	12 638	638	14.5	5.7
523930	Investment advice	161	101 173	48 411	12 638	638	14.5	5.7
52399	All other financial investment activities	44	35 692	11 801	2 711	234	33.3	9.3
523991	Trust, fiduciary, & custody activities	42	D	D	D	c	D	D
524	Insurance carriers & related activities	2 911	N	1 243 839	305 906	35 181	3.2	3.3
5241	Insurance carriers	626	N	809 644	203 052	22 646	.2	1.5
52411	Direct life, health, & medical insurance carriers	230	Q	584 590	147 614	15 037	.1	1.8
524113	Direct life insurance carriers	108	Q	246 379	63 827	5 983	.3	—
524114	Direct health & medical insurance carriers	122	Q	338 211	83 787	9 054	—	3.2
52412	Other direct insurance carriers	383	Q	D	D	i	D	D
524126	Direct property & casualty insurance carriers	325	D	D	D	i	D	D
524127	Direct title insurance carriers	55	Q	D	D	e	D	D
52413	Reinsurance carriers	13	Q	D	D	b	D	D
524130	Reinsurance carriers	13	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	2 285	1 467 879	434 195	102 854	12 535	23.8	16.4
52421	Insurance agencies & brokerages	2 021	1 019 133	317 340	75 412	9 285	29.4	19.6
524210	Insurance agencies & brokerages	2 021	1 019 133	317 340	75 412	9 285	29.4	19.6
52429	Other insurance related activities	264	448 746	116 855	27 442	3 250	11.3	9.1
524291	Claims adjusting	96	270 982	51 163	12 726	1 480	5.7	4.7
524292	Third party administration of insurance & pension funds	126	128 066	48 084	10 407	1 330	25.5	8.5
524298	All other insurance related activities	42	49 698	17 608	4 309	440	5.3	34.7
525	Funds, trusts, & other financial vehicles (part)	30	55 004	4 355	1 167	246	7.0	.5
5259	Other investment pools & funds (part)	30	55 004	4 355	1 167	246	7.0	.5
52593	Real Estate Investment Trusts (REITs)	30	55 004	4 355	1 167	246	7.0	.5
525930	Real Estate Investment Trusts (REITs)	30	55 004	4 355	1 167	246	7.0	.5
Fort Lauderdale, FL PMSA								
52	Finance & insurance	2 885	N	1 328 187	339 934	34 520	3.3	16.0
522	Credit intermediation & related activities	1 100	N	596 629	156 443	18 214	1.6	30.6
5221	Depository credit intermediation	483	N	243 387	66 534	7 986	—	.7
52211	Commercial banking	312	Q	161 611	46 984	5 371	—	.9
522110	Commercial banking	312	Q	161 611	46 984	5 371	—	.9
52212	Savings institutions	142	Q	72 289	17 295	2 254	—	—
522120	Savings institutions	142	Q	72 289	17 295	2 254	—	—
52213	Credit unions	29	52 201	9 487	2 255	361	—	.8
522130	Credit unions	29	52 201	9 487	2 255	361	—	.8
5222	Nondepository credit intermediation	459	2 728 355	302 361	76 026	8 844	1.9	49.2
52222	Sales financing	94	1 074 454	57 209	13 419	1 531	2.2	3.2
522220	Sales financing	94	1 074 454	57 209	13 419	1 531	2.2	3.2
52229	Other nondepository credit intermediation	364	D	D	D	i	D	D
522291	Consumer lending	64	1 334 813	160 044	43 737	i	.7	95.5
522292	Real estate credit	207	256 582	68 397	14 852	1 647	4.6	11.1
522298	All other nondepository credit intermediation	85	D	D	D	e	D	D
5222981	Pawn shops	77	24 178	5 945	1 367	241	31.5	3.0
5223	Activities related to credit intermediation	158	227 763	50 881	13 883	1 384	8.4	2.3
52231	Mortgage & nonmortgage loan brokers	114	43 463	16 287	2 848	512	23.8	3.5
522310	Mortgage & nonmortgage loan brokers	114	43 463	16 287	2 848	512	23.8	3.5
52232	Financial transactions processing, reserve, & clearinghouse act.	14	D	D	D	b	D	D
522320	Financial transactions processing, reserve, & clearinghouse act.	14	D	D	D	b	D	D
52239	Other activities related to credit intermediation	30	D	D	D	f	D	D
522390	Other activities related to credit intermediation	30	D	D	D	f	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
	MIAMI-FORT LAUDERDALE, FL CMSA—Con.							
	Fort Lauderdale, FL PMSA—Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	388	911 060	289 829	77 783	4 004	6.6	10.7
5231	Securities & commodity contracts intermediation & brokerage	189	487 753	187 592	49 666	2 455	4.3	14.3
52311	Investment banking & securities dealing	24	30 554	11 484	2 774	190	4.0	7.4
523110	Investment banking & securities dealing	24	30 554	11 484	2 774	190	4.0	7.4
52312	Securities brokerage	138	409 475	159 471	42 149	1 976	2.0	15.9
523120	Securities brokerage	138	409 475	159 471	42 149	1 976	2.0	15.9
52314	Commodity contracts brokerage	20	39 113	15 519	4 472	236	17.3	2.2
523140	Commodity contracts brokerage	20	39 113	15 519	4 472	236	17.3	2.2
5239	Other financial investment activities	199	423 307	102 237	28 117	1 549	9.3	6.6
52391	Miscellaneous intermediation	47	60 645	6 367	1 101	161	45.7	23.1
523910	Miscellaneous intermediation	47	60 645	6 367	1 101	161	45.7	23.1
52392	Portfolio management	67	304 390	57 065	16 048	933	1.3	3.9
523920	Portfolio management	67	304 390	57 065	16 048	933	1.3	3.9
52393	Investment advice	68	51 417	35 334	10 012	359	12.0	4.0
523930	Investment advice	68	51 417	35 334	10 012	359	12.0	4.0
52399	All other financial investment activities	17	6 855	3 471	956	96	24.0	2.3
523991	Trust, fiduciary, & custody activities	17	6 855	3 471	956	96	24.0	2.3
524	Insurance carriers & related activities	1 385	N	439 622	105 144	12 175	4.5	1.8
5241	Insurance carriers	300	N	243 059	60 092	6 484	.3	.4
52411	Direct life, health, & medical insurance carriers	111	Q	136 800	33 121	3 639	.4	.5
524111	Direct life insurance carriers	47	Q	31 762	8 008	851	1.5	—
524114	Direct health & medical insurance carriers	64	Q	105 038	25 113	2 788	—	.7
52412	Other direct insurance carriers	184	Q	D	D	h	D	D
524126	Direct property & casualty insurance carriers	154	Q	D	D	h	D	D
524127	Direct title insurance carriers	29	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	1 085	720 783	196 563	45 052	5 691	24.4	8.4
52421	Insurance agencies & brokerages	949	407 436	132 677	30 224	4 002	35.1	11.8
524210	Insurance agencies & brokerages	949	407 436	132 677	30 224	4 002	35.1	11.8
52429	Other insurance related activities	136	313 347	63 886	14 828	1 689	10.5	3.9
524291	Claims adjusting	51	208 647	31 307	7 523	851	3.7	2.3
524292	Third party administration of insurance & pension funds	69	82 224	22 501	4 851	646	30.4	6.8
524298	All other insurance related activities	16	22 476	10 078	2 454	192	1.1	8.1
525	Funds, trusts, & other financial vehicles (part)	12	41 411	2 107	564	127	—	.1
5259	Other investment pools & funds (part)	12	41 411	2 107	564	127	—	.1
52593	Real Estate Investment Trusts (REITs)	12	41 411	2 107	564	127	—	.1
525930	Real Estate Investment Trusts (REITs)	12	41 411	2 107	564	127	—	.1
	Miami, FL PMSA							
52	Finance & insurance	3 542	N	2 188 572	581 622	51 624	2.3	4.4
521	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
5211	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
52111	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
521110	Monetary authorities—central bank	1	29 945	10 158	2 428	281	—	—
522	Credit intermediation & related activities	1 461	N	1 011 232	282 827	24 361	1.3	3.9
5221	Depository credit intermediation	689	N	787 702	226 399	18 616	—	1.4
52211	Commercial banking	509	Q	692 914	201 794	15 472	—	1.3
522110	Commercial banking	509	Q	692 914	201 794	15 472	—	1.3
52212	Savings institutions	108	Q	62 454	16 893	2 065	—	1.1
522120	Savings institutions	108	Q	62 454	16 893	2 065	—	1.1
52213	Credit unions	72	190 694	32 334	7 712	1 079	—	2.7
522130	Credit unions	72	190 694	32 334	7 712	1 079	—	2.7
5222	Nondepository credit intermediation	515	1 051 757	168 865	44 367	4 099	6.7	17.5
52222	Sales financing	93	315 325	35 604	8 103	781	3.9	26.7
522220	Sales financing	93	315 325	35 604	8 103	781	3.9	26.7
52229	Other nondepository credit intermediation	420	D	D	D	h	D	D
522291	Consumer lending	70	44 427	8 668	2 038	285	23.0	19.4
522292	Real estate credit	229	238 021	66 500	16 941	1 906	13.6	5.7
522293	International trade financing	21	402 403	47 682	14 700	739	.3	17.5
522298	All other nondepository credit intermediation	98	D	D	D	e	D	D
5222981	Pawn shops	83	29 590	6 383	1 575	269	31.1	9.0
5223	Activities related to credit intermediation	257	168 864	54 665	12 061	1 646	14.2	10.2
52231	Mortgage & nonmortgage loan brokers	150	61 422	14 285	2 822	492	25.1	17.2
522310	Mortgage & nonmortgage loan brokers	150	61 422	14 285	2 822	492	25.1	17.2
52232	Financial transactions processing, reserve, & clearinghouse act.	27	D	D	D	e	D	D
522320	Financial transactions processing, reserve, & clearinghouse act.	27	D	D	D	e	D	D
52239	Other activities related to credit intermediation	80	D	D	D	f	D	D
522390	Other activities related to credit intermediation	80	D	D	D	f	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
	MIAMI—FORT LAUDERDALE, FL CMSA—Con.							
	Miami, FL PMSA—Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	536	1 062 555	360 717	95 002	3 857	7.2	8.9
5231	Securities & commodity contracts intermediation & brokerage	211	810 380	282 935	76 655	2 690	3.4	6.9
52311	Investment banking & securities dealing	55	140 685	54 597	14 109	395	4.8	5.6
523110	Investment banking & securities dealing	55	140 685	54 597	14 109	395	4.8	5.6
52312	Securities brokerage	134	618 263	206 035	55 615	2 070	3.3	7.5
523120	Securities brokerage	134	618 263	206 035	55 615	2 070	3.3	7.5
52313	Commodity contracts dealing	10	19 363	10 312	2 853	49	2.0	4.3
523130	Commodity contracts dealing	10	19 363	10 312	2 853	49	2.0	4.3
52314	Commodity contracts brokerage	12	32 069	11 991	4 078	176	.1	2.6
523140	Commodity contracts brokerage	12	32 069	11 991	4 078	176	.1	2.6
5239	Other financial investment activities	325	252 175	77 782	18 347	1 167	19.6	15.3
52391	Miscellaneous intermediation	101	76 335	13 892	3 466	228	19.4	21.2
523910	Miscellaneous intermediation	101	76 335	13 892	3 466	228	19.4	21.2
52392	Portfolio management	104	97 247	42 483	10 500	522	16.4	16.1
523920	Portfolio management	104	97 247	42 483	10 500	522	16.4	16.1
52393	Investment advice	93	49 756	13 077	2 626	279	17.2	7.4
523930	Investment advice	93	49 756	13 077	2 626	279	17.2	7.4
52399	All other financial investment activities	27	28 837	8 330	1 755	138	35.5	11.0
523991	Trust, fiduciary, & custody activities	25	D	D	D	c	D	D
524	Insurance carriers & related activities	1 526	N	804 217	200 762	23 006	2.4	4.2
5241	Insurance carriers	326	N	566 585	142 960	16 162	.1	2.0
52411	Direct life, health, & medical insurance carriers	119	Q	447 790	114 493	11 398	—	2.3
524113	Direct life insurance carriers	61	Q	214 617	55 819	5 132	.1	—
524114	Direct health & medical insurance carriers	58	Q	233 173	58 674	6 266	—	4.6
52412	Other direct insurance carriers	199	Q	114 926	27 402	4 711	.3	.7
524126	Direct property & casualty insurance carriers	171	Q	103 400	24 480	4 378	.2	.6
524127	Direct title insurance carriers	26	Q	D	D	e	D	D
5242	Agencies, brokerages, & other insurance related activities	1 200	747 096	237 632	57 802	6 844	23.2	24.1
52421	Insurance agencies & brokerages	1 072	611 697	184 663	45 188	5 283	25.5	24.8
524210	Insurance agencies & brokerages	1 072	611 697	184 663	45 188	5 283	25.5	24.8
52429	Other insurance related activities	128	135 399	52 969	12 614	1 561	13.0	21.2
524291	Claims adjusting	45	62 335	19 856	5 203	629	12.2	12.9
524292	Third party administration of insurance & pension funds	57	45 842	25 583	5 556	684	16.7	11.4
524298	All other insurance related activities	26	27 222	7 530	1 855	248	8.7	56.7
525	Funds, trusts, & other financial vehicles (part)	18	13 593	2 248	603	119	28.4	1.7
5259	Other investment pools & funds (part)	18	13 593	2 248	603	119	28.4	1.7
52593	Real Estate Investment Trusts (REITs)	18	13 593	2 248	603	119	28.4	1.7
525930	Real Estate Investment Trusts (REITs)	18	13 593	2 248	603	119	28.4	1.7
	NAPLES, FL MSA							
52	Finance & insurance	405	N	126 574	34 883	3 409	4.3	6.3
522	Credit intermediation & related activities	163	N	47 188	13 396	1 642	1.4	3.1
5221	Depository credit intermediation	101	N	41 096	12 177	1 455	—	2.5
52211	Commercial banking	92	Q	39 327	11 672	1 391	—	2.6
522110	Commercial banking	92	Q	39 327	11 672	1 391	—	2.6
5222	Nondepository credit intermediation	39	17 362	4 250	871	121	28.6	21.0
52229	Other nondepository credit intermediation	33	13 705	3 845	817	113	14.5	24.2
522292	Real estate credit	17	7 285	2 782	590	66	12.6	42.0
522298	All other nondepository credit intermediation	10	3 350	559	108	24	31.8	4.8
5223	Activities related to credit intermediation	23	4 757	1 842	348	66	45.4	.4
52231	Mortgage & nonmortgage loan brokers	18	4 244	1 682	313	57	50.9	.5
522310	Mortgage & nonmortgage loan brokers	18	4 244	1 682	313	57	50.9	.5
523	Securities intermediation & related activities	94	D	D	D	f	D	D
5231	Securities & commodity contracts intermediation & brokerage	43	87 780	33 099	8 922	469	.1	7.0
52312	Securities brokerage	35	74 883	29 604	8 427	426	—	5.5
523120	Securities brokerage	35	74 883	29 604	8 427	426	—	5.5
5239	Other financial investment activities	51	D	D	D	c	D	D
52391	Miscellaneous intermediation	15	D	D	D	b	D	D
523910	Miscellaneous intermediation	15	D	D	D	b	D	D
52392	Portfolio management	17	19 778	8 142	3 375	77	56.6	12.0
523920	Portfolio management	17	19 778	8 142	3 375	77	56.6	12.0
52393	Investment advice	11	3 608	1 377	186	20	41.5	—
523930	Investment advice	11	3 608	1 377	186	20	41.5	—
524	Insurance carriers & related activities	146	N	32 235	7 972	1 105	7.8	9.4
5241	Insurance carriers	34	N	8 872	2 367	506	.8	—
52412	Other direct insurance carriers	26	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	18	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	112	85 924	23 363	5 605	599	17.0	21.8
52421	Insurance agencies & brokerages	107	84 511	23 013	5 526	589	16.6	22.2
524210	Insurance agencies & brokerages	107	84 511	23 013	5 526	589	16.6	22.2
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	a	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
OCALA, FL MSA								
52	Finance & insurance	314	N	67 231	17 301	2 460	5.6	3.7
522	Credit intermediation & related activities	152	N	38 812	10 320	1 550	.7	3.4
5221	Depository credit intermediation	86	N	31 044	8 542	1 244	—	2.4
52211	Commercial banking	81	Q	30 183	8 340	1 202	—	2.4
522110	Commercial banking	81	Q	30 183	8 340	1 202	—	2.4
5222	Nondepository credit intermediation	50		35 738	6 677	265	5.4	10.3
52222	Sales financing	12		15 156	2 743	83	7.7	12.6
522220	Sales financing	12		15 156	2 743	83	7.7	12.6
52229	Other nondepository credit intermediation	38		20 582	3 934	182	3.7	8.6
522291	Consumer lending	11		5 509	753	34	6.0	5.3
522292	Real estate credit	17		10 920	2 453	116	1.0	13.6
522298	All other nondepository credit intermediation	10		4 153	728	32	7.8	—
5223	Activities related to credit intermediation	16		2 981	1 091	41	1.6	2.6
52231	Mortgage & nonmortgage loan brokers	11		2 319	857	30	2.0	1.9
522310	Mortgage & nonmortgage loan brokers	11		2 319	857	30	2.0	1.9
523	Securities intermediation & related activities	21		49 631	11 977	3 152	17.8	4.6
5231	Securities & commodity contracts intermediation & brokerage	12	D	D	D	c	D	D
52312	Securities brokerage	11		35 582	10 453	2 732	24.5	2.0
523120	Securities brokerage	11		35 582	10 453	2 732	24.5	2.0
524	Insurance carriers & related activities	141	N	16 442	3 829	615	13.1	4.3
5241	Insurance carriers	24	N	5 020	1 180	172	—	.1
52411	Direct life, health, & medical insurance carriers	10	Q	3 727	868	138	—	.1
52412	Other direct insurance carriers	14	Q	1 293	312	34	—	—
524126	Direct property & casualty insurance carriers	14	Q	1 293	312	34	—	—
5242	Agencies, brokerages, & other insurance related activities	117		32 262	11 422	2 649	44.4	14.3
52421	Insurance agencies & brokerages	111		29 558	10 320	2 383	45.2	11.9
524210	Insurance agencies & brokerages	111		29 558	10 320	2 383	45.2	11.9
ORLANDO, FL MSA								
52	Finance & insurance	2 574	N	1 100 152	271 711	30 622	2.2	4.7
522	Credit intermediation & related activities	1 038	N	407 086	105 364	14 550	.8	7.0
5221	Depository credit intermediation	479	N	273 683	73 560	10 520	—	5.6
52211	Commercial banking	363	Q	227 000	62 494	8 546	—	2.3
522110	Commercial banking	363	Q	227 000	62 494	8 546	—	2.3
52212	Savings institutions	60	Q	25 421	5 887	1 025	.1	27.7
522120	Savings institutions	60	Q	25 421	5 887	1 025	.1	27.7
52213	Credit unions	56		140 771	21 262	5 179	—	15.3
522130	Credit unions	56		140 771	21 262	5 179	—	15.3
5222	Nondepository credit intermediation	403		884 761	106 333	3 210	1.7	10.2
52222	Sales financing	73		576 148	30 682	8 295	.2	5.9
522220	Sales financing	73		576 148	30 682	8 295	.2	5.9
52229	Other nondepository credit intermediation	330		308 613	75 651	2 116	4.3	18.1
522291	Consumer lending	57		53 849	7 576	253	6.1	39.8
522292	Real estate credit	193		182 978	60 451	1 563	2.9	18.7
522298	All other nondepository credit intermediation	77		71 264	7 532	298	6.2	.5
5222981	Pawn shops	71	D	D	D	e	D	D
5223	Activities related to credit intermediation	156		133 162	27 070	820	6.6	5.0
52231	Mortgage & nonmortgage loan brokers	92	D	D	D	e	D	D
522310	Mortgage & nonmortgage loan brokers	92	D	D	D	e	D	D
52239	Other activities related to credit intermediation	57	D	D	D	c	D	D
522390	Other activities related to credit intermediation	57	D	D	D	c	D	D
523	Securities intermediation & related activities	288		480 255	154 196	41 270	6.8	13.2
5231	Securities & commodity contracts intermediation & brokerage	143		346 954	117 785	30 660	3.1	8.7
52311	Investment banking & securities dealing	23		35 402	5 868	1 342	88	4.0
523110	Investment banking & securities dealing	23		35 402	5 868	1 342	88	4.0
52312	Securities brokerage	113		303 387	109 597	28 726	1.8	8.7
523120	Securities brokerage	113		303 387	109 597	28 726	1.8	8.7
5239	Other financial investment activities	145		133 301	36 411	10 610	585	16.4
52391	Miscellaneous intermediation	34		32 561	3 684	933	78	15.2
523910	Miscellaneous intermediation	34		32 561	3 684	933	78	15.2
52392	Portfolio management	58		58 916	15 383	3 485	274	2.8
523920	Portfolio management	58		58 916	15 383	3 485	274	2.8
52393	Investment advice	47		23 897	8 222	1 445	143	58.3
523930	Investment advice	47		23 897	8 222	1 445	143	58.3

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
ORLANDO, FL MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	1 220	N	534 162	124 004	13 426	2.7	2.4
5241	Insurance carriers	326	N	300 081	72 057	7 044	—	.3
52411	Direct life, health, & medical insurance carriers	117	Q	95 562	24 689	2 611	—	—
524113	Direct life insurance carriers	87	Q	56 466	14 546	1 546	—	—
524114	Direct health & medical insurance carriers.....	30	Q	39 096	10 143	1 065	—	—
52412	Other direct insurance carriers	206	Q	D	D	h	D	D
524126	Direct property & casualty insurance carriers	165	Q	156 677	34 414	3 227	.1	.6
524127	Direct title insurance carriers	41	Q	D	D	g	D	D
5242	Agencies, brokerages, & other insurance related activities	894		589 698	234 081	51 947	6 382	20.3
52421	Insurance agencies & brokerages	763		369 942	131 227	31 514	3 813	29.9
524210	Insurance agencies & brokerages	763		369 942	131 227	31 514	3 813	29.9
52429	Other insurance related activities	131		219 756	102 854	20 433	2 569	4.2
524291	Claims adjusting	47		25 866	13 048	3 259	367	12.7
524292	Third party administration of insurance & pension funds.....	54		119 637	52 127	6 893	807	2.6
524298	All other insurance related activities	30		74 253	37 679	10 281	1 395	3.7
525	Funds, trusts, & other financial vehicles (part)	28		60 201	4 708	1 073	239	—
5259	Other investment pools & funds (part)	28		60 201	4 708	1 073	239	—
52593	Real Estate Investment Trusts (REITs)	28		60 201	4 708	1 073	239	—
525930	Real Estate Investment Trusts (REITs)	28		60 201	4 708	1 073	239	—
PANAMA CITY, FL MSA								
52	Finance & insurance	216	N	73 026	18 023	2 869	1.6	2.0
522	Credit intermediation & related activities	97	N	55 284	13 958	2 371	.1	1.2
5221	Depository credit intermediation	58	N	31 036	7 403	1 266	—	.4
52211	Commercial banking	41	Q	15 285	3 708	552	—	—
522110	Commercial banking	41	Q	15 285	3 708	552	—	—
52213	Credit unions	15	D	D	D	e	D	D
522130	Credit unions	15	D	D	D	e	D	D
5222	Nondepository credit intermediation	35		309 896	23 680	6 455	1 093	.1
52229	Other nondepository credit intermediation	30		303 861	22 943	6 285	1 070	.2
522292	Real estate credit	12		8 213	2 061	478	67	3.5
523	Securities intermediation & related activities	18		13 306	5 131	1 107	71	3.1
5231	Securities & commodity contracts intermediation & brokerage	11	D	D	D	b	D	D
52312	Securities brokerage	10		8 155	4 095	1 020	56	2.6
523120	Securities brokerage	10		8 155	4 095	1 020	56	2.6
524	Insurance carriers & related activities	101	N	12 611	2 958	427	11.8	8.9
5241	Insurance carriers	23	N	4 112	1 005	109	—	—
52412	Other direct insurance carriers	15	Q	D	D	a	D	D
524126	Direct property & casualty insurance carriers	15	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	78		23 642	8 499	1 953	318	35.7
52421	Insurance agencies & brokerages	66		19 358	6 633	1 578	259	40.9
524210	Insurance agencies & brokerages	66		19 358	6 633	1 578	259	40.9
52429	Other insurance related activities	12		4 284	1 866	375	59	12.4
PENSACOLA, FL MSA								
52	Finance & insurance	495	N	116 589	28 779	4 014	3.2	5.0
522	Credit intermediation & related activities	241	N	61 395	15 194	2 603	.4	4.7
5221	Depository credit intermediation	136	N	46 584	11 718	2 050	—	1.9
52211	Commercial banking	99	Q	35 068	8 925	1 484	—	.7
522110	Commercial banking	99	Q	35 068	8 925	1 484	—	.7
52213	Credit unions	37		85 296	11 516	2 793	566	—
522130	Credit unions	37		85 296	11 516	2 793	566	—
5222	Nondepository credit intermediation	89		96 070	13 766	3 240	489	1.1
52222	Sales financing	19		53 542	5 186	1 060	141	.4
522220	Sales financing	19		53 542	5 186	1 060	141	.4
52229	Other nondepository credit intermediation	70		42 528	8 580	2 180	348	2.0
522291	Consumer lending	17		14 919	2 126	490	62	.4
522292	Real estate credit	29		19 629	5 020	1 332	200	—
522298	All other nondepository credit intermediation.....	24		7 980	1 434	358	86	9.9
5222981	Pawn shops.....	23	D	D	D	b	D	D
5223	Activities related to credit intermediation	16		3 653	1 045	236	64	20.6
523	Securities intermediation & related activities	37	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	18		43 604	15 133	3 930	190	4.2
52312	Securities brokerage	14		39 693	14 492	3 738	173	.1
523120	Securities brokerage	14		39 693	14 492	3 738	173	.1
5239	Other financial investment activities	19	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
PENSACOLA, FL MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	216	N	38 684	9 238	1 193	6.8	6.1
5241	Insurance carriers	50	N	18 390	4 554	474	.1	3.5
52411	Direct life, health, & medical insurance carriers	23	Q	12 682	3 167	354	—	3.8
524113	Direct life insurance carriers	19	Q	7 913	1 831	227	—	5.9
52412	Other direct insurance carriers	27	Q	5 708	1 387	120	.6	2.5
524126	Direct property & casualty insurance carriers	23	Q	4 536	1 118	84	.7	.2
5242	Agencies, brokerages, & other insurance related activities	166	59 107	20 294	4 684	719	34.3	16.6
52421	Insurance agencies & brokerages	142	46 306	16 020	3 859	570	41.8	14.0
524210	Insurance agencies & brokerages	142	46 306	16 020	3 859	570	41.8	14.0
52429	Other insurance related activities	24	12 801	4 274	825	149	7.4	26.3
524291	Claims adjusting	17	4 073	1 502	375	55	21.2	.9
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
PUNTA GORDA, FL MSA								
52	Finance & insurance	169	N	38 050	9 066	1 262	3.7	8.6
522	Credit intermediation & related activities	80	N	18 025	4 627	709	1.3	1.3
5221	Depository credit intermediation	44	N	13 779	3 694	553	—	—
52211	Commercial banking	33	Q	11 693	3 229	472	—	—
522110	Commercial banking	33	Q	11 693	3 229	472	—	—
5222	Nondepository credit intermediation	27	D	D	D	c	D	D
52229	Other nondepository credit intermediation	23	D	D	D	c	D	D
522292	Real estate credit	13	5 090	2 773	655	100	5.6	18.9
523	Securities intermediation & related activities	28	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	20	15 104	6 798	1 579	138	—	50.5
52312	Securities brokerage	20	15 104	6 798	1 579	138	—	50.5
523120	Securities brokerage	20	15 104	6 798	1 579	138	—	50.5
524	Insurance carriers & related activities	60	N	12 061	2 690	350	10.9	9.0
5241	Insurance carriers	13	N	4 683	1 056	112	1.4	1.4
52412	Other direct insurance carriers	11	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	10	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	47	27 278	7 378	1 634	238	17.5	14.2
52421	Insurance agencies & brokerages	44	D	D	D	c	D	D
524210	Insurance agencies & brokerages	44	D	D	D	c	D	D
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
SARASOTA—BRADENTON, FL MSA								
52	Finance & insurance	1 018	N	355 601	87 761	9 435	2.9	2.4
522	Credit intermediation & related activities	404	N	125 038	33 838	4 235	1.7	1.1
5221	Depository credit intermediation	270	N	106 324	29 715	3 671	—	.3
52211	Commercial banking	218	Q	95 886	27 136	3 238	—	.3
522110	Commercial banking	218	Q	95 886	27 136	3 238	—	.3
52212	Savings institutions	42	Q	7 006	1 728	307	—	—
522120	Savings institutions	42	Q	7 006	1 728	307	—	—
52213	Credit unions	10	20 235	3 432	851	126	—	—
522130	Credit unions	10	20 235	3 432	851	126	—	—
5222	Nondepository credit intermediation	89	60 037	14 256	3 217	414	9.5	11.0
52222	Sales financing	12	16 758	1 368	326	45	6.6	1.6
522220	Sales financing	12	16 758	1 368	326	45	6.6	1.6
52229	Other nondepository credit intermediation	77	43 279	12 888	2 891	369	10.6	14.6
522291	Consumer lending	16	9 168	1 886	431	64	15.8	6.1
522292	Real estate credit	48	30 872	10 289	2 290	268	8.1	18.1
522298	All other nondepository credit intermediation	13	3 239	713	170	37	19.3	5.3
5222981	Pawn shops	13	3 239	713	170	37	19.3	5.3
5223	Activities related to credit intermediation	45	17 083	4 458	906	150	52.6	3.2
52231	Mortgage & nonmortgage loan brokers	32	14 412	3 854	793	122	54.7	3.4
522310	Mortgage & nonmortgage loan brokers	32	14 412	3 854	793	122	54.7	3.4
52239	Other activities related to credit intermediation	13	2 671	604	113	28	41.0	2.2
522390	Other activities related to credit intermediation	13	2 671	604	113	28	41.0	2.2
523	Securities intermediation & related activities	187	D	D	D	g	D	D
5231	Securities & commodity contracts intermediation & brokerage	93	168 079	66 721	17 106	829	.2	5.5
52311	Investment banking & securities dealing	12	D	D	D	b	D	D
523110	Investment banking & securities dealing	12	D	D	D	b	D	D
52312	Securities brokerage	79	159 295	64 131	16 419	780	.2	4.8
523120	Securities brokerage	79	159 295	64 131	16 419	780	.2	4.8
5239	Other financial investment activities	94	D	D	D	e	D	D
52391	Miscellaneous intermediation	18	D	D	D	b	D	D
523910	Miscellaneous intermediation	18	D	D	D	b	D	D
52392	Portfolio management	40	21 624	10 304	1 038	109	7.6	7.4
523920	Portfolio management	40	21 624	10 304	1 038	109	7.6	7.4
52393	Investment advice	22	6 229	1 011	321	51	19.3	9.6
523930	Investment advice	22	6 229	1 011	321	51	19.3	9.6
52399	All other financial investment activities	14	D	D	D	b	D	D
523991	Trust, fiduciary, & custody activities	14	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
SARASOTA—BRADENTON, FL MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	426	N	147 991	34 277	4 007	4.0	2.0
5241	Insurance carriers	114	N	77 317	18 248	1 958	—	.4
52411	Direct life, health, & medical insurance carriers	23	Q	D	D	e	D	D
524113	Direct life insurance carriers	19	Q	8 251	2 182	276	.2	—
52412	Other direct insurance carriers	89	Q	63 124	14 981	1 593	—	.5
524126	Direct property & casualty insurance carriers	68	Q	59 398	14 109	1 475	—	—
524127	Direct title insurance carriers	19	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	312	168 093	70 674	16 029	2 049	24.8	10.6
52421	Insurance agencies & brokerages	281	100 851	36 493	7 841	1 143	40.3	11.8
524210	Insurance agencies & brokerages	281	100 851	36 493	7 841	1 143	40.3	11.8
52429	Other insurance related activities	31	67 242	34 181	8 188	906	1.6	8.8
524291	Claims adjusting	12	D	D	D	b	D	D
524292	Third party administration of insurance & pension funds	14	14 695	7 139	1 411	207	3.0	19.1
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
TALLAHASSEE, FL MSA								
52	Finance & insurance	434	N	141 596	35 575	4 263	3.0	3.4
522	Credit intermediation & related activities	168	N	57 261	15 274	2 154	.1	1.4
5221	Depository credit intermediation	101	N	45 460	12 542	1 755	—	.3
52211	Commercial banking	74	Q	33 177	9 452	1 298	—	—
522110	Commercial banking	74	Q	33 177	9 452	1 298	—	—
52213	Credit unions	26	D	D	D	e	D	D
522130	Credit unions	26	D	D	D	e	D	D
5222	Nondepository credit intermediation	54	73 388	10 959	2 531	362	.2	6.1
52222	Sales financing	11	51 099	5 258	1 435	183	—	—
522220	Sales financing	11	51 099	5 258	1 435	183	—	—
52229	Other nondepository credit intermediation	42	D	D	D	c	D	D
522291	Consumer lending	13	8 314	1 360	382	62	—	40.7
522292	Real estate credit	17	8 895	2 131	379	55	—	11.8
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	13	2 335	842	201	37	17.8	29.4
523	Securities intermediation & related activities	42	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	16	D	D	D	c	D	D
52312	Securities brokerage	15	36 068	11 399	2 986	139	—	1.5
523120	Securities brokerage	15	36 068	11 399	2 986	139	—	1.5
5239	Other financial investment activities	26	D	D	D	b	D	D
52393	Investment advice	10	6 118	2 481	504	51	7.3	70.6
523930	Investment advice	10	6 118	2 481	504	51	7.3	70.6
524	Insurance carriers & related activities	221	N	67 982	16 251	1 858	5.1	4.0
5241	Insurance carriers	60	N	35 924	9 098	985	.8	2.9
52411	Direct life, health, & medical insurance carriers	24	Q	24 092	6 331	707	—	3.4
524113	Direct life insurance carriers	20	Q	D	D	e	D	D
52412	Other direct insurance carriers	36	Q	11 832	2 767	278	4.7	—
524126	Direct property & casualty insurance carriers	30	Q	8 475	2 011	197	5.8	—
5242	Agencies, brokerages, & other insurance related activities	161	95 391	32 058	7 153	873	27.0	10.1
52421	Insurance agencies & brokerages	133	81 692	25 976	5 924	721	28.8	7.9
524210	Insurance agencies & brokerages	133	81 692	25 976	5 924	721	28.8	7.9
52429	Other insurance related activities	28	13 699	6 082	1 229	152	16.4	23.0
524292	Third party administration of insurance & pension funds	11	8 704	3 598	648	86	14.1	33.0
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA								
52	Finance & insurance	4 173	N	2 344 707	563 687	63 514	1.7	2.6
522	Credit intermediation & related activities	1 651	N	922 115	221 210	29 341	.5	4.0
5221	Depository credit intermediation	863	N	502 440	127 122	17 721	—	1.7
52211	Commercial banking	694	Q	447 372	113 659	15 454	—	.3
522110	Commercial banking	694	Q	447 372	113 659	15 454	—	.3
52212	Savings institutions	78	Q	17 420	4 350	669	—	5.9
522120	Savings institutions	78	Q	17 420	4 350	669	—	5.9
52213	Credit unions	91	294 105	37 648	9 113	1 598	—	15.5
522130	Credit unions	91	294 105	37 648	9 113	1 598	—	15.5
5222	Nondepository credit intermediation	554	2 366 038	259 618	54 479	6 423	.9	7.2
52222	Sales financing	101	413 536	51 650	12 717	1 296	1.4	7.5
522220	Sales financing	101	413 536	51 650	12 717	1 296	1.4	7.5
52229	Other nondepository credit intermediation	445	D	D	D	h	D	D
522291	Consumer lending	98	222 606	17 373	4 032	627	.4	19.8
522292	Real estate credit	253	1 436 290	119 007	25 274	2 792	.6	5.6
522298	All other nondepository credit intermediation	92	D	D	D	g	D	D
5222981	Pawn shops	73	18 796	4 230	1 023	218	16.8	7.1
5223	Activities related to credit intermediation	234	674 486	160 057	39 609	5 197	2.2	4.8
52231	Mortgage & nonmortgage loan brokers	139	60 116	19 104	3 569	511	13.8	21.2
522310	Mortgage & nonmortgage loan brokers	139	60 116	19 104	3 569	511	13.8	21.2
52232	Financial transactions processing, reserve, & clearinghouse act.	32	587 369	133 653	34 248	4 100	.3	2.4
522320	Financial transactions processing, reserve, & clearinghouse act.	32	587 369	133 653	34 248	4 100	.3	2.4
52239	Other activities related to credit intermediation	63	27 001	7 300	1 792	586	16.8	21.7
522390	Other activities related to credit intermediation	63	27 001	7 300	1 792	586	16.8	21.7
523	Securities intermediation & related activities	542	2 103 072	514 329	120 889	9 450	2.1	2.8
5231	Securities & commodity contracts intermediation & brokerage	277	1 304 765	389 853	94 853	5 941	1.1	3.2
52311	Investment banking & securities dealing	48	481 923	139 829	35 097	2 013	.6	1.8
523110	Investment banking & securities dealing	48	481 923	139 829	35 097	2 013	.6	1.8
52312	Securities brokerage	220	810 340	248 221	59 402	3 873	.7	4.0
523120	Securities brokerage	220	810 340	248 221	59 402	3 873	.7	4.0
5239	Other financial investment activities	265	798 307	124 476	26 036	3 509	3.7	2.2
52391	Miscellaneous intermediation	52	432 173	17 002	4 274	687	2.1	1.1
523910	Miscellaneous intermediation	52	432 173	17 002	4 274	687	2.1	1.1
52392	Portfolio management	82	269 603	70 534	16 784	1 648	4.1	2.6
523920	Portfolio management	82	269 603	70 534	16 784	1 648	4.1	2.6
52393	Investment advice	110	37 089	13 594	3 056	300	26.2	13.5
523930	Investment advice	110	37 089	13 594	3 056	300	26.2	13.5
52399	All other financial investment activities	21	59 442	23 346	1 922	f	—	1.2
523991	Trust, fiduciary, & custody activities	21	59 442	23 346	1 922	f	—	1.2
524	Insurance carriers & related activities	1 950	N	900 897	219 909	24 386	2.4	1.5
5241	Insurance carriers	547	N	578 500	142 973	15 231	.2	.5
52411	Direct life, health, & medical insurance carriers	200	Q	302 805	78 862	8 088	.1	.4
524113	Direct life insurance carriers	142	Q	201 061	53 319	5 150	—	.5
524114	Direct health & medical insurance carriers	58	Q	101 744	25 543	2 938	.2	—
52412	Other direct insurance carriers	336	Q	271 217	63 146	7 038	.1	.8
524126	Direct property & casualty insurance carriers	272	Q	254 113	59 192	6 559	—	.7
524127	Direct title insurance carriers	63	Q	D	D	e	D	D
52413	Reinsurance carriers	11	Q	4 478	965	105	19.8	6.5
524130	Reinsurance carriers	11	Q	4 478	965	105	19.8	6.5
5242	Agencies, brokerages, & other insurance related activities	1 403	1 225 648	322 397	76 936	9 155	15.4	7.3
52421	Insurance agencies & brokerages	1 240	887 767	212 224	50 634	6 316	19.3	8.4
524210	Insurance agencies & brokerages	1 240	887 767	212 224	50 634	6 316	19.3	8.4
52429	Other insurance related activities	163	337 881	110 173	26 302	2 839	5.3	4.5
524291	Claims adjusting	50	30 446	12 182	3 027	373	6.3	7.0
524292	Third party administration of insurance & pension funds	75	243 597	80 755	18 824	1 981	4.5	3.8
524298	All other insurance related activities	38	63 838	17 236	4 451	485	8.0	5.7
525	Funds, trusts, & other financial vehicles (part)	30	68 413	7 366	1 679	337	5.6	—
5259	Other investment pools & funds (part)	30	68 413	7 366	1 679	337	5.6	—
52593	Real Estate Investment Trusts (REITs)	30	68 413	7 366	1 679	337	5.6	—
525930	Real Estate Investment Trusts (REITs)	30	68 413	7 366	1 679	337	5.6	—

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
WEST PALM BEACH–BOCA RATON, FL MSA								
52	Finance & insurance	2 343	N	1 062 500	268 227	21 323	4.1	14.6
522	Credit intermediation & related activities	808	N	348 687	87 239	9 103	2.2	22.0
5221	Depository credit intermediation	462	N	246 800	68 794	6 992	—	25.2
52211	Commercial banking	270	Q	134 564	36 458	3 899	—	2.5
522110	Commercial banking	270	Q	134 564	36 458	3 899	—	2.5
52212	Savings institutions	168	Q	101 651	29 838	2 735	—	46.3
522120	Savings institutions	168	Q	101 651	29 838	2 735	—	46.3
52213	Credit unions	24	55 521	10 585	2 498	358	—	.1
522130	Credit unions	24	55 521	10 585	2 498	358	—	.1
5222	Nondepository credit intermediation	240	475 748	85 325	15 417	1 672	10.1	9.7
52222	Sales financing	59	279 395	30 495	6 084	692	14.7	8.5
522220	Sales financing	59	279 395	30 495	6 084	692	14.7	8.5
52229	Other nondepository credit intermediation	179	D	D	D	f	D	D
522291	Consumer lending	26	31 111	5 777	1 145	83	4.0	8.1
522292	Real estate credit	106	108 435	36 495	5 782	645	1.5	17.3
522298	All other nondepository credit intermediation	46	D	D	D	c	D	D
5222981	Pawn shops	35	14 270	2 558	602	123	26.6	3.8
5223	Activities related to credit intermediation	106	49 607	16 562	3 028	439	16.5	5.1
52231	Mortgage & nonmortgage loan brokers	77	32 806	12 477	2 188	293	15.2	4.0
522310	Mortgage & nonmortgage loan brokers	77	32 806	12 477	2 188	293	15.2	4.0
52239	Other activities related to credit intermediation	23	11 059	2 679	556	88	29.1	7.2
522390	Other activities related to credit intermediation	23	11 059	2 679	556	88	29.1	7.2
523	Securities intermediation & related activities	575	1 295 350	433 835	109 510	5 520	5.4	15.0
5231	Securities & commodity contracts intermediation & brokerage	298	906 832	332 205	86 241	4 199	1.3	14.5
52311	Investment banking & securities dealing	57	163 184	54 768	12 914	852	1.7	26.9
523110	Investment banking & securities dealing	57	163 184	54 768	12 914	852	1.7	26.9
52312	Securities brokerage	229	737 935	274 711	72 539	3 285	1.0	11.8
523120	Securities brokerage	229	737 935	274 711	72 539	3 285	1.0	11.8
5239	Other financial investment activities	277	388 518	101 630	23 269	1 321	15.1	16.2
52391	Miscellaneous intermediation	76	79 393	8 912	1 759	161	50.6	13.7
523910	Miscellaneous intermediation	76	79 393	8 912	1 759	161	50.6	13.7
52392	Portfolio management	105	225 173	66 970	15 170	742	4.2	16.8
523920	Portfolio management	105	225 173	66 970	15 170	742	4.2	16.8
52393	Investment advice	76	43 386	14 123	3 012	249	20.9	11.9
523930	Investment advice	76	43 386	14 123	3 012	249	20.9	11.9
52399	All other financial investment activities	20	40 566	11 625	3 328	169	—	22.4
523991	Trust, fiduciary, & custody activities	20	40 566	11 625	3 328	169	—	22.4
524	Insurance carriers & related activities	952	N	278 205	71 045	6 583	5.9	3.7
5241	Insurance carriers	188	N	106 045	27 803	2 369	.3	.6
52411	Direct life, health, & medical insurance carriers	72	Q	63 126	17 022	1 475	—	.5
524113	Direct life insurance carriers	50	Q	47 866	12 685	1 059	—	—
524114	Direct health & medical insurance carriers	22	Q	15 260	4 337	416	—	2.3
52412	Other direct insurance carriers	114	Q	D	D	f	D	D
524126	Direct property & casualty insurance carriers	94	Q	36 884	9 279	735	.2	.3
524127	Direct title insurance carriers	20	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	764	451 001	172 160	43 242	4 214	22.2	12.7
52421	Insurance agencies & brokerages	680	277 579	103 440	23 392	2 770	33.2	19.6
524210	Insurance agencies & brokerages	680	277 579	103 440	23 392	2 770	33.2	19.6
52429	Other insurance related activities	84	173 422	68 720	19 850	1 444	4.6	1.5
524291	Claims adjusting	25	7 873	3 655	1 037	122	17.5	7.6
524292	Third party administration of insurance & pension funds	30	154 561	61 237	18 010	1 198	1.8	.2
524298	All other insurance related activities	29	10 988	3 828	803	124	34.6	15.7
525	Funds, trusts, & other financial vehicles (part)	8	23 961	1 773	433	117	.9	—
AREA OUTSIDE FLORIDA METROPOLITAN AREAS								
52	Finance & insurance	1 048	N	201 007	49 374	7 465	6.7	4.2
522	Credit intermediation & related activities	507	N	124 999	31 487	5 224	1.5	3.5
5221	Depository credit intermediation	369	N	D	D	h	D	D
52211	Commercial banking	291	Q	95 370	24 422	3 974	1.5	2.7
522110	Commercial banking	291	Q	95 370	24 422	3 974	1.5	2.7
52212	Savings institutions	33	Q	D	D	e	D	D
522120	Savings institutions	33	Q	D	D	e	D	D
52213	Credit unions	45	D	D	D	e	D	D
522130	Credit unions	45	D	D	D	e	D	D
5222	Nondepository credit intermediation	121	D	D	D	e	D	D
52222	Sales financing	19	D	D	D	b	D	D
522220	Sales financing	19	D	D	D	b	D	D
52229	Other nondepository credit intermediation	102	D	D	D	e	D	D
522291	Consumer lending	24	11 262	1 419	376	72	1.3	30.0
522292	Real estate credit	34	17 946	3 154	745	113	6.0	1.4
522298	All other nondepository credit intermediation	44	D	D	D	c	D	D
5222981	Pawn shops	34	D	D	D	b	D	D
5223	Activities related to credit intermediation	17	D	D	D	b	D	D
52231	Mortgage & nonmortgage loan brokers	15	D	D	D	b	D	D
522310	Mortgage & nonmortgage loan brokers	15	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
AREA OUTSIDE FLORIDA METROPOLITAN AREAS—Con.								
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	92	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	52	D	D	D	e	D	D
52312	Securities brokerage	43	51 142	19 913	4 989	264	.2	9.0
523120	Securities brokerage	43	51 142	19 913	4 989	264	.2	9.0
5239	Other financial investment activities	40	D	D	D	c	D	D
52391	Miscellaneous intermediation	16	8 215	1 773	401	64	7.9	4.8
523910	Miscellaneous intermediation	16	8 215	1 773	401	64	7.9	4.8
52392	Portfolio management	12	D	D	D	b	D	D
523920	Portfolio management	12	D	D	D	b	D	D
52393	Investment advice	10	1 169	210	43	14	43.0	4.4
523930	Investment advice	10	1 169	210	43	14	43.0	4.4
524	Insurance carriers & related activities	448	N	48 402	11 186	1 818	26.1	5.1
5241	Insurance carriers	52	N	9 450	2 358	277	1.6	.2
52411	Direct life, health, & medical insurance carriers	12	Q	D	D	c	D	D
52412	Other direct insurance carriers	40	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	29	Q	D	D	b	D	D
524127	Direct title insurance carriers	11	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	396	123 964	38 952	8 828	1 541	47.2	9.3
52421	Insurance agencies & brokerages	372	D	D	D	g	D	D
524210	Insurance agencies & brokerages	372	D	D	D	g	D	D
52429	Other insurance related activities	24	D	D	D	b	D	D
524291	Claims adjusting	12	813	259	65	19	75.8	9.6
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D

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

²Includes revenue information which was imputed based on historic data, administrative records data, or on industry averages.

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. Payroll does not include 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 Internal Revenue Service (IRS) on form 941.

FIRST QUARTER PAYROLL (\$1,000)

Represents payroll paid to persons employed at any time during the quarter January to March 1997.

NUMBER OF EMPLOYEES

Paid employees consist of the full-time and part-time employees who were on the payroll during the pay period including March 12, including salaried officers and executives of corporations. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses. Excluded are independent (nonemployee) agents. The definition of paid employees is the same as that used on IRS form 941.

NUMBER OF ESTABLISHMENTS

An establishment is generally a single physical location at which business is conducted. It is not necessarily identical with 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. The count of establishments represents those in business at any time during 1997.

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.

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 collected from customers and remitted directly by the firm to a local, state, or Federal tax agency.

SALES, RECEIPTS, OR REVENUE ESTIMATED (PERCENT)

Percent of total sales/receipts/revenue that was imputed based on historic company ratios or administrative records, or on industry averages.

SALES, RECEIPTS, OR REVENUE FROM ADMINISTRATIVE RECORDS (PERCENT)

Percent of total sales/receipts/revenue obtained from administrative records of other Federal agencies.

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

The Finance and Insurance sector comprises establishments 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:

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.

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.

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 NAICS 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. These units are the equivalents for finance and insurance 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. The classification defines activities broadly enough that it can be used both by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

Establishments engaged in activities that facilitate, or are otherwise related to, the various types of intermediation have been included in individual subsectors, rather than in a separate subsector dedicated to services alone because these services are performed by intermediaries as well as by specialist establishments and the extent to which the activity of the intermediaries can be separately identified is not clear.

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.

Legal entities that hold portfolios of assets on behalf of others are significant and data on them are required for a variety of purposes. Thus for NAICS, these funds, trusts, and other financial vehicles 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.

521 Monetary Authorities-Central Bank

The Monetary Authorities-Central Bank subsector groups establishments that engage in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

5211 Monetary Authorities-Central Bank

This NAICS industry group includes establishments classified in the following NAICS industry(ies): 52111, Monetary Authorities-Central Bank

52111 Monetary Authorities-Central Bank

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

521110 Monetary Authorities-Central Bank

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government. The data published with NAICS code 521110 include these parts of the following SIC industries:

6011 Monetary authorities - central bank

522 Credit Intermediation and Related Activities

Industries in the Credit Intermediation and Related Activities subsector group establishments that (1) lend funds raised from depositors; (2) lend funds raised from credit market borrowing; or (3) facilitate the lending of funds or issuance of credit by engaging in such activities as mortgage and loan brokerage, clearinghouse and reserve services, and check cashing services.

5221 Depository Credit Intermediation

This industry group comprises establishments primarily engaged in accepting deposits (or share deposits) and in lending funds from these deposits. Within this group, industries are defined on the basis of differences in the types of deposit liabilities assumed and in the nature of the credit extended.

52211 Commercial Banking

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

522110 Commercial Banking

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

The data published with NAICS code 522110 include these parts of the following SIC industries:

6021 (pt) National commercial banks (banking)

6022 (pt) State commercial banks (banking)

6029 Other commercial banks

6081 (pt) Branches of foreign banks

6099 (pt) Representative offices of foreign banks

5221101 National Commercial Banks (Banking)

Establishments primarily engaged in accepting deposits and granting withdrawals; making commercial, institutional, and consumer loans; and providing other customer financial transactions. These depository institutions are chartered by the Federal Government.

5221102 State Commercial Banks (Banking)

Establishments primarily engaged in accepting deposits and granting withdrawals, making commercial, institutional, and consumer loans; and providing customer financial transactions. These depository institutions are chartered by one of the states, the District of Columbia, or territories.

5221103 Other Commercial Banks

Establishments primarily engaged in accepting deposits and granting withdrawals, and providing other customer financial transactions. These depository institutions are not chartered by the Federal Government, any of the states, the District of Columbia or territories.

5221104 Branches of Foreign Banks

Establishments of foreign banks operating as branches that specialize in commercial loans. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5221109 Representative Offices of Foreign Banks

Establishments primarily engaged in representing foreign banks. These establishments generally have no revenue.

52212 Savings Institutions

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

522120 Savings Institutions

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

The data published with NAICS code 522120 include these parts of the following SIC Industries:

- 6035 Savings institutions (federally chartered)
- 6036 Savings institutions (not federally chartered)
- 6141 Remedial loan societies and mutual benefit associations (deposit)

5221201 Savings Institutions, Federally Chartered

Establishments, operating under Federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

5221203 Savings Institutions, Not Federally Chartered

Establishments, not operating under Federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

5221209 Remedial Loan Societies and Mutual Benefit Associations (Depository)

Establishments (other than credit unions, savings and loan associations and savings banks) primarily engaged in accepting deposits, granting withdrawals, and serving the savings and credit needs of its members.

52213 Credit Unions

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

522130 Credit Unions

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

The data published with NAICS code 522130 include these parts of the following SIC industries:

- 6061 Credit unions (federally chartered)
- 6062 Credit unions (not federally chartered)

5221301 Credit Unions, Federally Chartered

Establishments chartered by the Federal Government as "cooperatives", primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for their members.

5221309 Credit Unions, Not Federally Chartered

Establishments chartered by other than the Federal Government as "cooperatives", primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for their members.

52219 Other Depository Credit Intermediation

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

522190 Other Depository Credit Intermediation

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

The data published with NAICS code 522190 include these parts of the following SIC industries:

- 6022 (pt) Other depository credit intermediation

5222 Nondepository Credit Intermediation

This industry group comprises establishments, both public (government-sponsored enterprises) and private, primarily engaged in extending credit or lending funds

raised by credit market borrowing, such as issuing commercial paper or other debt instruments or by borrowing from other financial intermediaries. Within this group, industries are defined on the basis of the type of credit being extended.

52221 Credit Card Issuing

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

522210 Credit Card Issuing

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

The data published with NAICS code 522210 include these parts of the following SIC industries:

- 6021 (pt) National commercial banks (credit card issuing)
- 6022 (pt) State commercial banks (credit card issuing)
- 6141 (pt) Credit card issuing by personal credit institutions
- 6153 (pt) Other short-term business credit institutions

5222101 National Commercial Banks (Credit Card Issuing)

Establishments of banks chartered by the Federal Government, primarily engaged in issuing credit cards or charge cards to consumers and businesses for purchasing goods and services on an installment basis.

5222102 State Commercial Banks (Credit Card Issuing)

Establishments of banks chartered by one of the states, the District of Columbia, or territories, primarily engaged in issuing credit cards or charge cards to consumers and businesses for purchasing goods and services on an installment basis.

5222103 Credit Card Issuing by Personal Credit Institutions

Establishments of personal credit institutions (other than banks) primarily engaged in issuing credit cards or charge cards to individuals or consumers for purchasing goods and services on an installment basis.

5222109 Credit Card Issuing by Business Credit Institutions, Not Elsewhere Classified

Establishments of short-term business credit institutions, not elsewhere classified, primarily engaged in providing credit (including credit cards) to businesses and other organizations for relatively short periods.

52222 Sales Financing

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

522220 Sales Financing

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

The data published with NAICS code 522220 include these parts of the following SIC industries:

- 6141 (pt) Automotive sales finance companies
- 6141 (pt) Sales finance companies (except automotive)
- 6153 (pt) Commercial finance companies
- 6159 (pt) Financing leases

5222201 Automotive Sales Finance Companies

Establishments primarily engaged in lending money to individuals for automotive purchases, including trucks, either directly to individuals or through sales financing arrangements with dealers.

5222202 Sales Finance Companies, Except Automotive

Establishments primarily engaged in lending money to individuals for the retail purchase of consumer goods (other than automotive), either directly to individuals or through sales financing arrangements with dealers.

5222203 Commercial Finance Companies

Establishments primarily engaged in granting short-term credit to business or commercial enterprises (other than in exchange for credit-related assets).

5222209 Financing Leases

Establishments primarily engaged in providing financing for equipment or other assets to customers through a lease agreement, where the lessee acquires substantially

all the benefits of its use, and takes all the risks associated with its ownership. The lessee is responsible for maintenance and taxes, and may have the option to take title to the leased equipment at the end of the lease.

52229 Other Nondepository Credit Intermediation

This industry comprises establishments primarily engaged in making cash loans or extending credit through credit instruments (except credit cards and sales finance agreements).

522291 Consumer Lending

This U.S. industry comprises establishments primarily engaged in making unsecured cash loans to consumers.

The data published with NAICS code 522291 include these parts of the following SIC industries:

- 6141 (pt) Consumer & personal finance companies
- 6141 (pt) Other personal credit institutions

5222911 Consumer and Personal Finance Companies

Establishments primarily engaged in providing unsecured cash loans to individuals or consumers for non-specified purposes, including student loans.

5222919 Other Personal Credit Institutions

Establishments of nondepository credit institutions, not elsewhere classified, primarily engaged in providing credit to individuals and issuing personal loans.

522292 Real Estate Credit

This U.S. industry comprises establishments primarily engaged in lending funds with real estate as collateral.

The data published with NAICS code 522292 include these parts of the following SIC industries:

- 6111 (pt) Federally-sponsored credit agencies, primarily real estate
- 6159 (pt) Farm mortgage companies
- 6162 (pt) Mortgage bankers & loan correspondents

5222921 Federal and Federally-Sponsored Credit Agencies, Primarily Real Estate Credit

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in making real estate loans. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222922 Farm Mortgage Companies

Establishments primarily engaged in making long-term farm real estate loans (except Federal and Federally-sponsored credit agencies).

5222929 Mortgage Bankers and Loan Correspondents

Establishments primarily engaged in originating (making) and selling mortgage and other real estate loans (except farm) to permanent investors, and servicing these loans.

522293 International Trade Financing

This U.S. industry comprises establishments primarily engaged in providing one or more of the following: (1) working capital funds to U.S. exporters; (2) lending funds to foreign buyers of U.S. goods; and (3) lending funds to domestic buyers of imported goods.

The data published with NAICS code 522293 include these parts of the following SIC industries:

- 6081 (pt) Agencies of foreign banks, primarily trade finance
- 6082 (pt) Agreement & Edge Act Corporations, primarily trade finance
- 6111 (pt) Federally-sponsored credit agencies, primarily trade finance
- 6159 (pt) International trade credit

5222931 Agencies of Foreign Banks Primarily Engaged in Trade Finance

Establishments primarily operating as agencies of foreign banks that specialize in trade (import and/or export) finance. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5222932 Agreement and Edge Act Corporations Primarily Engaged in Trade Finance

Establishment of Agreement and Edge Act corporations, operating under Federal or state charter, primarily engaged in financing foreign trade. Also included in this industry are domestically-owned Federal or state-chartered institutions that only operate outside the United States.

5222933 Federal and Federally-Sponsored Credit Agencies, Primarily Trade Finance

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in facilitating the financing of exports and imports and the exchange of commodities between the U.S. and any foreign country. These establishments may also guarantee or insure exports and imports. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not

regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222939 International Trade Credit

Establishments primarily engaged in providing financing for foreign buyers of U.S. goods (exports) or assistance in financing imports.

522294 Secondary Market Financing

This U.S. industry comprises establishments primarily engaged in buying, pooling, and repackaging loans for sale to others on the secondary market.

The data published with NAICS code 522294 include these parts of the following SIC industries:

6111 (pt) Federally-sponsored credit agencies, primarily secondary market

6159 (pt) Secondary market financing

5222941 Federal and Federally-Sponsored Credit Agencies, Primarily Secondary Market

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in buying, selling, pooling, or repackaging loans for sale to others on the secondary market. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222949 Secondary Market Financing (Private)

Private establishments primarily engaged in buying, selling, pooling, or repackaging loans for sale to others on the secondary market.

522298 All Other Nondepository Credit Intermediation

This U.S. industry comprises establishments primarily engaged in providing nondepository credit (except credit card issuing, sales financing, consumer lending, real estate credit, international trade financing, and secondary market financing). Examples of types of lending in this industry are: short-term inventory credit, agricultural lending (except real estate and sales financing) and consumer cash lending secured by personal property.

The data published with NAICS code 522298 include these parts of the following SIC industries:

5932 (pt) Pawn shops

6081 (pt) Agencies of foreign banks, primarily commercial finance

6111 (pt) Other federally-sponsored credit agencies

6153 (pt) Factors

6159 (pt) Agricultural credit (except federally-sponsored)

6159 (pt) Other miscellaneous business credit institutions

5222981 Pawnshops

Establishments primarily engaged in lending money at interest in exchanged for personal property left as security and selling the merchandise if the property is not reclaimed.

5222982 Agencies of Foreign Banks Primarily Engaged in Commercial Finance

Establishments primarily operating as agencies of foreign banks that specialize in domestic commercial finance. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5222983 Other Federal and Federally-Sponsored Credit Agencies

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in guaranteeing, insuring, and making loans, (except real estate credit, trade finance, or the secondary market). Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the Government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222984 Factors

Establishments primarily engaged in providing short-term capital to businesses in exchange for (or in consideration of) credit-related assets, such as installment notes, commercial paper, accounts receivable, and credit card debt.

5222985 Agricultural Credit (Except Federal and Federally-Sponsored)

Establishments (except Federal and Federally-sponsored credit agencies) primarily engaged in providing nondepository agricultural (nonmortgage) credit and loans.

5222989 Other Miscellaneous Business Credit Institutions

Establishments primarily engaged in providing credit or capital to businesses and other organizations for intermediate and long-term periods (more than 1 year).

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.

The data published with NAICS code 522310 include these parts of the following SIC industries:

6163 Mortgage & nonmortgage loan brokers

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 (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 (3) check or other financial instrument clearinghouse services (except central banks).

The data published with NAICS code 522320 include these parts of the following SIC industries:

6019 (pt) Other central reserve depository institutions

6099 (pt) Electr funds trans & automated clearinghouses for banks & checks

6153 (pt) Credit card service by business credit institutions

7389 (pt) Credit card processing

5223201 Other Central Reserve Depository Institutions

Establishments primarily engaged in providing reserve and overnight advance services to their members, such as savings banks, savings and loan associations, or credit unions. These central reserve depository institutions generally do not receive deposits from, or make advances to, other enterprises or individuals.

5223202 Electronic Funds Transfer and Automated Clearinghouse for Banks and Checks

Establishments primarily engaged in providing electronic funds transfer, or check or other financial instrument clearing house services.

5223203 Credit Card Service by Business Credit Institutions

Establishments of credit institutions primarily engaged in servicing credit cards.

5223209 Credit Card Processing

Establishments primarily engaged in providing credit card transaction processing services (except credit card issuing institutions).

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).

The data published with NAICS code 522390 include these parts of the following SIC industries:

6099 (pt) Other activities related to credit intermediation

6162 (pt) Loan servicing

5223901 Other Activities Related to Credit Intermediation

Establishments primarily engaged in cashing checks, issuing traveler's checks or money orders, or performing other functions closely related to depository intermediation. Also included here are establishments that operate windows and kiosks where customers purchase traveler's checks or general purpose stored value cards.

5223909 Loan Servicing

Establishments primarily engaged in servicing loans for banks, credit unions, mortgage companies, and other financial institutions. Loan servicing functions include collection of payments, securing of escrow funds, payment of property taxes and insurance, monitoring delinquencies, and accounting for remitting principal and interest payments to the loan holder.

523 Securities, Commodity Contracts, and Other Financial Investments and Related Activities

Industries in the Securities, Commodity Contracts, and Other Financial Investments and Related Activities subsector group establishments that are primarily engaged in one of the following: (1) underwriting securities issues

and/or making markets for securities and commodities; (2) acting as agents (i.e., brokers) between buyers and sellers of securities and commodities; (3) providing securities and commodity exchange services; and (4) providing other services, such as managing portfolios of assets; providing investment advice; and trust, fiduciary, and custody services.

5231 Securities and Commodity Contracts Intermediation and Brokerage

This industry group comprises establishments primarily engaged in putting capital at risk in the process of underwriting securities issues or in making markets for securities and commodities; and those acting as agents and/or brokers between buyers and sellers of securities and commodities, usually charging a commission.

52311 Investment Banking and Securities Dealing

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

523110 Investment Banking and Securities Dealing

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

The data published with NAICS code 523110 include these parts of the following SIC industries:

6211 (pt) Investment banking & securities dealing

52312 Securities Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

523120 Securities Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

The data published with NAICS code 523120 include these parts of the following SIC industries:

6211 (pt) Securities brokerage

52313 Commodity Contracts Dealing

This U.S. industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

523130 Commodity Contracts Dealing

This U.S. industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

The data published with NAICS code 523130 include these parts of the following SIC industries:

6099 (pt) Foreign currency exchange

6221 (pt) Commodity contracts dealing

6799 (pt) Commodity contract trading company

5231301 Foreign Currency Exchange

Establishments primarily engaged in foreign currency transactions for their own account or for others. Also included here are windows and kiosks, where customers purchase or exchange currencies.

5231302 Commodity Contracts Dealing

Establishments primarily engaged as principals in buying and selling spot or future contracts, such as commodities, foreign currency, or futures options.

5231309 Commodity Contract Trading Companies

Establishments primarily engaged in buying and selling commodity contracts.

52314 Commodity Contracts Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

523140 Commodity Contracts Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

The data published with NAICS code 523140 include these parts of the following SIC industries:

6221 (pt) Commodity contracts brokerage

5232 Securities and Commodity Exchanges

This NAICS industry group includes establishments classified in the following NAICS industry(ies): 52321, Securities and Commodity Exchange

52321 Securities and Commodity Exchanges

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

523210 Securities and Commodity Exchanges

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

The data published with NAICS code 523210 include these parts of the following SIC industries:

6231 Security & commodity exchanges

5239 Other Financial Investment Activities

This industry group comprises establishments primarily engaged in one of the following: (1) acting as principals in buying or selling financial contracts (except investment bankers, securities dealers, and commodity contracts dealers); (2) acting as agents (i.e., brokers) (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts; or (3) providing other investment services (except securities and commodity exchanges), such as portfolio management; investment advice; and trust, fiduciary, and custody services.

52391 Miscellaneous Intermediation

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

523910 Miscellaneous Intermediation

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

The data published with NAICS code 523910 include these parts of the following SIC industries:

6211 (pt) Traders & dealers (except for securities & commodities)

6792 (pt) Oil royalty traders investing on own accounts

6799 (pt) Venture capital companies

6799 (pt) All other investors

5239101 Traders and Dealers, Except for Securities and Commodities

Establishments primarily engaged as principals in buying and selling investment instruments other than securities or commodity contracts.

5239102 Oil Royalty Traders, Investing on Own Account

Establishments primarily engaged in trading, on own account, the rights to a whole or partial interest in the proceeds from the sale of oil or gas, produced from a specific tract.

5239103 Venture Capital Companies

Establishments primarily engaged in providing funds for newly-formed companies and funds for existing companies experiencing a short-term shortage of capital. Funding may be in the form of equity or debt.

5239109 All Other Investors

Establishments primarily engaged in investing, not elsewhere classified.

52392 Portfolio Management

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

523920 Portfolio Management

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

The data published with NAICS code 523920 include these parts of the following SIC industries:

6282 (pt) Portfolio management

6733 (pt) Mgt of trust investment portfolios (exc ed relig & charitable)

6799 (pt) Commodity contract pool operators

5239201 Portfolio Management

Establishments primarily engaged in managing the financial asset portfolio of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions and derive fees based on the size and/or overall performance of the portfolio.

5239202 Managers of Trust Investment Portfolios, Except Educational, Religious, and Charitable Trusts

Establishments primarily engaged in managing private estate and investment portfolios of trusts (except educational, religious and charitable) on behalf of the beneficiaries.

5239209 Commodity Contract Pool Operators

Establishments primarily engaged in a prearranged agreement in which members participate, through a manager, in the purchase of commodities.

52393 Investment Advice

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, but do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

523930 Investment Advice

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, but do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

The data published with NAICS code 523930 include these parts of the following SIC industries:

6282 (pt) Investment Advice

52399 All Other Financial Investment Activities

This industry comprises establishments primarily engaged in acting as agents or brokers (except securities brokerages and commodity contracts brokerages) in buying and selling financial contracts providing financial investment activities (except securities and commodity exchanges, portfolio management, and investment advice).

523991 Trust, Fiduciary, and Custody Activities

This U.S. industry comprises establishments primarily engaged in providing trust, fiduciary, and custody services to others, as instructed, on a fee or contract basis, such as bank trust offices and escrow agencies (except real estate).

The data published with NAICS code 523991 include these parts of the following SIC industries:

6091 Nondeposit trust companies

6099 (pt) Escrow & fiduciary agencies

6289 (pt) Securities custodians & securities transfer agents

6733 (pt) Other trust, fiduciary, & custody activities

5239911 Nondeposit Trust Companies

Establishments of trust companies primarily engaged in providing trust, custody, or other fiduciary services to others on a fee or contract basis, but not regularly accepting deposits. These establishments operate under Federal or state charter.

5239912 Escrow and Fiduciary Agencies

Establishments primarily engaged in providing escrow and fiduciary services to others on a fee or contract basis (except in conjunction with real estate).

5239913 Securities Custodians and Securities Transfer Agents

Establishments primarily engaged in providing custodial and transfer services for security holders, owners, brokers, and dealers.

5239919 Administration of Private Estates, Trustees in Bankruptcy, or Other Trust, Fiduciary, and Custody Activities

Establishments primarily engaged, on behalf of the beneficiaries, in the administration and preservation of property, which constitutes an estate, under the terms of a trust agreement, will, or agency agreement.

523999 Miscellaneous Financial Investment Activities

This U.S. industry comprises establishments primarily engaged in acting as agents and/or brokers (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts and those providing financial investment services (except securities and commodity exchanges; portfolio management; investment advice; and trust, fiduciary, and custody services) on a fee or commission basis.

The data published with NAICS code 523999 include these parts of the following SIC industries:

6099 (pt) Deposit brokers

6211 (pt) Gas & oil lease & royalty brokers

6289 (pt) Oth services allied with the exchange of securities & commodities

5239991 Deposit Brokers

Establishments primarily engaged in pooling funds from clients of brokerage firms into large denomination deposits (usually \$100,000), called “brokered deposits”, in certain FDIC-insured banks.

5239992 Gas and Oil Lease and Royalty Brokers

Establishments primarily engaged in buying and selling oil and gas leases and royalties on a fee or contract basis.

5239999 Other Services Allied With the Exchange of Securities and Commodities

Establishments primarily engaged in providing services, not elsewhere classified, to securities or commodity holders, brokers or dealers.

524 Insurance Carriers and Related Activities

Industries in the Insurance Carriers and Related Activities subsector group establishments that are primarily engaged in one of the following (1) underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies or (2) facilitating such underwriting by selling insurance policies, and by providing other insurance and employee-benefit related services.

5241 Insurance Carriers

This industry group comprises establishments primarily engaged in underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies and investing premiums to build up a portfolio of financial assets to be used against future claims. Direct insurance carriers are establishments that are primarily engaged in initially underwriting and assuming the risk of annuities and insurance policies. Reinsurance carriers are establishments that are primarily engaged in assuming all or part of the risk associated with an existing insurance policy (or set of policies) originally underwritten by another insurance carrier.

Industries are defined in terms of the type of risk being insured against, such as death, loss of employment because of age or disability, and property damage. Contributions and premiums are set on the basis of actuarial calculations of probable payouts based on risk factors from experience tables and expected investment returns on reserves.

52411 Direct Life, Health, and Medical Insurance Carriers

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, accidental death and dismemberment insurance policies, and health and medical insurance policies.

524113 Direct Life Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies.

The data published with NAICS code 524113 include these parts of the following SIC industries:

- 6311 (pt) Offices of direct life insurance carriers
- 6321 (pt) Offices of direct accident & disability income insurance carriers

5241131 Offices of Direct Life Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of annuities and life insurance.

5241139 Offices of Direct Accident and Disability Income Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of accidental death and dismemberment, and disability income insurance.

524114 Direct Health and Medical Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) health and medical insurance policies. Group hospitalization plans and HMO establishments (except those providing health care services) that provide health and medical insurance policies without providing health care services are included in this industry.

The data published with NAICS code 524114 include these parts of the following SIC industries:

- 6321 (pt) Offices of direct health insurance carriers
- 6324 (pt) Offices of hospital & medical service plans (direct)

5241141 Offices of Direct Health Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of health insurance.

5241149 Offices of Hospital and Medical Service Plans (Direct)

Establishments primarily engaged in initially underwriting and assuming the risk of hospital and medical insurance in accordance with prearranged agreements or service plans, but not providing medical services.

52412 Direct Insurance (Except Life, Health, and Medical) Carriers

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) various types of insurance policies (except life, disability income, accidental death and dismemberment, and health and medical insurance policies).

524126 Direct Property and Casualty Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies that protect policyholders against losses that may occur as a result of property damage or liability.

The data published with NAICS code 524126 include these parts of the following SIC industries:

6331 (pt) Offices of direct fire, marine, & casualty insurance carriers

6351 (pt) Offices of direct surety insurance carriers

5241261 Offices of Direct Fire, Marine, and Casualty Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of fire, marine, and casualty insurance.

5241269 Offices of Direct Surety Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of financial responsibility and protection insurance.

524127 Direct Title Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies to protect the owners of real estate or real estate creditors against loss sustained by reason of any title defect to real property.

The data published with NAICS code 524127 include these parts of the following SIC industries:

6361 (pt) Direct title insurance carriers

524128 Other Direct Insurance (Except Life, Health, and Medical) Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (e.g., assuming the risk, assigning premiums) insurance policies (except life, disability income, accidental death and dismemberment, health and medical, property and casualty, and title insurance policies).

The data published with NAICS code 524128 include these parts of the following SIC industries:

6399 (pt) All other direct insurance carriers

52413 Reinsurance Carriers

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

524130 Reinsurance Carriers

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

The data published with NAICS code 524130 include these parts of the following SIC industries:

6311 (pt) Offices of life reinsurance carriers

6321 (pt) Offices of accident & health reinsurance carriers

6324 (pt) Offices of hospital & medical service plans (reinsurance)

6331 (pt) Offices of fire, marine, & casualty reinsurance carriers

6351 (pt) Offices of surety reinsurance carriers

6361 (pt) Offices of title reinsurance carriers

6399 (pt) Offices of other reinsurance carriers

5241301 Offices of Life Reinsurance Carriers

Establishments primarily engaged in assuming all or part of one or more life insurance policies originally underwritten by other insurance carriers.

5241302 Offices of Accident and Health Reinsurance Carriers

Establishments primarily engaged in assuming all or part of one or more accident and health insurance policies originally underwritten by other insurance carriers.

5241303 Offices of Hospital and Medical Service Plans (Reinsurance)

Establishments primarily engaged in assuming all or part of hospital and medical services insurance policies originally underwritten by other insurance carriers.

5241304 Offices of Fire, Marine, and Casualty Reinsurance Carriers

Establishments primarily engaged in assuming all or part of fire, marine, or casualty insurance policies originally underwritten by other insurance carriers.

5241305 Offices of Surety Reinsurance Carriers

Establishments primarily engaged in assuming all or part of surety insurance policies originally underwritten by other insurance carriers.

5241306 Offices of Title Reinsurance Carriers

Establishments primarily engaged in assuming all or part of title insurance policies originally underwritten by other insurance carriers.

5241309 Office of Other Reinsurance Carriers

Establishments primarily engaged in assuming all or part of insurance policies (except life; accident and health; hospital and medical service plans; fire, marine, and casualty; surety; and title) originally underwritten by other insurance carriers.

5242 Agencies, Brokerages, and Other Insurance Related Activities

This industry group comprises establishments primarily engaged in (1) acting as agents (i.e., brokers) in selling annuities and insurance policies or (2) providing other employee benefits and insurance related services, such as claims adjustment and third party administration.

52421 Insurance Agencies and Brokerages

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

524210 Insurance Agencies and Brokerages

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

The data published with NAICS code 524210 include these parts of the following SIC industries:

6411 (pt) Insurance agencies & brokerages

52429 Other Insurance Related Activities

This industry comprises establishments primarily engaged in providing services related to insurance (except insurance agencies and brokerages).

524291 Claims Adjusting

This U.S. industry comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.

The data published with NAICS code 524291 include these parts of the following SIC industries:

6411 (pt) Claims adjusting

524292 Third Party Administration of Insurance and Pension Funds

This U.S. industry comprises establishments primarily engaged in providing third party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers, employee-benefit plans, and self-insurance funds.

The data published with NAICS code 524292 include these parts of the following SIC industries:

6371 (pt) Third party administration of pension, health, & welfare funds

6411 (pt) Third party administration of insurance

5242921 Third Party Administrators of Pension, Health, and Welfare Funds

Establishments primarily engaged in providing claims processing, utilization review, and other administrative services to pension, health, and welfare funds on a contract or fee basis.

5242929 Third Party Administration of Insurance

Establishments primarily engaged in providing claims processing, utilization review, and other administrative services to insurance carriers.

524298 All Other Insurance Related Activities

This U.S. industry comprises establishments primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting, and third party administration). Insurance advisory services and insurance ratemaking services are included in this industry.

The data published with NAICS code 524298 include these parts of the following SIC industries:

6411 (pt) All other insurance related activities

525 Funds, Trusts, and Other Financial Vehicles

Industries in the Funds, Trusts, and Other Financial Vehicles subsector are comprised of legal entities (i.e., funds, plans, and/or programs) organized to pool securities or other assets on behalf of shareholders or beneficiaries of employee benefit or other trust funds. The portfolios are customized to achieve specific investment characteristics, such as diversification, risk, rate of return, and price volatility. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Establishments with employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Establishments primarily engaged in holding the securities of (or other equity interests in) other firms are classified in Sector 55, Management of Companies and Enterprises.

5251 Insurance and Employee Benefit Funds

This industry group comprises legal entities (i.e., funds, plans, and/or programs) organized to provide insurance and employee benefits exclusively for the sponsor, firm, or its employees or members.

5259 Other Investment Pools and Funds

This industry group comprises legal entities (i.e., investment pools and/or funds) organized to pool securities or other assets (except insurance and employee-benefit funds) on behalf of shareholders, unitholders, or beneficiaries.

52593 Real Estate Investment Trusts

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

525930 Real Estate Investment Trusts

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

The data published with NAICS code 525930 include these parts of the following SIC industries:

6798 Real Estate Investment Trusts

5259301 Real Estate Investment Trusts (Equity and Hybrid)

Establishments organized as REITs, engaged in issuing shares of funds consisting primarily of portfolios of real

estate assets, with gross income of the trust derived from rents. REITs deriving income from a combination of rents, mortgage interest, or gains from the sale of real estate are classified here.

5259309 Real Estate Investment Trusts (Mortgage)

Establishments organized as REITs, engaged in issuing shares of funds consisting primarily of portfolios of real estate mortgage assets, with gross income of the trust solely derived from interest earned on mortgage loans.

Appendix C.

Coverage and Methodology

MAIL/NONMAIL UNIVERSE

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

Firms in the 1997 Economic Census were divided into the mail universe and nonmail universe. The coverage of and the method of obtaining census information from each are described below:

1. The mail universe consisted of firms for which information was obtained by means of a mail canvass and included:
 - a. Large employers, i.e., all multiestablishment and all single-establishment employer firms with payroll above a specified cutoff. The term “employers” refers to firms with one or more paid employees at any time during 1997 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 precluded reliance solely on administrative records sources.
2. The nonmail universe consisted of firms that were not required to file a regular census return and included:
 - a. Selected small employers, i.e., single-establishment firms with payroll below a specified cutoff. Although the payroll cutoff varied by kind of business, small employers in the nonmail universe generally included firms with less than 10 employees and represented about 10 percent of total revenue of establishments covered in the census. Data on revenue, payroll, and employment for small employers in the nonmail universe were derived or estimated from administrative records of other Federal agencies.
 - b. All taxable nonemployers, i.e., all firms subject to Federal income tax with no paid employees during 1997. Revenue information for these firms was obtained from administrative records of other Federal agencies. Although consisting of many firms,

nonemployers accounted for less than 10 percent of total revenue of all establishments covered in the census. The census included only those nonemployer firms which reported a revenue volume of \$1,000 or more during 1997. Data for nonemployers are not included in this report, but are released as part of the Core Business Statistics Series.

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

The classifications for all establishments in this sector were assigned in accordance with the 1997 North American Industry Classification System (NAICS) Manual, United States. NAICS is a common classification system developed by the United States, Canada, and Mexico. This system replaces the 1987 Standard Industrial Classification (SIC) that was used in previous censuses. Appendix A of the 1997 NAICS manual provides information on the comparability between the 1987 SIC and the 1997 NAICS. More information on NAICS is available in the NAICS manual and at www.census.gov/naics.

The method of assigning classifications, and the level of detail at which establishments were classified, differed between the mail and nonmail universe as follows:

1. The mail universe.
 - a. Establishments in the mail universe that returned questionnaires were classified on the basis of their self-designation, sources of revenue, and other industry-specific inquiries.
 - b. Establishments in the mail universe that did not return questionnaires were classified on the basis of the most current census kind-of-business classification available from one of the Census Bureau’s current sample surveys, the 1992 census, or the administrative records of other Federal agencies.
2. The nonmail universe.
 - a. Employer establishments in the nonmail universe were classified on the basis of the most current census kind-of-business classification available from one of the Census Bureau’s current sample surveys, the 1992 census, or the administrative records of other Federal agencies. If the census or administrative record classifications proved inadequate (none corresponded to a 1997 census classification in the detail required for employers), the firm was sent a brief inquiry requesting information necessary to assign a 1997 census 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 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 the Sources of Revenue 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 questionnaires 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. 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.

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, number of employees, and legal form of organization, 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, were available only from the establishments in the mail universe that completed the appropriate inquiries on the questionnaire.

Two methods were used to account for nonresponse to industry-specific inquiries. For some inquiries, missing data were imputed for individual records based on responses from similar establishments. For other inquiries, the total of reported data were expanded to represent the mail and nonmail universe. Data for industry-specific inquiries based on a December 31 reference date were expanded in direct relationship to total annualized revenue of only those establishments in business at the end of the year. Unless otherwise noted in specific reports, data for other 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.

All reports in which data were expanded to account for nonmail employers and nonrespondents include a coverage indicator for each publication category, which shows the revenue of establishments responding to the inquiry as a percent of total revenue for all establishments for which data are shown. Coverage is usually determined by the ratio of total revenue of establishments responding to the inquiry to total revenue of all establishments in the category.

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E. Metropolitan Areas

FLORIDA

Daytona Beach, FL MSA

Flagler County, FL

Volusia County, FL

Fort Lauderdale, FL PMSA

Broward County, FL

Fort Myers—Cape Coral, FL MSA

Lee County, FL

Fort Pierce—Port St. Lucie, FL MSA

Martin County, FL

St. Lucie County, FL

Fort Walton Beach, FL MSA

Okaloosa County, FL

Gainesville, FL MSA

Alachua County, FL

Jacksonville, FL MSA

Clay County, FL

Duval County, FL

Nassau County, FL

St. Johns County, FL

Lakeland—Winter Haven, FL MSA

Polk County, FL

Melbourne—Titusville—Palm Bay, FL MSA

Brevard County, FL

Miami—Fort Lauderdale, FL CMSA

Fort Lauderdale, FL PMSA

Broward County, FL

Miami, FL PMSA

Dade County, FL

Miami, FL PMSA

Dade County, FL

Naples, FL MSA

Collier County, FL

Ocala, FL MSA

Marion County, FL

Orlando, FL MSA

Lake County, FL

Orange County, FL

Osceola County, FL

Seminole County, FL

Panama City, FL MSA

Bay County, FL

Pensacola, FL MSA

Escambia County, FL

Santa Rosa County, FL

Punta Gorda, FL MSA

Charlotte County, FL

Sarasota—Bradenton, FL MSA

Manatee County, FL

Sarasota County, FL

Tallahassee, FL MSA

Gadsden County, FL

Leon County, FL

Tampa—St. Petersburg—Clearwater, FL MSA

Hernando County, FL

Hillsborough County, FL

Pasco County, FL

Pinellas County, FL

West Palm Beach—Boca Raton, FL MSA

Palm Beach County, FL

