

Sources of Revenue

1997

Issued August 2000

EC97F52S-LS

1997 Economic Census

Finance and Insurance

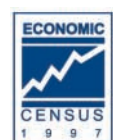
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Service Sector Statistics Division prepared this report. **Bobby E. Russell**, Assistant Chief for Census Programs, was responsible for the overall planning, management, and coordination. Planning and implementation were under the direction of **Steven 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**.

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U.S. Department of Commerce

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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

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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

- Policymaking agencies of the Federal Government use the data to monitor economic activity and 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.
D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals.
F	Exceeds 100 percent because data include establishments with payroll exceeding revenue.
N	Not available or not comparable.
Q	Revenue not collected at this level of detail for multiestablishment firms.
S	Withheld because estimates did not meet publication standards.

V	Represents less than 50 vehicles or .05 percent.
X	Not applicable.
Y	Disclosure withheld because of insufficient coverage of merchandise lines.
Z	Less than half the unit shown.
a	0 to 19 employees.
b	20 to 99 employees.
c	100 to 249 employees.
e	250 to 499 employees.
f	500 to 999 employees.
g	1,000 to 2,499 employees.
h	2,500 to 4,999 employees.
i	5,000 to 9,999 employees.
j	10,000 to 24,999 employees.
k	25,000 to 49,999 employees.
l	50,000 to 99,999 employees.
m	100,000 employees or more.
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.

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 generally have little or no employment and no revenue from the sale of services. Only Real Estate Investment Trusts, NAICS 52593, are included in the scope of the census. 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.

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Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52	Finance & insurance	395 203	X	'2 197 771 283	X	100.0	79.6
0110	Life insurance premiums earned (net)	N	N	116 474 656	N	5.3	X
0120	Accident, health, and medical insurance premiums earned (net)	N	N	227 568 596	N	10.4	X
0130	Property and casualty insurance premiums earned (net)	N	N	244 198 808	N	11.1	X
0150	Title insurance premiums earned (net)	N	N	6 416 346	N	.3	X
0160	Other insurance premiums earned (net)	N	N	3 350 282	N	.2	X
0170	Reinsurance premiums	N	N	39 686 407	N	1.8	X
0180	Annuity revenue	N	N	122 028 916	N	5.6	X
0210	Interest income	N	N	640 592 107	N	29.1	X
0250	Discounts on loans (net)	N	N	8 153 178	N	.4	X
0310	Trading gains (losses) from foreign exchange transactions	N	N	1 029 296	N	Z	X
0320	Net gains in trading accounts in securities and commodities	N	N	68 229 543	N	3.1	X
0330	Gains (losses) from underwriting and selling groups of securities	N	N	27 041 413	N	1.2	X
0340	Realized capital gains (losses) on investment accounts	N	N	13 141 580	N	.6	X
0350	Gains (losses) on securities not held in trading accounts	N	N	4 913 616	N	.2	X
0400	Dividend income	N	N	2 899 111	N	.1	X
0410	Royalty income	N	N	1 108 492	N	.1	X
0480	Other investment income (net)	N	N	211 707 040	N	9.6	X
0490	Gains (losses) from assets sold or traded	N	N	6 740 746	N	.3	X
0500	Net investment income (excluding dividends and interest)	N	N	3 842 930	N	.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	N	N	19 442 374	N	.9	X
0520	Asset/portfolio management fees	N	N	45 428 534	N	2.1	X
0600	Service charges on deposit (and share draft) accounts	N	N	24 559 025	N	1.1	X
0610	Service charges and fees on credit card accounts	N	N	23 718 382	N	1.1	X
0620	Loan origination fees	N	N	17 777 820	N	.8	X
0630	Loan servicing and administration fees	N	N	20 289 960	N	.9	X
0640	Loan brokerage fees	N	N	4 550 849	N	.2	X
0650	Fees from factoring or forfaiting receivables	N	N	1 728 616	N	.1	X
0660	Deposit brokerage fees	N	N	1 675	N	Z	X
0670	Check cashing fees	N	N	1 616 005	N	.1	X
0680	Bank and check clearinghouse fees	N	N	362 468	N	Z	X
0690	Electronic funds transfer charges	N	N	1 356 516	N	.1	X
0700	Electronic network charges	N	N	668 519	N	Z	X
0710	Overnight funds handling fees	N	N	658 811	N	Z	X
0720	Foreign currency exchange fees	N	N	260 767	N	Z	X
0730	Fees from money order and traveler's check sales	N	N	332 055	N	Z	X
0740	ATM and other electronic transaction fees	N	N	2 949 680	N	.1	X
0800	Securities commissions	N	N	49 649 942	N	2.3	X
0810	Commodities commissions	N	N	3 320 933	N	.2	X
0820	Commissions from sale of investment company securities	N	N	9 328 850	N	.4	X
0830	Insurance and annuity commissions	N	N	59 260 842	N	2.7	X
0840	Fees collected for providing insurance administrative services	N	N	19 124 124	N	.9	X
0850	Third party insurance administration and management fees	N	N	8 483 465	N	.4	X
0860	Insurance claims adjusting/appraisal fees	N	N	3 575 629	N	.2	X
0870	Insurance consulting fees	N	N	1 364 874	N	.1	X
0880	Fees from investment consulting and advice	N	N	13 589 215	N	.6	X
0890	Title search, title reconveyance, and title abstract fees	N	N	707 819	N	Z	X
0990	All other insurance—related activities income	N	N	5 714 289	N	.3	X
1200	Real estate brokerage fees and commissions	N	N	36 351	N	Z	X
1210	Other fees and commissions	N	N	11 534 223	N	.5	X
1300	Gross rents from real property owned by this establishment	N	N	18 137 440	N	.8	X
1310	Safe deposit box rental fees	N	N	82 804	N	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	N	N	12 396 747	N	.6	X
1900	Sales of merchandise	N	N	2 581 992	N	.1	X
9810	Other revenue	N	N	64 056 471	N	2.9	X
521	Monetary authorities—central bank	42	X	24 581 559	X	100.0	90.9
0210	Interest income	42	24 581 559	25 531 877	103.9	103.9	X
0310	Trading gains (losses) from foreign exchange transactions	40	23 038 509	-2 019 153	Z	Z	X
0490	Gains (losses) from assets sold or traded	34	21 692 228	12 004	.1	Z	X
0710	Overnight funds handling fees	37	21 362 286	658 239	3.1	2.7	X
0880	Fees from investment consulting and advice	37	21 362 286	182 977	.9	.7	X
9810	Other revenue	37	22 776 566	133 061	.6	.5	X
5211	Monetary authorities—central bank	42	X	24 581 559	X	100.0	90.9
0210	Interest income	42	24 581 559	25 531 877	103.9	103.9	X
0310	Trading gains (losses) from foreign exchange transactions	40	23 038 509	-2 019 153	Z	Z	X
0490	Gains (losses) from assets sold or traded	34	21 692 228	12 004	.1	Z	X
0710	Overnight funds handling fees	37	21 362 286	658 239	3.1	2.7	X
0880	Fees from investment consulting and advice	37	21 362 286	182 977	.9	.7	X
9810	Other revenue	37	22 776 566	133 061	.6	.5	X
52111	Monetary authorities—central bank	42	X	24 581 559	X	100.0	90.9
0210	Interest income	42	24 581 559	25 531 877	103.9	103.9	88.5
0218	Commercial and industrial loans (except real estate)—interest income	25	19 228 818	14 942	.1	.1	X
0229	Other interest income	42	24 581 559	25 516 935	100.0	103.8	X
0310	Trading gains (losses) from foreign exchange transactions	40	23 038 509	-2 019 153	Z	Z	X
0490	Gains (losses) from assets sold or traded	34	21 692 228	12 004	.1	Z	X
0710	Overnight funds handling fees	37	21 362 286	658 239	3.1	2.7	X
0880	Fees from investment consulting and advice	37	21 362 286	182 977	.9	.7	X
9810	Other revenue	37	22 776 566	133 061	.6	.5	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
521110	Monetary authorities—central bank	42	X	24 581 559	X	100.0	90.9
0210	Interest income	42		24 581 559	103.9	103.9	88.5
0218	Commercial and industrial loans (except real estate)—interest income	25		19 228 818	.1	.1	X
0229	Other interest income	42		24 581 559	100.0	103.8	X
0310	Trading gains (losses) from foreign exchange transactions	40		23 038 509	Z	Z	X
0490	Gains (losses) from assets sold or traded	34		21 692 228	.1	Z	X
0710	Overnight funds handling fees	37		21 362 286	3.1	2.7	X
0880	Fees from investment consulting and advice	37		21 362 286	.9	.7	X
9810	Other revenue	37		22 776 566	.6	.5	X
522	Credit intermediation & related activities	166 882	X	'808 810 933	X	100.0	72.5
0210	Interest income	N	N	586 101 825	N	72.5	X
0250	Discounts on loans (net)	N	N	8 153 178	N	1.0	X
0310	Trading gains (losses) from foreign exchange transactions	N	N	2 970 827	N	.4	X
0320	Net gains in trading accounts in securities and commodities	N	N	2 627 206	N	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	N	N	4 530 926	N	.6	X
0350	Gains (losses) on securities not held in trading accounts	N	N	2 390 883	N	.3	X
0480	Other investment income (net)	N	N	28 888 966	N	3.6	X
0490	Gains (losses) from assets sold or traded	N	N	2 805 393	N	.3	X
0510	Income from fiduciary (trust, custody, escrow) activities	N	N	13 778 340	N	1.7	X
0520	Asset/portfolio management fees	N	N	2 285 238	N	.3	X
0600	Service charges on deposit (and share draft) accounts	N	N	24 559 025	N	3.0	X
0610	Service charges and fees on credit card accounts	N	N	23 718 382	N	2.9	X
0620	Loan origination fees	N	N	17 777 820	N	2.2	X
0630	Loan servicing and administration fees	N	N	20 289 766	N	2.5	X
0640	Loan brokerage fees	N	N	4 550 849	N	.6	X
0650	Fees from factoring or forfaiting receivables	N	N	1 728 616	N	.2	X
0660	Deposit brokerage fees	N	N	58	N	Z	X
0670	Check cashing fees	N	N	1 615 272	N	.2	X
0680	Bank and check clearinghouse fees	N	N	299 728	N	Z	X
0690	Electronic funds transfer charges	N	N	1 345 502	N	.2	X
0700	Electronic network charges	N	N	668 519	N	.1	X
0710	Overnight funds handling fees	N	N	572	N	Z	X
0720	Foreign currency exchange fees	N	N	166 873	N	Z	X
0730	Fees from money order and traveler's check sales	N	N	331 999	N	Z	X
0740	ATM and other electronic transaction fees	N	N	2 949 680	N	.4	X
0800	Securities commissions	N	N	2 987 575	N	.4	X
0810	Commodities commissions	N	N	11 113	N	Z	X
0830	Insurance and annuity commissions	N	N	1 244 275	N	.2	X
0880	Fees from investment consulting and advice	N	N	884 315	N	.1	X
1210	Other fees and commissions	N	N	11 534 223	N	1.4	X
1300	Gross rents from real property owned by this establishment	N	N	153 224	N	Z	X
1310	Safe deposit box rental fees	N	N	82 800	N	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	N	N	12 396 701	N	1.5	X
1900	Sales of merchandise	N	N	2 581 992	N	.3	X
9810	Other revenue	N	N	22 399 124	N	2.8	X
5221	Depository credit intermediation	102 916	X	533 133 659	X	100.0	68.0
0210	Interest income	N	N	407 448 377	N	76.4	X
0250	Discounts on loans (net)	N	N	2 901 757	N	.5	X
0310	Trading gains (losses) from foreign exchange transactions	N	N	2 945 605	N	.6	X
0320	Net gains in trading accounts in securities and commodities	N	N	2 485 460	N	.5	X
0330	Gains (losses) from underwriting and selling groups of securities	N	N	2 049 240	N	.4	X
0350	Gains (losses) on securities not held in trading accounts	N	N	2 351 779	N	.4	X
0480	Other investment income (net)	N	N	22 915 705	N	4.3	X
0490	Gains (losses) from assets sold or traded	N	N	1 690	N	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	N	N	13 654 797	N	2.6	X
0520	Asset/portfolio management fees	N	N	1 779 479	N	.3	X
0600	Service charges on deposit (and share draft) accounts	N	N	24 452 451	N	4.6	X
0610	Service charges and fees on credit card accounts	N	N	3 575 626	N	.7	X
0620	Loan origination fees	N	N	5 057 893	N	.9	X
0630	Loan servicing and administration fees	N	N	10 086 397	N	1.9	X
0640	Loan brokerage fees	N	N	206 738	N	Z	X
0650	Fees from factoring or forfaiting receivables	N	N	71 195	N	Z	X
0720	Foreign currency exchange fees	N	N	102 171	N	Z	X
0740	ATM and other electronic transaction fees	N	N	2 945 489	N	.6	X
0800	Securities commissions	N	N	2 985 565	N	.6	X
0830	Insurance and annuity commissions	N	N	809 180	N	.2	X
0880	Fees from investment consulting and advice	N	N	760 572	N	.1	X
1210	Other fees and commissions	N	N	9 976 147	N	1.9	X
1300	Gross rents from real property owned by this establishment	N	N	15 008	N	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	N	N	14 197	N	Z	X
9810	Other revenue	N	N	13 535 043	N	2.5	X
52211	Commercial banking	70 860	X	421 759 126	X	100.0	66.1
0210	Interest income	Q	Q	321 406 474	Q	76.2	64.6
0212	New and used auto and truck loans—interest income	Q	Q	13 046 772	Q	3.1	X
0213	Foreign trade financing—interest income	Q	Q	991 205	Q	.2	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	50 306 364	Q	11.9	X
0215	Nonresidential real estate loans—interest income	Q	Q	38 501 319	Q	9.1	X
0216	Home equity loans—interest income	Q	Q	7 952 525	Q	1.9	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52211	Commercial banking—Con.						
0210	Interest income—Con.						
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	83 383 638	Q	19.8	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	3 948 763	Q	.9	X
0221	Installment sales financing (except automotive)—interest income	Q	Q	67 291	Q	Z	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	10 585 361	Q	2.5	X
0225	Other loans to individuals—interest income	Q	Q	15 398 714	Q	3.7	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	4 220 608	Q	1.0	X
0229	Other interest income	Q	Q	93 003 914	Q	22.1	X
0250	Discounts on loans (net)	Q	Q	2 795 462	Q	.7	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	2 942 784	Q	.7	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	2 194 213	Q	.5	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	1 502 595	Q	.4	60.7
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	363 973	Q	.1	X
0339	All other securities transactions—gains (losses)	Q	Q	1 138 622	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	1 497 181	Q	.4	X
0480	Other investment income (net)	Q	Q	14 220 181	Q	3.4	X
0490	Gains (losses) from assets sold or traded	Q	Q	1 690	Q	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	12 489 578	Q	3.0	X
0520	Asset/portfolio management fees	Q	Q	1 739 673	Q	.4	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	18 389 516	Q	4.4	X
0610	Service charges and fees on credit card accounts	Q	Q	3 156 700	Q	.7	X
0620	Loan origination fees	Q	Q	4 164 980	Q	1.0	53.6
0621	Residential real estate loans—origination fees	Q	Q	1 048 978	Q	.2	X
0622	Nonresidential real estate loans—origination fees	Q	Q	670 006	Q	.2	X
0629	Other loans—origination fees	Q	Q	1 710 326	Q	.4	X
0630	Loan servicing and administration fees	Q	Q	9 072 208	Q	2.2	X
0640	Loan brokerage fees	Q	Q	206 738	Q	Z	X
0650	Fees from factoring or forfaiting receivables	Q	Q	69 253	Q	Z	X
0720	Foreign currency exchange fees	Q	Q	102 171	Q	Z	X
0740	ATM and other electronic transaction fees	Q	Q	2 411 173	Q	.6	X
0800	Securities commissions	Q	Q	2 908 570	Q	.7	X
0830	Insurance and annuity commissions	Q	Q	734 868	Q	.2	X
0880	Fees from investment consulting and advice	Q	Q	605 036	Q	.1	X
1210	Other fees and commissions	Q	Q	8 781 383	Q	2.1	X
1300	Gross rents from real property owned by this establishment	Q	Q	15 008	Q	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	Q	Q	14 197	Q	Z	X
9810	Other revenue	Q	Q	10 331 545	Q	2.5	X
522110	Commercial banking	70 860	X	421 759 126	X	100.0	66.1
0210	Interest income	Q	Q	321 406 474	Q	76.2	64.6
0212	New and used auto and truck loans—interest income	Q	Q	13 046 772	Q	3.1	X
0213	Foreign trade financing—interest income	Q	Q	991 205	Q	.2	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	50 306 364	Q	11.9	X
0215	Nonresidential real estate loans—interest income	Q	Q	38 501 319	Q	9.1	X
0216	Home equity loans—interest income	Q	Q	7 952 525	Q	1.9	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	83 383 638	Q	19.8	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	3 948 763	Q	.9	X
0221	Installment sales financing (except automotive)—interest income	Q	Q	67 291	Q	Z	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	10 585 361	Q	2.5	X
0225	Other loans to individuals—interest income	Q	Q	15 398 714	Q	3.7	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	4 220 608	Q	1.0	X
0229	Other interest income	Q	Q	93 003 914	Q	22.1	X
0250	Discounts on loans (net)	Q	Q	2 795 462	Q	.7	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	2 942 784	Q	.7	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	2 194 213	Q	.5	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	1 502 595	Q	.4	60.7
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	363 973	Q	.1	X
0339	All other securities transactions—gains (losses)	Q	Q	1 138 622	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	1 497 181	Q	.4	X
0480	Other investment income (net)	Q	Q	14 220 181	Q	3.4	X
0490	Gains (losses) from assets sold or traded	Q	Q	1 690	Q	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	12 489 578	Q	3.0	X
0520	Asset/portfolio management fees	Q	Q	1 739 673	Q	.4	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	18 389 516	Q	4.4	X
0610	Service charges and fees on credit card accounts	Q	Q	3 156 700	Q	.7	X
0620	Loan origination fees	Q	Q	4 164 980	Q	1.0	53.6
0621	Residential real estate loans—origination fees	Q	Q	1 048 978	Q	.2	X
0622	Nonresidential real estate loans—origination fees	Q	Q	670 006	Q	.2	X
0629	Other loans—origination fees	Q	Q	1 710 326	Q	.4	X
0630	Loan servicing and administration fees	Q	Q	9 072 208	Q	2.2	X
0640	Loan brokerage fees	Q	Q	206 738	Q	Z	X
0650	Fees from factoring or forfaiting receivables	Q	Q	69 253	Q	Z	X
0720	Foreign currency exchange fees	Q	Q	102 171	Q	Z	X
0740	ATM and other electronic transaction fees	Q	Q	2 411 173	Q	.6	X
0800	Securities commissions	Q	Q	2 908 570	Q	.7	X
0830	Insurance and annuity commissions	Q	Q	734 868	Q	.2	X
0880	Fees from investment consulting and advice	Q	Q	605 036	Q	.1	X
1210	Other fees and commissions	Q	Q	8 781 383	Q	2.1	X
1300	Gross rents from real property owned by this establishment	Q	Q	15 008	Q	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	Q	Q	14 197	Q	Z	X
9810	Other revenue	Q	Q	10 331 545	Q	2.5	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5221101	National commercial banks (banking)	36 683	X	203 570 310	X	100.0	58.2
0210	Interest income	Q	Q	148 914 110	Q	73.2	56.8
0212	New and used auto and truck loans—interest income	Q	Q	7 251 227	Q	3.6	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	27 361 815	Q	13.4	X
0215	Nonresidential real estate loans—interest income	Q	Q	19 657 422	Q	9.7	X
0216	Home equity loans—interest income	Q	Q	4 698 240	Q	2.3	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	38 669 457	Q	19.0	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	1 606 524	Q	.8	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	7 913 825	Q	3.9	X
0225	Other loans to individuals—interest income	Q	Q	8 892 470	Q	4.4	X
0226	Lease financing receivables/interest from financing leases—interest income	Q	Q	2 052 755	Q	1.0	X
0229	Other interest income	Q	Q	30 810 375	Q	15.1	X
0250	Discounts on loans (net)	Q	Q	2 440 946	Q	1.2	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	1 194 341	Q	.6	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	810 085	Q	.4	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	621 251	Q	.3	50.3
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	159 059	Q	.1	X
0339	All other securities transactions—gains (losses)	Q	Q	462 192	Q	.2	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	524 475	Q	.3	X
0480	Other investment income (net)	Q	Q	6 059 478	Q	3.0	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	6 456 952	Q	3.2	X
0520	Asset/portfolio management fees	Q	Q	954 655	Q	.5	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	10 791 857	Q	5.3	X
0610	Service charges and fees on credit card accounts	Q	Q	2 319 550	Q	1.1	X
0620	Loan origination fees	Q	Q	1 613 520	Q	.8	57.6
0621	Residential real estate loans—origination fees	Q	Q	467 926	Q	.2	X
0622	Nonresidential real estate loans—origination fees	Q	Q	355 810	Q	.2	X
0629	Other loans—origination fees	Q	Q	789 784	Q	.4	X
0630	Loan servicing and administration fees	Q	Q	7 385 104	Q	3.6	X
0650	Fees from factoring or forfaiting receivables	Q	Q	20 548	Q	.1	X
0740	ATM and other electronic transaction fees	Q	Q	1 379 382	Q	.7	X
0800	Securities commissions	Q	Q	952 885	Q	.5	X
0830	Insurance and annuity commissions	Q	Q	402 632	Q	.2	X
0880	Fees from investment consulting and advice	Q	Q	222 508	Q	.1	X
1210	Other fees and commissions	Q	Q	5 344 228	Q	2.6	X
9810	Other revenue	Q	Q	5 161 803	Q	2.5	X
5221102	State commercial banks (banking)	33 672	X	159 452 168	X	100.0	67.2
0210	Interest income	Q	Q	120 602 991	Q	75.6	66.3
0212	New and used auto and truck loans—interest income	Q	Q	5 795 545	Q	3.6	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	22 730 422	Q	14.3	X
0215	Nonresidential real estate loans—interest income	Q	Q	17 897 296	Q	11.2	X
0216	Home equity loans—interest income	Q	Q	3 254 285	Q	2.0	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	29 149 665	Q	18.3	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	2 342 239	Q	1.5	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	2 583 340	Q	1.6	X
0225	Other loans to individuals—interest income	Q	Q	6 506 244	Q	4.1	X
0226	Lease financing receivables/interest from financing leases—interest income	Q	Q	2 137 393	Q	1.3	X
0229	Other interest income	Q	Q	28 206 562	Q	17.7	X
0250	Discounts on loans (net)	Q	Q	117 441	Q	.1	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	895 250	Q	.6	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	412 190	Q	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	695 674	Q	.4	66.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	196 777	Q	.1	X
0339	All other securities transactions—gains (losses)	Q	Q	498 897	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	568 906	Q	.4	X
0480	Other investment income (net)	Q	Q	7 602 538	Q	4.8	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	6 019 209	Q	3.8	X
0520	Asset/portfolio management fees	Q	Q	750 101	Q	.5	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	7 496 649	Q	4.7	X
0610	Service charges and fees on credit card accounts	Q	Q	827 327	Q	.5	X
0620	Loan origination fees	Q	Q	1 815 790	Q	1.1	66.3
0621	Residential real estate loans—origination fees	Q	Q	581 052	Q	.4	X
0622	Nonresidential real estate loans—origination fees	Q	Q	314 196	Q	.2	X
0629	Other loans—origination fees	Q	Q	920 542	Q	.6	X
0630	Loan servicing and administration fees	Q	Q	1 261 371	Q	.8	X
0650	Fees from factoring or forfaiting receivables	Q	Q	39 943	Q	.0	X
0740	ATM and other electronic transaction fees	Q	Q	1 031 791	Q	.6	X
0800	Securities commissions	Q	Q	1 903 539	Q	1.2	X
0830	Insurance and annuity commissions	Q	Q	332 236	Q	.2	X
0880	Fees from investment consulting and advice	Q	Q	294 528	Q	.2	X
1210	Other fees and commissions	Q	Q	3 437 155	Q	2.2	X
9810	Other revenue	Q	Q	3 347 539	Q	2.1	X
52212	Savings institutions	16 264	X	78 946 836	X	100.0	69.1
0210	Interest income	Q	Q	63 081 495	Q	79.9	68.2
0212	New and used auto and truck loans—interest income	Q	Q	1 109 415	Q	1.4	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	38 194 079	Q	48.4	X
0215	Nonresidential real estate loans—interest income	Q	Q	4 509 433	Q	5.7	X
0216	Home equity loans—interest income	Q	Q	2 093 483	Q	2.7	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	2 242 710	Q	2.8	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52212	Savings institutions—Con.						
0210	Interest income—Con.						
0219	Agricultural loans (except real estate)—interest income	Q	Q	39 642	Q	.1	X
0222	Credit cards, overdraft credit and related plans—interest income . .	Q	Q	268 278	Q	.3	X
0225	Other loans to individuals—interest income	Q	Q	1 994 558	Q	2.5	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	351 550	Q	.4	X
0229	Other interest income	Q	Q	12 278 347	Q	15.6	X
0250	Discounts on loans (net)	Q	Q	105 969	Q	.1	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	2 821	Q	Z	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	252 791	Q	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	492 058	Q	.6	65.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	253 118	Q	.3	X
0339	All other securities transactions—gains (losses)	Q	Q	238 940	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	345 505	Q	.4	X
0480	Other investment income (net)	Q	Q	4 141 345	Q	5.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	132 997	Q	.2	X
0520	Asset/portfolio management fees	Q	Q	39 806	Q	.1	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	5 174 904	Q	6.6	X
0610	Service charges and fees on credit card accounts	Q	Q	80 272	Q	.1	X
0620	Loan origination fees	Q	Q	743 503	Q	.9	67.7
0621	Residential real estate loans—origination fees	Q	Q	605 760	Q	.8	X
0622	Nonresidential real estate loans—origination fees	Q	Q	81 796	Q	.1	X
0629	Other loans—origination fees	Q	Q	55 947	Q	.1	X
0630	Loan servicing and administration fees	Q	Q	834 850	Q	1.1	X
0650	Fees from factoring or forfaiting receivables	Q	Q	1 942	Q	Z	X
0740	ATM and other electronic transaction fees	Q	Q	188 523	Q	.2	X
0800	Securities commissions	Q	Q	21 288	Q	.0	X
0830	Insurance and annuity commissions	Q	Q	72 791	Q	.1	X
0880	Fees from investment consulting and advice	Q	Q	5 419	Q	Z	X
1210	Other fees and commissions	Q	Q	531 124	Q	.7	X
9810	Other revenue	Q	Q	2 697 284	Q	3.4	X
522120	Savings institutions	16 264	X	78 946 836	X	100.0	69.1
0210	Interest income	Q	Q	63 081 495	Q	79.9	68.2
0212	New and used auto and truck loans—interest income	Q	Q	1 109 415	Q	1.4	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	38 194 079	Q	48.4	X
0215	Nonresidential real estate loans—interest income	Q	Q	4 509 433	Q	5.7	X
0216	Home equity loans—interest income	Q	Q	2 093 483	Q	2.7	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	2 242 710	Q	2.8	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	39 642	Q	.1	X
0222	Credit cards, overdraft credit and related plans—interest income . .	Q	Q	268 278	Q	.3	X
0225	Other loans to individuals—interest income	Q	Q	1 994 558	Q	2.5	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	351 550	Q	.4	X
0229	Other interest income	Q	Q	12 278 347	Q	15.6	X
0250	Discounts on loans (net)	Q	Q	105 969	Q	.1	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	2 821	Q	Z	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	252 791	Q	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	492 058	Q	.6	65.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	253 118	Q	.3	X
0339	All other securities transactions—gains (losses)	Q	Q	238 940	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	345 505	Q	.4	X
0480	Other investment income (net)	Q	Q	4 141 345	Q	5.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	132 997	Q	.2	X
0520	Asset/portfolio management fees	Q	Q	39 806	Q	.1	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	5 174 904	Q	6.6	X
0610	Service charges and fees on credit card accounts	Q	Q	80 272	Q	.1	X
0620	Loan origination fees	Q	Q	743 503	Q	.9	67.7
0621	Residential real estate loans—origination fees	Q	Q	605 760	Q	.8	X
0622	Nonresidential real estate loans—origination fees	Q	Q	81 796	Q	.1	X
0629	Other loans—origination fees	Q	Q	55 947	Q	.1	X
0630	Loan servicing and administration fees	Q	Q	834 850	Q	1.1	X
0650	Fees from factoring or forfaiting receivables	Q	Q	1 942	Q	Z	X
0740	ATM and other electronic transaction fees	Q	Q	188 523	Q	.2	X
0800	Securities commissions	Q	Q	21 288	Q	.0	X
0830	Insurance and annuity commissions	Q	Q	72 791	Q	.1	X
0880	Fees from investment consulting and advice	Q	Q	5 419	Q	Z	X
1210	Other fees and commissions	Q	Q	531 124	Q	.7	X
9810	Other revenue	Q	Q	2 697 284	Q	3.4	X
5221201	Savings institutions (federally chartered)	11 036	X	54 390 770	X	100.0	66.2
0210	Interest income	Q	Q	42 190 969	Q	77.6	65.3
0212	New and used auto and truck loans—interest income	Q	Q	757 493	Q	1.4	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	25 641 579	Q	47.1	X
0215	Nonresidential real estate loans—interest income	Q	Q	2 866 207	Q	5.3	X
0216	Home equity loans—interest income	Q	Q	1 332 406	Q	2.5	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	1 629 341	Q	3.0	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	31 442	Q	.1	X
0222	Credit cards, overdraft credit and related plans—interest income . .	Q	Q	191 766	Q	.4	X
0225	Other loans to individuals—interest income	Q	Q	1 529 612	Q	2.8	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	305 879	Q	.6	X
0229	Other interest income	Q	Q	7 905 244	Q	14.5	X
0250	Discounts on loans (net)	Q	Q	98 775	Q	.2	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5221201	Savings institutions (federally chartered)—Con.						
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	2 080	Q	Z	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	151 535	Q	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	334 119	Q	.6	63.4
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	183 721	Q	.3	X
0339	All other securities transactions—gains (losses)	Q	Q	150 398	Q	.3	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	132 014	Q	.2	X
0480	Other investment income (net)	Q	Q	2 609 711	Q	4.8	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	52 635	Q	.1	X
0520	Asset/portfolio management fees	Q	Q	4 004	Q	Z	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	4 723 316	Q	8.7	X
0610	Service charges and fees on credit card accounts	Q	Q	60 280	Q	.1	X
0620	Loan origination fees	Q	Q	558 651	Q	1.0	64.8
0621	Residential real estate loans—origination fees	Q	Q	458 383	Q	.8	X
0622	Nonresidential real estate loans—origination fees	Q	Q	60 507	Q	.1	X
0629	Other loans—origination fees	Q	Q	39 761	Q	.1	X
0630	Loan servicing and administration fees	Q	Q	629 919	Q	1.2	X
0650	Fees from factoring or forfaiting receivables	Q	Q	789	Q	Z	X
0740	ATM and other electronic transaction fees	Q	Q	128 328	Q	.2	X
0800	Securities commissions	Q	Q	8 102	Q	Z	X
0830	Insurance and annuity commissions	Q	Q	60 284	Q	.1	X
0880	Fees from investment consulting and advice	Q	Q	3 222	Q	Z	X
1210	Other fees and commissions	Q	Q	360 639	Q	.7	X
9810	Other revenue	Q	Q	2 281 398	Q	4.2	X
5221203	Savings institutions (not federally chartered)	5 226	X	D	X	D	D
0210	Interest income	Q	Q	D	Q	D	D
0212	New and used auto and truck loans—interest income	Q	Q	D	Q	D	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	D	Q	D	X
0215	Nonresidential real estate loans—interest income	Q	Q	D	Q	D	X
0216	Home equity loans—interest income	Q	Q	D	Q	D	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	D	Q	D	X
0219	Agricultural loans (except real estate)—interest income	Q	Q	D	Q	D	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	D	Q	D	X
0225	Other loans to individuals—interest income	Q	Q	D	Q	D	X
0226	Lease financing receivables/interest from financing leases—interest income	Q	Q	D	Q	D	X
0229	Other interest income	Q	Q	D	Q	D	X
0250	Discounts on loans (net)	Q	Q	D	Q	D	X
0310	Trading gains (losses) from foreign exchange transactions	Q	Q	D	Q	D	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	D	Q	D	X
0330	Gains (losses) from underwriting and selling groups of securities	Q	Q	D	Q	D	D
0331	MBS, CMO, and REMIC transactions—gains (losses)	Q	Q	D	Q	D	X
0339	All other securities transactions—gains (losses)	Q	Q	D	Q	D	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	D	Q	D	X
0480	Other investment income (net)	Q	Q	D	Q	D	X
0510	Income from fiduciary (trust, custody, escrow) activities	Q	Q	D	Q	D	X
0520	Asset/portfolio management fees	Q	Q	D	Q	D	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	D	Q	D	X
0610	Service charges and fees on credit card accounts	Q	Q	D	Q	D	X
0620	Loan origination fees	Q	Q	D	Q	D	D
0621	Residential real estate loans—origination fees	Q	Q	D	Q	D	X
0622	Nonresidential real estate loans—origination fees	Q	Q	D	Q	D	X
0629	Other loans—origination fees	Q	Q	D	Q	D	X
0630	Loan servicing and administration fees	Q	Q	D	Q	D	X
0650	Fees from factoring or forfaiting receivables	Q	Q	D	Q	D	X
0740	ATM and other electronic transaction fees	Q	Q	D	Q	D	X
0800	Securities commissions	Q	Q	D	Q	D	X
0830	Insurance and annuity commissions	Q	Q	D	Q	D	X
0880	Fees from investment consulting and advice	Q	Q	D	Q	D	X
1210	Other fees and commissions	Q	Q	D	Q	D	X
9810	Other revenue	Q	Q	D	Q	D	X
52213	Credit unions	15 640	X	29 693 575	X	100.0	87.7
0210	Interest income	15 594	29 649 000	21 725 180	73.3	73.2	82.9
0211	Unsecured loans to members—interest income	14 701	26 567 546	4 327 376	16.3	14.6	X
0212	New and used auto and truck loans—interest income	14 322	25 862 577	6 947 030	26.9	23.4	X
0214	Residential real estate loans (except home equity)—interest income	9 385	23 891 043	3 919 988	16.4	13.2	X
0215	Nonresidential real estate loans—interest income	1 565	4 935 886	182 870	3.7	.6	X
0216	Home equity loans—interest income	8 474	21 326 315	1 723 785	8.1	5.8	X
0224	Other loans to members—interest income	12 252	24 901 095	1 970 351	7.9	6.6	X
0229	Other interest income	3 890	9 682 257	2 653 780	27.4	8.9	X
0320	Net gains in trading accounts in securities and commodities	302	1 009 435	36 893	3.7	.1	X
0350	Gains (losses) on securities not held in trading accounts	2 919	6 689 796	506 804	7.6	1.7	X
0480	Other investment income (net)	10 005	19 812 569	4 535 327	22.9	15.3	X
0600	Service charges on deposit (and share draft) accounts	9 603	21 349 806	860 893	4.0	2.9	X
0610	Service charges and fees on credit card accounts	6 645	18 235 975	327 625	1.8	1.1	X
0620	Loan origination fees	4 150	13 451 386	145 707	1.1	.5	84.8
0621	Residential real estate loans—origination fees	3 568	12 598 502	111 568	.9	.4	X
0622	Nonresidential real estate loans—origination fees	101	612 329	3 543	.6	Z	X
0629	Other loans—origination fees	1 076	2 466 115	30 596	1.2	.1	X
0630	Loan servicing and administration fees	4 447	13 728 165	163 373	1.2	.6	X
0740	ATM and other electronic transaction fees	7 154	20 099 465	345 775	1.7	1.2	X
1210	Other fees and commissions	9 299	21 445 734	633 811	3.0	2.1	X
9810	Other revenue	6 748	17 849 250	412 187	2.3	1.4	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
522130	Credit unions	15 640	X	29 693 575	X	100.0	87.7
0210	Interest income	15 594	29 649 000	21 725 180	73.3	73.2	82.9
0211	Unsecured loans to members—interest income	14 701	26 567 546	4 327 376	16.3	14.6	X
0212	New and used auto and truck loans—interest income	14 322	25 862 577	6 947 030	26.9	23.4	X
0214	Residential real estate loans (except home equity)—interest income	9 385	23 891 043	3 919 988	16.4	13.2	X
0215	Nonresidential real estate loans—interest income	1 565	4 935 886	182 870	3.7	.6	X
0216	Home equity loans—interest income	8 474	21 326 315	1 723 785	8.1	5.8	X
0224	Other loans to members—interest income	12 252	24 901 095	1 970 351	7.9	6.6	X
0229	Other interest income	3 890	9 682 257	2 653 780	27.4	8.9	X
0320	Net gains in trading accounts in securities and commodities	302	1 009 435	36 893	3.7	.1	X
0350	Gains (losses) on securities not held in trading accounts	2 919	6 689 796	506 804	7.6	1.7	X
0480	Other investment income (net)	10 005	19 812 569	4 535 327	22.9	15.3	X
0600	Service charges on deposit (and share draft) accounts	9 603	21 349 806	860 893	4.0	2.9	X
0610	Service charges and fees on credit card accounts	6 645	18 235 975	327 625	1.8	1.1	X
0620	Loan origination fees	4 150	13 451 386	145 707	1.1	.5	84.8
0621	Residential real estate loans—origination fees	3 568	12 598 502	111 568	.9	.4	X
0622	Nonresidential real estate loans—origination fees	101	612 329	3 543	.6	.3	X
0629	Other loans—origination fees	1 076	2 466 115	30 596	1.2	.1	X
0630	Loan servicing and administration fees	4 447	13 728 165	163 373	1.2	.6	X
0740	ATM and other electronic transaction fees	7 154	20 099 465	345 775	1.7	1.2	X
1210	Other fees and commissions	9 299	21 445 734	633 811	3.0	2.1	X
9810	Other revenue	6 748	17 849 250	412 187	2.3	1.4	X
5221301	Credit unions (federally chartered)	9 396	X	18 383 263	X	100.0	86.7
0210	Interest income	9 354	18 344 549	13 382 535	73.0	72.8	81.3
0211	Unsecured loans to members—interest income	8 830	15 911 257	2 670 698	16.8	14.5	X
0212	New and used auto and truck loans—interest income	8 503	15 279 689	4 085 005	26.7	22.2	X
0214	Residential real estate loans (except home equity)—interest income	5 507	14 403 756	2 281 629	15.8	12.4	X
0215	Nonresidential real estate loans—interest income	854	2 934 977	80 554	2.7	.4	X
0216	Home equity loans—interest income	5 047	12 825 432	1 024 448	8.0	5.6	X
0224	Other loans to members—interest income	7 316	15 237 727	1 236 651	8.1	6.7	X
0229	Other interest income	2 240	6 092 767	2 003 550	32.9	10.9	X
0320	Net gains in trading accounts in securities and commodities	147	605 755	18 176	3.0	.1	X
0350	Gains (losses) on securities not held in trading accounts	1 785	4 178 525	329 971	7.9	1.8	X
0480	Other investment income (net)	6 082	12 241 768	2 908 224	23.8	15.8	X
0600	Service charges on deposit (and share draft) accounts	5 598	12 323 037	497 791	4.0	2.7	X
0610	Service charges and fees on credit card accounts	3 961	11 172 028	177 740	1.6	1.0	X
0620	Loan origination fees	2 343	8 236 725	78 975	1.0	.4	83.3
0621	Residential real estate loans—origination fees	2 031	7 819 454	60 316	.8	.3	X
0622	Nonresidential real estate loans—origination fees	43	291 863	1 281	.4	.2	X
0629	Other loans—origination fees	561	1 345 017	17 378	1.3	.1	X
0630	Loan servicing and administration fees	2 700	9 289 821	115 221	1.2	.6	X
0740	ATM and other electronic transaction fees	4 159	12 240 369	215 580	1.8	1.2	X
1210	Other fees and commissions	5 471	13 025 232	399 111	3.1	2.2	X
9810	Other revenue	3 950	11 229 564	259 939	2.3	1.4	X
5221309	Credit unions (not federally chartered)	6 244	X	11 310 312	X	100.0	89.5
0210	Interest income	6 240	11 304 451	8 342 645	73.8	73.8	85.6
0211	Unsecured loans to members—interest income	5 871	10 656 289	1 656 678	15.5	14.6	X
0212	New and used auto and truck loans—interest income	5 819	10 582 888	2 862 025	27.0	25.3	X
0214	Residential real estate loans (except home equity)—interest income	3 878	9 487 287	1 638 359	17.3	14.5	X
0215	Nonresidential real estate loans—interest income	711	2 000 909	102 316	5.1	.9	X
0216	Home equity loans—interest income	3 427	8 500 883	699 337	8.2	6.2	X
0224	Other loans to members—interest income	4 936	9 663 368	733 700	7.6	6.5	X
0229	Other interest income	1 650	3 589 490	650 230	18.1	5.7	X
0320	Net gains in trading accounts in securities and commodities	155	403 680	18 717	4.6	.2	X
0350	Gains (losses) on securities not held in trading accounts	1 134	2 511 271	176 833	7.0	1.6	X
0480	Other investment income (net)	3 923	7 570 801	1 627 103	21.5	14.4	X
0600	Service charges on deposit (and share draft) accounts	4 005	9 026 769	363 102	4.0	3.2	X
0610	Service charges and fees on credit card accounts	2 684	7 063 947	149 885	2.1	1.3	X
0620	Loan origination fees	1 807	5 214 661	66 732	1.3	.6	87.3
0621	Residential real estate loans—origination fees	1 537	4 779 048	51 252	1.1	.5	X
0622	Nonresidential real estate loans—origination fees	58	320 466	2 262	.7	.3	X
0629	Other loans—origination fees	515	1 121 098	13 218	1.2	.1	X
0630	Loan servicing and administration fees	1 747	4 438 344	48 152	1.1	.4	X
0740	ATM and other electronic transaction fees	2 995	7 859 096	130 195	1.7	1.2	X
1210	Other fees and commissions	3 828	8 420 502	234 700	2.8	2.1	X
9810	Other revenue	2 798	6 619 686	152 248	2.3	1.3	X
52219	Other depository credit intermediation	152	X	2 734 122	X	100.0	99.5
0210	Interest income	Q	Q	1 235 228	Q	45.2	98.5
0212	New and used auto and truck loans—interest income	Q	Q	36 263	Q	1.3	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	209 140	Q	7.6	X
0215	Nonresidential real estate loans—interest income	Q	Q	138 988	Q	5.1	X
0216	Home equity loans—interest income	Q	Q	12 870	Q	.5	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	65 811	Q	2.4	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	53 079	Q	1.9	X
0225	Other loans to individuals—interest income	Q	Q	495 848	Q	18.1	X
0226	Lease financing receivables/interest from financing leases— interest income	Q	Q	7 161	Q	.3	X
0229	Other interest income	Q	Q	215 288	Q	7.9	X
0250	Discounts on loans (net)	Q	Q	326	Q	.2	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	1 563	Q	.1	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	2 289	Q	.1	X

See footnotes at end of table.

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		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52219	Other depository credit intermediation—Con.						
0480	Other investment income (net)	Q	Q	18 852	Q	.7	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	27 138	Q	1.0	X
0610	Service charges and fees on credit card accounts	Q	Q	11 029	Q	.4	X
0620	Loan origination fees	Q	Q	3 703	Q	.1	99.5
0621	Residential real estate loans—origination fees	Q	Q	727	Q	Z	X
0622	Nonresidential real estate loans—origination fees	Q	Q	1 705	Q	.1	X
0629	Other loans—origination fees	Q	Q	1 271	Q	Z	X
0630	Loan servicing and administration fees	Q	Q	15 966	Q	.6	X
0830	Insurance and annuity commissions	Q	Q	1 521	Q	.1	X
1210	Other fees and commissions	Q	Q	29 829	Q	1.1	X
9810	Other revenue	Q	Q	94 027	Q	3.4	X
522190	Other depository credit intermediation	152	X	2 734 122	X	100.0	99.5
0210	Interest income	Q	Q	1 235 228	Q	45.2	98.5
0212	New and used auto and truck loans—interest income	Q	Q	36 263	Q	1.3	X
0214	Residential real estate loans (except home equity)—interest income	Q	Q	209 140	Q	7.6	X
0215	Nonresidential real estate loans—interest income	Q	Q	138 988	Q	5.1	X
0216	Home equity loans—interest income	Q	Q	12 870	Q	.5	X
0218	Commercial and industrial loans (except real estate)—interest income	Q	Q	65 811	Q	2.4	X
0222	Credit cards, overdraft credit and related plans—interest income	Q	Q	53 079	Q	1.9	X
0225	Other loans to individuals—interest income	Q	Q	495 848	Q	18.1	X
0226	Lease financing receivables/interest from financing leases—interest income	Q	Q	7 161	Q	.3	X
0229	Other interest income	Q	Q	215 288	Q	7.9	X
0250	Discounts on loans (net)	Q	Q	326	Q	Z	X
0320	Net gains in trading accounts in securities and commodities	Q	Q	1 563	Q	.1	X
0350	Gains (losses) on securities not held in trading accounts	Q	Q	2 289	Q	.1	X
0480	Other investment income (net)	Q	Q	18 852	Q	.7	X
0600	Service charges on deposit (and share draft) accounts	Q	Q	27 138	Q	1.0	X
0610	Service charges and fees on credit card accounts	Q	Q	11 029	Q	.4	X
0620	Loan origination fees	Q	Q	3 703	Q	.1	99.5
0621	Residential real estate loans—origination fees	Q	Q	727	Q	Z	X
0622	Nonresidential real estate loans—origination fees	Q	Q	1 705	Q	.1	X
0629	Other loans—origination fees	Q	Q	1 271	Q	Z	X
0630	Loan servicing and administration fees	Q	Q	15 966	Q	.6	X
0830	Insurance and annuity commissions	Q	Q	1 521	Q	.1	X
1210	Other fees and commissions	Q	Q	29 829	Q	1.1	X
9810	Other revenue	Q	Q	94 027	Q	3.4	X
5222	Nondepository credit intermediation	'47 556	X	'229 213 945	X	100.0	81.4
0210	Interest income	40 185	220 079 408	159 178 903	72.3	69.4	78.4
0212	New and used auto and truck loans—interest income	5 051	43 188 866	19 696 172	45.6	8.6	X
0213	Foreign trade financing—interest income	199	5 965 834	1 425 522	23.9	.6	X
0214	Residential real estate loans (except home equity)—interest income	14 879	85 466 510	45 595 597	53.3	19.9	X
0215	Nonresidential real estate loans—interest income	2 926	37 351 270	4 682 530	12.5	2.0	X
0216	Home equity loans—interest income	9 531	21 455 346	3 531 064	16.5	1.5	X
0217	All other secured loans and credit—interest income	11 220	27 537 822	9 646 161	35.0	4.2	X
0218	Commercial and industrial loans (except real estate)—interest income	3 620	51 030 909	15 763 507	30.9	6.9	X
0219	Agricultural loans (except real estate)—interest income	1 019	6 178 502	2 583 076	41.8	1.1	X
0221	Installment sales financing (except automotive)—interest income	11 524	22 815 171	6 108 663	26.8	2.7	X
0222	Credit cards, overdraft credit and related plans—interest income	1 113	29 983 718	14 061 487	46.9	6.1	X
0223	All other unsecured loans and credit—interest income	12 131	20 133 132	10 700 018	53.1	4.7	X
0225	Other loans to individuals—interest income	86	6 410 259	84 679	1.3	Z	X
0226	Lease financing receivables/interest from financing leases—interest income	2 368	34 839 630	15 491 539	44.5	6.8	X
0229	Other interest income	5 860	74 680 225	9 808 888	13.1	4.3	X
0250	Discounts on loans (net)	4 867	55 835 722	5 248 895	9.4	2.3	10.1
0251	Residential real estate loans—discounts	4 049	7 007 643	2 788 792	39.8	1.2	X
0252	Nonresidential real estate loans—discounts	268	382 221	33 080	8.7	Z	X
0259	Other loans—discounts	1 783	4 663 793	1 524 288	32.7	.7	X
0310	Trading gains (losses) from foreign exchange transactions	238	9 198 743	22 088	.2	Z	X
0320	Net gains in trading accounts in securities and commodities	537	11 972 334	140 989	1.2	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	1 938	15 592 985	2 384 959	15.3	1.0	79.3
0331	MBS, CMO, and REMIC transactions—gains (losses)	1 731	7 217 863	1 672 066	23.2	.7	X
0339	All other securities transactions—gains (losses)	311	9 455 575	709 735	7.5	.3	X
0350	Gains (losses) on securities not held in trading accounts	70	2 731 897	39 104	1.4	Z	X
0480	Other investment income (net)	1 719	50 297 629	5 950 164	11.8	2.6	X
0490	Gains (losses) from assets sold or traded	3 667	23 272 659	2 694 773	11.6	1.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	153	6 627 670	99 939	1.5	Z	X
0520	Asset/portfolio management fees	401	8 021 095	497 218	6.2	Z	X
0600	Service charges on deposit (and share draft) accounts	132	8 030 325	106 574	1.3	Z	X
0610	Service charges and fees on credit card accounts	834	19 822 466	7 013 104	35.4	3.1	X
0620	Loan origination fees	15 468	44 625 770	11 463 858	25.7	5.0	69.3
0621	Residential real estate loans—origination fees	11 690	23 995 017	8 450 716	35.2	3.7	X
0622	Nonresidential real estate loans—origination fees	1 022	4 402 351	437 934	9.9	.2	X
0629	Other loans—origination fees	4 589	18 973 237	2 457 884	13.0	1.1	X
0630	Loan servicing and administration fees	9 695	59 356 681	6 465 585	10.9	2.8	X
0640	Loan brokerage fees	2 734	5 966 427	857 480	14.4	.4	X
0650	Fees from factoring or forfaiting receivables	656	4 840 964	1 639 064	33.9	.7	X
0720	Foreign currency exchange fees	14	1 261 477	14 938	1.2	Z	X
0740	ATM and other electronic transaction fees	35	1 254 640	4 191	.3	Z	X
0800	Securities commissions	21	732 441	1 958	.3	Z	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5222	Nondepository credit intermediation—Con.						
0810	Commodities commissions	17	47 801	5 417	11.3	Z	X
0830	Insurance and annuity commissions	6 278	16 494 274	427 548	2.6	.2	X
0880	Fees from investment consulting and advice	324	1 060 141	114 396	10.8	.1	X
1210	Other fees and commissions	137	12 462 814	1 558 076	12.5	.7	X
1300	Gross rents from real property owned by this establishment	871	3 290 836	99 999	3.0	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	1 717	38 189 849	12 373 948	32.4	5.4	79.1
1321	Motor vehicle rental and leasing	1 217	28 762 994	10 269 412	35.7	4.5	X
1322	Heavy construction equipment rental and leasing	45	2 427 794	224 347	9.2	.1	X
1323	Airplane rental and leasing	607	10 105 306	987 626	9.8	.4	X
1324	Railroad cars rental and leasing	7	731 338	47 963	6.6	Z	X
1325	Computers and peripheral equipment rental and leasing	70	566 378	89 896	15.9	Z	X
1326	Industrial equipment rental and leasing	643	8 980 537	259 616	2.9	.1	X
1327	Medical machinery rental and leasing	28	654 351	63 918	9.8	Z	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	931	13 356 962	430 549	3.2	.2	X
1900	Sales of merchandise	6 002	10 163 375	2 561 111	25.2	1.1	X
9810	Other revenue	14 955	128 592 136	8 249 667	6.4	3.6	X
52221	Credit card issuing	588	X	24 503 307	X	100.0	91.7
0210	Interest income	522	22 018 875	13 993 127	63.6	57.1	91.3
0212	New and used auto and truck loans—interest income	40	1 435 099	31 607	2.2	.1	X
0214	Residential real estate loans (except home equity)—interest income	112	5 264 247	69 620	1.3	.3	X
0215	Nonresidential real estate loans—interest income	48	5 572 699	38 904	.7	.2	X
0216	Home equity loans—interest income	70	2 037 762	97 672	4.8	.4	X
0218	Commercial and industrial loans (except real estate)—interest income	75	8 451 062	195 423	2.3	.8	X
0219	Agricultural loans (except real estate)—interest income	39	1 074 133	49 371	4.6	.2	X
0222	Credit cards, overdraft credit and related plans—interest income ..	521	22 013 048	13 125 064	59.6	53.6	X
0225	Other loans to individuals—interest income	86	6 410 259	84 679	1.3	.3	X
0226	Lease financing receivables/interest from financing leases—interest income	15	44 634	109	.2	Z	X
0229	Other interest income	242	14 512 193	300 679	2.1	1.2	X
0250	Discounts on loans (net)	11	323 022	12 882	4.0	.1	X
0310	Trading gains (losses) from foreign exchange transactions	31	3 795 211	1 305	Z	Z	X
0320	Net gains in trading accounts in securities and commodities	10	3 396 260	932	Z	Z	X
0350	Gains (losses) on securities not held in trading accounts	34	1 262 357	1 379	.1	Z	X
0480	Other investment income (net)	22	1 169 223	37 214	3.2	.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	48	4 922 555	20 235	.4	.1	X
0520	Asset/portfolio management fees	10	64 572	10 700	16.6	Z	X
0600	Service charges on deposit (and share draft) accounts	99	6 933 183	80 115	1.2	.3	X
0610	Service charges and fees on credit card accounts	245	18 299 697	6 943 165	37.9	28.3	X
0620	Loan origination fees	47	2 370 926	47 331	2.0	.2	91.7
0621	Residential real estate loans—origination fees	28	1 201 572	5 088	.4	Z	X
0622	Nonresidential real estate loans—origination fees	19	994 259	363	Z	Z	X
0629	Other loans—origination fees	35	2 259 676	41 878	1.9	.2	X
0630	Loan servicing and administration fees	74	3 594 840	248 683	6.9	1.0	X
0740	ATM and other electronic transaction fees	35	1 254 640	4 191	.3	Z	X
0800	Securities commissions	6	676 829	53	Z	Z	X
0830	Insurance and annuity commissions	35	2 208 418	58 232	2.6	.2	X
1210	Other fees and commissions	137	12 462 814	1 558 076	12.5	6.4	X
9810	Other revenue	172	16 757 616	1 485 687	8.9	6.1	X
522210	Credit card issuing	588	X	24 503 307	X	100.0	91.7
0210	Interest income	522	22 018 875	13 993 127	63.6	57.1	91.3
0212	New and used auto and truck loans—interest income	40	1 435 099	31 607	2.2	.1	X
0214	Residential real estate loans (except home equity)—interest income	112	5 264 247	69 620	1.3	.3	X
0215	Nonresidential real estate loans—interest income	48	5 572 699	38 904	.7	.2	X
0216	Home equity loans—interest income	70	2 037 762	97 672	4.8	.4	X
0218	Commercial and industrial loans (except real estate)—interest income	75	8 451 062	195 423	2.3	.8	X
0219	Agricultural loans (except real estate)—interest income	39	1 074 133	49 371	4.6	.2	X
0222	Credit cards, overdraft credit and related plans—interest income ..	521	22 013 048	13 125 064	59.6	53.6	X
0225	Other loans to individuals—interest income	86	6 410 259	84 679	1.3	.3	X
0226	Lease financing receivables/interest from financing leases—interest income	15	44 634	109	.2	Z	X
0229	Other interest income	242	14 512 193	300 679	2.1	1.2	X
0250	Discounts on loans (net)	11	323 022	12 882	4.0	.1	X
0310	Trading gains (losses) from foreign exchange transactions	31	3 795 211	1 305	Z	Z	X
0320	Net gains in trading accounts in securities and commodities	10	3 396 260	932	Z	Z	X
0350	Gains (losses) on securities not held in trading accounts	34	1 262 357	1 379	.1	Z	X
0480	Other investment income (net)	22	1 169 223	37 214	3.2	.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	48	4 922 555	20 235	.4	.1	X
0520	Asset/portfolio management fees	10	64 572	10 700	16.6	Z	X
0600	Service charges on deposit (and share draft) accounts	99	6 933 183	80 115	1.2	.3	X
0610	Service charges and fees on credit card accounts	245	18 299 697	6 943 165	37.9	28.3	X
0620	Loan origination fees	47	2 370 926	47 331	2.0	.2	91.7
0621	Residential real estate loans—origination fees	28	1 201 572	5 088	.4	Z	X
0622	Nonresidential real estate loans—origination fees	19	994 259	363	Z	Z	X
0629	Other loans—origination fees	35	2 259 676	41 878	1.9	.2	X
0630	Loan servicing and administration fees	74	3 594 840	248 683	6.9	1.0	X
0740	ATM and other electronic transaction fees	35	1 254 640	4 191	.3	Z	X
0800	Securities commissions	6	676 829	53	Z	Z	X
0830	Insurance and annuity commissions	35	2 208 418	58 232	2.6	.2	X
1210	Other fees and commissions	137	12 462 814	1 558 076	12.5	6.4	X
9810	Other revenue	172	16 757 616	1 485 687	8.9	6.1	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52222	Sales financing	8 143	X	78 133 239	X	100.0	78.9
0210	Interest income	8 143	78 133 239	56 908 092	72.8	72.8	74.2
0212	New and used auto and truck loans—interest income	3 398	39 159 959	19 089 903	48.7	24.4	X
0213	Foreign trade financing—interest income	9	480 807	7 466	1.6	Z	X
0214	Residential real estate loans (except home equity)—interest income	533	992 012	197 511	19.9	.3	X
0215	Nonresidential real estate loans—interest income	764	21 448 347	1 724 715	8.0	2.2	X
0216	Home equity loans—interest income	84	202 406	8 058	4.0	Z	X
0217	All other secured loans and credit—interest income	859	11 232 959	1 353 160	12.0	1.7	X
0218	Commercial and industrial loans (except real estate)—interest income	2 685	32 144 809	12 572 977	39.1	16.1	X
0219	Agricultural loans (except real estate)—interest income	10	907 500	400 394	44.1	.5	X
0221	Installment sales financing (except automotive)—interest income	2 067	10 168 482	4 373 610	43.0	5.6	X
0222	Credit cards, overdraft credit and related plans—interest income	474	5 788 051	674 110	11.6	.9	X
0223	All other unsecured loans and credit—interest income	644	1 106 560	144 289	13.0	.2	X
0226	Lease financing receivables/interest from financing leases—interest income	2 170	32 035 146	15 241 817	47.6	19.5	X
0229	Other interest income	989	12 939 441	1 120 082	8.7	1.4	X
0250	Discounts on loans (net)	299	1 332 721	113 245	8.5	.1	78.3
0251	Residential real estate loans—discounts	44	45 011	9 155	20.3	Z	X
0252	Nonresidential real estate loans—discounts	14	101 808	6 050	5.9	Z	X
0259	Other loans—discounts	264	1 206 122	98 040	8.1	.1	X
0310	Trading gains (losses) from foreign exchange transactions	138	2 034 015	4 163	.2	Z	X
0320	Net gains in trading accounts in securities and commodities	180	674 521	53 043	7.9	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	69	3 714 466	117 008	3.2	.2	78.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	21	190 076	36 722	19.3	Z	X
0339	All other securities transactions—gains (losses)	49	3 524 390	80 286	2.3	.1	X
0480	Other investment income (net)	800	10 676 936	962 370	9.0	1.2	X
0490	Gains (losses) from assets sold or traded	702	11 471 462	732 159	6.4	.9	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	515	27	5.2	Z	X
0520	Asset/portfolio management fees	136	5 178 655	329 604	6.4	.4	X
0610	Service charges and fees on credit card accounts	176	244 827	13 230	5.4	Z	X
0620	Loan origination fees	1 054	8 228 916	1 928 201	23.4	2.5	67.4
0621	Residential real estate loans—origination fees	53	139 495	5 936	4.3	Z	X
0622	Nonresidential real estate loans—origination fees	31	703 310	3 553	5	Z	X
0629	Other loans—origination fees	1 010	8 176 196	1 918 712	23.5	2.5	X
0630	Loan servicing and administration fees	1 592	22 151 204	1 131 334	5.1	1.4	X
0640	Loan brokerage fees	71	955 907	24 133	2.5	Z	X
0650	Fees from factoring or forfaiting receivables	51	2 595 585	160 948	6.2	.2	X
0830	Insurance and annuity commissions	1 087	6 103 947	85 824	1.4	.1	X
0880	Fees from investment consulting and advice	146	599 846	87 487	14.6	.1	X
1300	Gross rents from real property owned by this establishment	140	546 752	30 234	5.5	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	1 418	37 144 833	12 346 661	33.2	15.8	76.9
1321	Motor vehicle rental and leasing	1 199	28 652 169	10 262 919	35.8	13.1	X
1322	Heavy construction equipment rental and leasing	45	2 427 794	224 347	9.2	.3	X
1323	Airplane rental and leasing	607	10 105 306	987 626	9.8	1.3	X
1324	Railroad cars rental and leasing	7	731 338	47 963	6.6	.1	X
1325	Computers and peripheral equipment rental and leasing	57	528 572	89 118	16.9	.1	X
1326	Industrial equipment rental and leasing	624	8 959 464	257 164	2.9	.3	X
1327	Medical machinery rental and leasing	28	654 351	63 918	9.8	.1	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	677	12 466 810	413 606	3.3	.5	X
1900	Sales of merchandise	647	7 897 667	1 177 940	14.9	1.5	X
9810	Other revenue	1 727	26 781 655	1 924 134	7.2	2.5	X
522220	Sales financing	8 143	X	78 133 239	X	100.0	78.9
0210	Interest income	8 143	78 133 239	56 908 092	72.8	72.8	74.2
0212	New and used auto and truck loans—interest income	3 398	39 159 959	19 089 903	48.7	24.4	X
0213	Foreign trade financing—interest income	9	480 807	7 466	1.6	Z	X
0214	Residential real estate loans (except home equity)—interest income	533	992 012	197 511	19.9	.3	X
0215	Nonresidential real estate loans—interest income	764	21 448 347	1 724 715	8.0	2.2	X
0216	Home equity loans—interest income	84	202 406	8 058	4.0	Z	X
0217	All other secured loans and credit—interest income	859	11 232 959	1 353 160	12.0	1.7	X
0218	Commercial and industrial loans (except real estate)—interest income	2 685	32 144 809	12 572 977	39.1	16.1	X
0219	Agricultural loans (except real estate)—interest income	10	907 500	400 394	44.1	.5	X
0221	Installment sales financing (except automotive)—interest income	2 067	10 168 482	4 373 610	43.0	5.6	X
0222	Credit cards, overdraft credit and related plans—interest income	474	5 788 051	674 110	11.6	.9	X
0223	All other unsecured loans and credit—interest income	644	1 106 560	144 289	13.0	.2	X
0226	Lease financing receivables/interest from financing leases—interest income	2 170	32 035 146	15 241 817	47.6	19.5	X
0229	Other interest income	989	12 939 441	1 120 082	8.7	1.4	X
0250	Discounts on loans (net)	299	1 332 721	113 245	8.5	.1	78.3
0251	Residential real estate loans—discounts	44	45 011	9 155	20.3	Z	X
0252	Nonresidential real estate loans—discounts	14	101 808	6 050	5.9	Z	X
0259	Other loans—discounts	264	1 206 122	98 040	8.1	.1	X
0310	Trading gains (losses) from foreign exchange transactions	138	2 034 015	4 163	.2	Z	X
0320	Net gains in trading accounts in securities and commodities	180	674 521	53 043	7.9	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	69	3 714 466	117 008	3.2	.2	78.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	21	190 076	36 722	19.3	Z	X
0339	All other securities transactions—gains (losses)	49	3 524 390	80 286	2.3	.1	X
0480	Other investment income (net)	800	10 676 936	962 370	9.0	1.2	X
0490	Gains (losses) from assets sold or traded	702	11 471 462	732 159	6.4	.9	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	515	27	5.2	Z	X
0520	Asset/portfolio management fees	136	5 178 655	329 604	6.4	.4	X
0610	Service charges and fees on credit card accounts	176	244 827	13 230	5.4	Z	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
522220	Sales financing—Con.						
0620	Loan origination fees	1 054	8 228 916	1 928 201	23.4	2.5	67.4
0621	Residential real estate loans—origination fees	53	139 495	5 936	4.3	Z	X
0622	Nonresidential real estate loans—origination fees	31	703 310	3 553	.5	Z	X
0629	Other loans—origination fees	1 010	8 176 196	1 918 712	23.5	2.5	X
0630	Loan servicing and administration fees	1 592	22 151 204	1 131 334	5.1	1.4	X
0640	Loan brokerage fees	71	955 907	24 133	2.5	Z	X
0650	Fees from factoring or forfaiting receivables	51	2 595 585	160 948	6.2	.2	X
0830	Insurance and annuity commissions	1 087	6 103 947	85 824	1.4	.1	X
0880	Fees from investment consulting and advice	146	599 846	87 487	14.6	.1	X
1300	Gross rents from real property owned by this establishment	140	546 752	30 234	5.5	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	1 418	37 144 833	12 346 661	33.2	15.8	76.9
1321	Motor vehicle rental and leasing	1 199	28 652 169	10 262 919	35.8	13.1	X
1322	Heavy construction equipment rental and leasing	45	2 427 794	224 347	9.2	.3	X
1323	Airplane rental and leasing	607	10 105 306	987 626	9.8	1.3	X
1324	Railroad cars rental and leasing	7	731 338	47 963	6.6	.1	X
1325	Computers and peripheral equipment rental and leasing	57	528 572	89 118	16.9	.1	X
1326	Industrial equipment rental and leasing	624	8 959 464	257 164	2.9	.3	X
1327	Medical machinery rental and leasing	28	654 351	63 918	9.8	.1	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	677	12 466 810	413 606	3.3	.5	X
1900	Sales of merchandise	647	7 897 667	1 177 940	14.9	1.5	X
9810	Other revenue	1 727	26 781 655	1 924 134	7.2	2.5	X
52229	Other nondepository credit intermediation	38 825	X	126 577 399	X	100.0	80.9
0210	Interest income	31 520	119 927 294	88 277 684	73.6	69.7	78.6
0212	New and used auto and truck loans—interest income	1 613	2 593 808	574 662	22.2	.5	X
0213	Foreign trade financing—interest income	190	5 485 027	1 418 056	25.9	1.1	X
0214	Residential real estate loans (except home equity)—interest income	14 234	79 210 251	45 328 466	57.2	35.8	X
0215	Nonresidential real estate loans—interest income	2 114	10 330 224	2 918 911	28.3	2.3	X
0216	Home equity loans—interest income	9 376	19 215 178	3 425 334	17.8	2.7	X
0217	All other secured loans and credit—interest income	10 361	16 304 863	8 293 001	50.9	6.6	X
0218	Commercial and industrial loans (except real estate)—interest income	859	10 435 038	2 995 107	28.7	2.4	X
0219	Agricultural loans (except real estate)—interest income	970	4 196 869	2 133 311	50.8	1.7	X
0221	Installment sales financing (except automotive)—interest income	9 458	12 646 689	1 735 053	13.7	1.4	X
0222	Credit cards, overdraft credit and related plans—interest income	118	2 182 619	262 313	12.0	.2	X
0223	All other unsecured loans and credit—interest income	11 487	19 026 572	10 555 729	55.5	8.3	X
0226	Lease financing receivables/interest from financing leases—interest income	183	2 759 850	249 613	9.0	.2	X
0229	Other interest income	4 629	47 228 591	8 388 127	17.8	6.6	X
0250	Discounts on loans (net)	4 557	54 179 979	5 122 768	9.5	4.0	8.6
0251	Residential real estate loans—discounts	4 005	6 962 632	2 779 637	39.9	2.2	X
0252	Nonresidential real estate loans—discounts	254	280 413	27 030	9.6	Z	X
0259	Other loans—discounts	1 519	3 457 671	1 426 248	41.2	1.1	X
0310	Trading gains (losses) from foreign exchange transactions	69	3 369 517	16 620	.5	Z	X
0320	Net gains in trading accounts in securities and commodities	347	7 901 553	87 014	1.1	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	1 869	11 878 519	2 267 951	19.1	1.8	78.2
0331	MBS, CMO, and REMIC transactions—gains (losses)	1 710	7 027 787	1 635 344	23.3	1.3	X
0339	All other securities transactions—gains (losses)	262	5 931 185	629 449	10.6	.5	X
0350	Gains (losses) on securities not held in trading accounts	36	1 469 540	37 725	2.6	Z	X
0480	Other investment income (net)	897	38 451 470	4 950 580	12.9	3.9	X
0490	Gains (losses) from assets sold or traded	2 965	11 801 197	1 962 614	16.6	1.6	X
0510	Income from fiduciary (trust, custody, escrow) activities	99	1 704 600	79 677	4.7	.1	X
0520	Asset/portfolio management fees	255	2 777 868	156 914	5.6	.1	X
0600	Service charges on deposit (and share draft) accounts	33	1 097 142	26 459	2.4	Z	X
0610	Service charges and fees on credit card accounts	413	1 277 942	56 709	4.4	Z	X
0620	Loan origination fees	14 367	34 025 928	9 488 326	27.9	7.5	67.9
0621	Residential real estate loans—origination fees	11 610	22 653 950	8 439 692	37.3	6.7	X
0622	Nonresidential real estate loans—origination fees	973	2 704 782	434 018	16.0	.3	X
0629	Other loans—origination fees	3 545	8 537 365	497 294	5.8	.4	X
0630	Loan servicing and administration fees	8 029	33 610 637	5 085 568	15.1	4.0	X
0640	Loan brokerage fees	2 663	5 010 520	833 347	16.6	.7	X
0650	Fees from factoring or forfaiting receivables	605	2 245 379	1 478 116	65.8	1.2	X
0720	Foreign currency exchange fees	14	1 261 477	14 938	1.2	Z	X
0800	Securities commissions	15	55 612	1 905	3.4	Z	X
0810	Commodities commissions	14	34 623	2 015	5.8	Z	X
0830	Insurance and annuity commissions	5 156	8 181 909	283 492	3.5	.2	X
0880	Fees from investment consulting and advice	178	460 295	26 909	5.8	Z	X
1300	Gross rents from real property owned by this establishment	731	2 744 084	69 765	2.5	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	299	1 045 016	27 287	2.6	Z	65.2
1321	Motor vehicle rental and leasing	18	110 825	6 493	5.9	Z	X
1325	Computers and peripheral equipment rental and leasing	13	37 806	778	2.1	Z	X
1326	Industrial equipment rental and leasing	19	21 073	2 452	11.6	Z	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	254	890 152	16 943	1.9	Z	X
1900	Sales of merchandise	5 355	2 265 708	1 383 171	61.0	1.1	X
9810	Other revenue	13 056	85 052 865	4 839 846	5.7	3.8	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
522291	Consumer lending	13 123	X	20 720 593	X	100.0	61.6
0210	Interest income	13 123		17 957 585	86.7	86.7	54.5
0212	New and used auto and truck loans—interest income	1 201		487 806	35.9	2.4	X
0214	Residential real estate loans (except home equity)—interest income	4 917		874 896	16.3	4.2	X
0215	Nonresidential real estate loans—interest income	151		21 959	3.7	.1	X
0216	Home equity loans—interest income	4 954		1 143 489	11.2	5.5	X
0217	All other secured loans and credit—interest income	5 364		2 572 977	55.4	12.4	X
0218	Commercial and industrial loans (except real estate)—interest income	79		12 048	6.5	.1	X
0219	Agricultural loans (except real estate)—interest income	12		484	10.7	Z	X
0221	Installment sales financing (except automotive)—interest income	7 211		1 396 910	16.0	6.7	X
0222	Credit cards, overdraft credit and related plans—interest income	23		193 456	19.9	.9	X
0223	All other unsecured loans and credit—interest income	8 134		9 666 284	66.4	46.7	X
0226	Lease financing receivables/interest from financing leases—interest income	59		42 844	33.0	.2	X
0229	Other interest income	1 191		1 544 432	36.0	7.5	X
0250	Discounts on loans (net)	1 258		1 349 408	3.4	.2	60.1
0251	Residential real estate loans—discounts	1 017		14 412	1.2	.1	X
0252	Nonresidential real estate loans—discounts	88		92 963	.3	Z	X
0259	Other loans—discounts	1 145		30 845	2.7	.1	X
0310	Trading gains (losses) from foreign exchange transactions	10		12 875	218	1.7	Z
0320	Net gains in trading accounts in securities and commodities	39		486 045	12 332	2.5	X
0330	Gains (losses) from underwriting and selling groups of securities	1 165		1 597 260	77 689	4.9	.4
0331	MBS, CMO, and REMIC transactions—gains (losses)	1 107		1 432 032	74 092	5.2	.4
0339	All other securities transactions—gains (losses)	58		165 228	3 597	2.2	Z
0480	Other investment income (net)	186		1 197 410	193 370	16.1	.9
0490	Gains (losses) from assets sold or traded	602		1 392 334	51 003	3.7	.2
0510	Income from fiduciary (trust, custody, escrow) activities	11		683 419	24 091	3.5	.1
0520	Asset/portfolio management fees	20		112 818	25 160	22.3	.1
0610	Service charges and fees on credit card accounts	123		192 679	2 924	1.5	Z
0620	Loan origination fees	3 018		4 039 140	425 310	10.5	2.1
0621	Residential real estate loans—origination fees	2 014		2 885 288	110 992	3.8	.5
0622	Nonresidential real estate loans—origination fees	15		11 216	833	7.4	Z
0629	Other loans—origination fees	1 506		2 006 687	313 485	15.6	1.5
0630	Loan servicing and administration fees	3 401		4 973 780	702 821	14.1	3.4
0640	Loan brokerage fees	362		408 548	4 368	1.1	Z
0650	Fees from factoring or forfaiting receivables	14		4 053	326	8.0	Z
0810	Commodities commissions	12		12 283	1 521	12.4	Z
0830	Insurance and annuity commissions	4 006		3 484 138	235 086	6.7	1.1
0880	Fees from investment consulting and advice	29		18 356	523	2.8	Z
1300	Gross rents from real property owned by this establishment	185		433 142	7 095	1.6	Z
1320	Rental and leasing (except real estate rents or interest from financing leases)	19		18 309	1 650	9.0	Z
1329	Other rental and leasing (except real estate rents or interest from financing leases)	17		12 568	1 383	11.0	Z
1900	Sales of merchandise	133		231 321	32 840	14.2	.2
9810	Other revenue	5 722		13 286 693	919 147	6.9	4.4
522292	Real estate credit	17 959	X	37 477 199	X	100.0	72.6
0210	Interest income	12 192		31 932 895	16 232 083	50.8	43.3
0212	New and used auto and truck loans—interest income	295		1 064 795	72 065	6.8	.2
0214	Residential real estate loans (except home equity)—interest income	8 951		26 063 855	8 839 098	33.9	23.6
0215	Nonresidential real estate loans—interest income	1 666		4 814 999	2 074 857	43.1	5.5
0216	Home equity loans—interest income	4 390		8 754 437	2 270 574	25.9	6.1
0217	All other secured loans and credit—interest income	1 240		2 470 085	803 099	32.5	2.1
0218	Commercial and industrial loans (except real estate)—interest income	514		2 121 821	211 028	9.9	.6
0219	Agricultural loans (except real estate)—interest income	317		1 318 689	264 179	20.0	.7
0221	Installment sales financing (except automotive)—interest income	2 203		2 368 459	260 393	11.0	.7
0222	Credit cards, overdraft credit and related plans—interest income	55		582 128	4 572	.8	Z
0223	All other unsecured loans and credit—interest income	3 148		4 048 408	773 946	19.1	2.1
0226	Lease financing receivables/interest from financing leases—interest income	75		662 226	6 709	1.0	Z
0229	Other interest income	1 930		9 428 185	651 563	6.9	1.7
0250	Discounts on loans (net)	2 939		5 680 365	2 793 555	49.2	7.5
0251	Residential real estate loans—discounts	2 865		5 582 593	2 732 991	49.0	7.3
0252	Nonresidential real estate loans—discounts	148		149 908	23 536	15.7	.1
0259	Other loans—discounts	186		278 128	37 028	13.3	.1
0320	Net gains in trading accounts in securities and commodities	245		3 059 668	22 768	.7	.1
0330	Gains (losses) from underwriting and selling groups of securities	633		6 121 222	1 566 200	25.6	4.2
0331	MBS, CMO, and REMIC transactions—gains (losses)	560		4 919 737	1 185 973	24.1	3.2
0339	All other securities transactions—gains (losses)	184		1 952 371	380 227	19.5	1.0
0350	Gains (losses) on securities not held in trading accounts	14		5 344	-186	Z	Z
0480	Other investment income (net)	494		2 517 767	271 457	10.8	.7
0490	Gains (losses) from assets sold or traded	2 121		7 125 449	1 598 629	22.4	4.3
0510	Income from fiduciary (trust, custody, escrow) activities	68		246 799	11 706	4.7	Z
0520	Asset/portfolio management fees	147		678 142	43 149	6.4	.1
0610	Service charges and fees on credit card accounts	226		434 335	5 869	1.4	Z
0620	Loan origination fees	10 857		22 283 971	8 844 562	39.7	23.6
0621	Residential real estate loans—origination fees	9 468		19 431 456	8 294 498	42.7	22.1
0622	Nonresidential real estate loans—origination fees	848		2 252 985	419 449	18.6	1.1
0629	Other loans—origination fees	1 774		2 830 066	130 615	4.6	.3
0630	Loan servicing and administration fees	4 017		17 741 863	4 104 435	23.1	11.0
0640	Loan brokerage fees	2 233		3 993 501	815 949	20.4	2.2
0650	Fees from factoring or forfaiting receivables	20		23 855	3 737	15.7	Z
0800	Securities commissions	12		6 090	199	3.3	Z

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 1997—Con.

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NAICS code and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
522292	Real estate credit—Con.						
0830	Insurance and annuity commissions	870	2 832 403	29 718	1.0	.1	X
0880	Fees from investment consulting and advice	94	248 262	9 206	3.7	Z	X
1300	Gross rents from real property owned by this establishment	381	875 056	21 994	2.5	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	135	559 525	14 468	2.6	Z	65.0
1321	Motor vehicle rental and leasing	8	76 419	3 925	5.1	Z	X
1325	Computers and peripheral equipment rental and leasing	11	32 065	511	1.6	Z	X
1326	Industrial equipment rental and leasing	9	9 163	2 005	21.9	Z	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	117	517 512	8 027	1.6	Z	X
1900	Sales of merchandise	13	36 134	11 639	32.2	Z	X
9810	Other revenue	4 971	15 483 628	1 076 062	7.0	2.9	X
522293	International trade financing	194	X	3 108 579	X	100.0	78.2
0210	Interest income	194	3 108 579	2 607 406	83.9	83.9	76.7
0213	Foreign trade financing—interest income	148	1 845 246	1 110 180	60.2	35.7	X
0214	Residential real estate loans (except home equity)—interest income	18	306 625	6 060	2.0	.2	X
0215	Nonresidential real estate loans—interest income	16	429 460	30 782	7.2	1.0	X
0218	Commercial and industrial loans (except real estate)—interest income	61	1 692 786	649 668	38.4	20.9	X
0222	Credit cards, overdraft credit and related plans—interest income ..	12	415 253	63 492	15.3	2.0	X
0229	Other interest income	109	2 492 358	745 356	29.9	24.0	X
0250	Discounts on loans (net)	24	648 598	7 728	1.2	.2	X
0310	Trading gains (losses) from foreign exchange transactions	24	719 387	1 756	.2	.1	X
0320	Net gains in trading accounts in securities and commodities	8	474 093	-2 361	Z	Z	X
0350	Gains (losses) on securities not held in trading accounts	9	139 267	3 198	2.3	.1	X
0480	Other investment income (net)	22	948 044	58 728	6.2	1.9	X
0510	Income from fiduciary (trust, custody, escrow) activities	7	553 645	27 978	5.1	.9	X
0520	Asset/portfolio management fees	11	292 131	9 137	3.1	.3	X
0600	Service charges on deposit (and share draft) accounts	28	752 619	22 679	3.0	.7	X
0610	Service charges and fees on credit card accounts	8	199 404	28 321	14.2	.9	X
0620	Loan origination fees	19	586 334	31 431	5.4	1.0	X
0630	Loan servicing and administration fees	26	783 383	17 256	2.2	.6	X
0720	Foreign currency exchange fees	8	219 683	3 268	1.5	.1	X
0880	Fees from investment consulting and advice	10	24 404	8 784	36.0	.3	X
9810	Other revenue	98	1 982 896	283 296	14.3	9.1	X
522294	Secondary market financing	210	X	48 948 530	X	100.0	98.5
0210	Interest income	178	48 917 468	40 615 990	83.0	83.0	98.5
0214	Residential real estate loans (except home equity)—interest income	134	44 796 481	35 281 965	78.8	72.1	X
0215	Nonresidential real estate loans—interest income	21	123 782	63 392	51.2	.1	X
0216	Home equity loans—interest income	19	191 850	8 222	4.3	Z	X
0217	All other secured loans and credit—interest income	37	3 958 881	2 587 214	65.4	5.3	X
0218	Commercial and industrial loans (except real estate)—interest income	7	102 724	939	.9	Z	X
0223	All other unsecured loans and credit—interest income	10	60 656	22 611	37.3	Z	X
0229	Other interest income	118	20 200 632	2 651 304	13.1	5.4	X
0250	Discounts on loans (net)	165	45 006 232	1 078 240	2.4	2.2	1.3
0251	Residential real estate loans—discounts	109	189 510	25 552	13.5	.1	X
0252	Nonresidential real estate loans—discounts	18	37 542	3 217	8.6	Z	X
0259	Other loans—discounts	34	742 999	168 049	22.6	.3	X
0320	Net gains in trading accounts in securities and commodities	25	3 387 309	29 714	.9	.1	X
0330	Gains (losses) from underwriting and selling groups of securities ..	53	3 961 104	615 335	15.5	1.3	98.4
0331	MBS, CMO, and REMIC transactions—gains (losses)	43	676 018	375 279	55.5	.8	X
0339	All other securities transactions—gains (losses)	16	3 661 707	240 056	6.6	.5	X
0480	Other investment income (net)	51	31 444 231	4 196 176	13.3	8.6	X
0490	Gains (losses) from assets sold or traded	66	349 074	70 015	20.1	.1	X
0520	Asset/portfolio management fees	26	52 012	6 599	12.7	Z	X
0620	Loan origination fees	73	349 273	40 818	11.7	.1	98.5
0621	Residential real estate loans—origination fees	55	104 515	15 405	14.7	Z	X
0622	Nonresidential real estate loans—origination fees	13	13 282	2 454	18.5	Z	X
0629	Other loans—origination fees	9	236 297	22 959	9.7	Z	X
0630	Loan servicing and administration fees	57	3 695 184	120 996	3.3	.2	X
0640	Loan brokerage fees	17	188 413	3 852	2.0	Z	X
0880	Fees from investment consulting and advice	6	5 069	416	8.2	Z	X
1300	Gross rents from real property owned by this establishment	8	56 064	1 783	3.2	Z	X
9810	Other revenue	81	44 380 276	2 168 203	4.9	4.4	X
522298	All other nondepository credit intermediation	7 339	X	16 322 498	X	100.0	72.4
0210	Interest income	5 833	15 247 759	10 864 620	71.3	66.6	71.6
0212	New and used auto and truck loans—interest income	115	171 078	14 789	8.6	.1	X
0213	Foreign trade financing—interest income	41	3 639 781	307 876	8.5	1.9	X
0214	Residential real estate loans (except home equity)—interest income	214	2 683 949	326 447	12.2	2.0	X
0215	Nonresidential real estate loans—interest income	259	4 364 353	727 921	16.7	4.5	X
0216	Home equity loans—interest income	13	27 326	3 049	11.2	Z	X
0217	All other secured loans and credit—interest income	3 720	5 235 593	2 329 711	44.5	14.3	X
0218	Commercial and industrial loans (except real estate)—interest income	198	6 331 201	2 121 424	33.5	13.0	X
0219	Agricultural loans (except real estate)—interest income	642	2 873 639	1 868 648	65.0	11.4	X
0221	Installment sales financing (except automotive)—interest income ..	36	1 459 424	75 555	5.2	.5	X
0222	Credit cards, overdraft credit and related plans—interest income ..	28	215 320	793	.4	Z	X

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		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
522298	All other nondepository credit intermediation—Con.						
0210	Interest income—Con.						
0223	All other unsecured loans and credit—interest income	194	356 147	92 875	26.1	.6	X
0226	Lease financing receivables/interest from financing leases—interest income	48	1 967 860	200 060	10.2	1.2	X
0229	Other interest income	1 281	10 813 285	2 795 472	25.9	17.1	X
0250	Discounts on loans (net)	171	1 495 376	1 197 711	80.1	7.3	62.4
0251	Residential real estate loans—discounts	14	24 674	6 682	27.1	Z	X
0259	Other loans—discounts	154	1 278 458	1 190 326	93.1	7.3	X
0310	Trading gains (losses) from foreign exchange transactions	35	2 637 255	14 646	.6	.1	X
0320	Net gains in trading accounts in securities and commodities	30	494 438	24 561	5.0	.2	X
0330	Gains (losses) from underwriting and selling groups of securities	15	146 413	5 811	4.0	Z	X
0350	Gains (losses) on securities not held in trading accounts	13	1 324 929	34 713	2.6	.2	X
0480	Other investment income (net)	144	2 344 018	230 849	9.8	1.4	X
0490	Gains (losses) from assets sold or traded	174	2 607 541	249 533	9.6	1.5	X
0510	Income from fiduciary (trust, custody, escrow) activities	11	79 293	15 608	19.7	.1	X
0520	Asset/portfolio management fees	51	1 642 765	72 869	4.4	.4	X
0610	Service charges and fees on credit card accounts	56	451 524	19 595	4.3	.1	X
0620	Loan origination fees	400	6 767 210	146 205	2.2	.9	39.1
0621	Residential real estate loans—origination fees	72	232 691	18 797	8.1	.1	X
0622	Nonresidential real estate loans—origination fees	96	427 299	11 282	2.6	.1	X
0629	Other loans—origination fees	255	3 464 315	30 235	.9	.2	X
0630	Loan servicing and administration fees	528	6 416 427	140 060	2.2	.9	X
0640	Loan brokerage fees	51	420 058	9 178	2.2	.1	X
0650	Fees from factoring or forfaiting receivables	566	2 213 038	1 473 413	66.6	9.0	X
0720	Foreign currency exchange fees	6	1 041 794	11 670	1.1	.1	X
0830	Insurance and annuity commissions	280	1 865 368	18 688	1.0	.1	X
0880	Fees from investment consulting and advice	39	164 204	7 980	4.9	.2	X
1300	Gross rents from real property owned by this establishment	156	1 314 680	38 567	2.9	.2	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	143	429 493	10 612	2.5	.1	54.7
1321	Motor vehicle rental and leasing	10	34 406	2 568	7.5	Z	X
1326	Industrial equipment rental and leasing	10	11 910	447	3.8	Z	X
1329	Other rental and leasing (except real estate rents or interest from financing leases)	121	360 072	7 533	2.1	Z	X
1900	Sales of merchandise	5 209	1 998 253	1 338 692	67.0	8.2	X
9810	Other revenue	2 184	9 919 372	393 138	4.0	2.4	X
5222981	Pawn shops	5 581	X	2 051 134	X	100.0	61.3
0210	Interest income	4 498	1 701 989	652 693	38.3	31.8	60.0
0212	New and used auto and truck loans—interest income	58	17 056	3 057	17.9	.1	X
0215	Nonresidential real estate loans—interest income	6	2 594	968	37.3	Z	X
0217	All other secured loans and credit—interest income	3 541	1 377 803	550 920	40.0	26.9	X
0221	Installment sales financing (except automotive)—interest income	8	2 077	584	28.1	Z	X
0222	Credit cards, overdraft credit and related plans—interest income	26	6 110	728	11.9	Z	X
0223	All other unsecured loans and credit—interest income	146	43 907	12 458	28.4	.6	X
0229	Other interest income	847	301 305	82 824	27.5	4.0	X
0320	Net gains in trading accounts in securities and commodities	13	2 642	60	2.3	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	7	2 528	253	10.0	Z	X
0480	Other investment income (net)	43	30 944	3 270	10.6	.2	X
0490	Gains (losses) from assets sold or traded	55	33 192	3 504	10.6	.2	X
0610	Service charges and fees on credit card accounts	38	10 648	1 395	13.1	.1	X
0620	Loan origination fees	55	15 010	3 423	22.8	.2	61.3
0629	Other loans—origination fees	50	12 612	3 031	24.0	.1	X
0630	Loan servicing and administration fees	128	42 205	7 112	16.9	.3	X
0640	Loan brokerage fees	27	4 649	439	9.4	Z	X
1300	Gross rents from real property owned by this establishment	73	39 845	1 645	4.1	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	43	32 397	3 930	12.1	.2	53.9
1329	Other rental and leasing (except real estate rents or interest from financing leases)	43	32 397	3 930	12.1	.2	X
1900	Sales of merchandise	5 194	1 945 879	1 316 134	67.6	64.2	X
9810	Other revenue	1 632	600 364	56 963	9.5	2.8	X
5223	Activities related to credit intermediation	16 410	X	46 463 329	X	100.0	80.5
0210	Interest income	2 769	24 187 034	19 474 545	80.5	41.9	74.6
0212	New and used auto and truck loans—interest income	11	24 263	2 985	12.3	Z	X
0214	Residential real estate loans (except home equity)—interest income	542	7 934 964	3 460 211	43.6	7.4	X
0215	Nonresidential real estate loans—interest income	77	107 276	25 275	23.6	.1	X
0216	Home equity loans—interest income	220	193 718	16 538	8.5	Z	X
0217	All other secured loans and credit—interest income	53	222 208	9 880	4.4	Z	X
0218	Commercial and industrial loans (except real estate)—interest income	75	5 638 701	3 326 576	59.0	7.2	X
0222	Credit cards, overdraft credit and related plans—interest income	30	1 141 441	170 940	15.0	.4	X
0223	All other unsecured loans and credit—interest income	7	2 041	691	33.9	Z	X
0226	Lease financing receivables/interest from financing leases—interest income	27	15 286	1 785	11.7	Z	X
0229	Other interest income	2 101	21 468 486	12 428 223	57.9	26.7	X
0310	Trading gains (losses) from foreign exchange transactions	42	12 816	3 134	24.5	Z	X
0320	Net gains in trading accounts in securities and commodities	9	139 629	757	.5	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	75	366 694	96 727	26.4	.2	49.1
0331	MBS, CMO, and REMIC transactions—gains (losses)	11	104 435	14 598	14.0	Z	X
0339	All other securities transactions—gains (losses)	11	118 928	1 528	1.3	Z	X
0480	Other investment income (net)	44	194 144	23 097	11.9	.1	X
0490	Gains (losses) from assets sold or traded	284	2 877 600	108 930	3.8	.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	62	1 367 999	23 604	1.7	.1	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5223	Activities related to credit intermediation—Con.						
0520	Asset/portfolio management fees	43	54 394	8 541	15.7	Z	X
0610	Service charges and fees on credit card accounts	673	15 683 537	13 129 652	83.7	28.3	X
0620	Loan origination fees	3 022	2 171 192	1 256 069	57.9	2.7	71.3
0621	Residential real estate loans—origination fees	2 806	2 001 762	1 129 535	56.4	2.4	X
0622	Nonresidential real estate loans—origination fees	379	257 648	90 110	35.0	.2	X
0629	Other loans—origination fees	197	125 389	36 424	29.0	.1	X
0630	Loan servicing and administration fees	2 224	5 374 496	3 737 784	69.5	8.0	X
0640	Loan brokerage fees	7 234	4 053 101	3 486 631	86.0	7.5	X
0650	Fees from factoring or forfaiting receivables	43	70 597	18 357	26.0	Z	X
0660	Deposit brokerage fees	6	1 176	58	4.9	Z	X
0670	Check cashing fees	4 753	3 661 817	1 615 272	44.1	3.5	X
0680	Bank and check clearinghouse fees	148	3 561 122	299 728	8.4	.6	X
0690	Electronic funds transfer charges	2 119	4 049 431	1 345 249	33.2	2.9	X
0700	Electronic network charges	222	2 982 101	668 519	22.4	1.4	X
0710	Overnight funds handling fees	44	11 242	572	5.1	Z	X
0720	Foreign currency exchange fees	124	150 412	49 764	33.1	.1	X
0730	Fees from money order and traveler's check sales	3 225	1 696 622	331 999	19.6	.7	X
0830	Insurance and annuity commissions	50	162 078	7 547	4.7	Z	X
0880	Fees from investment consulting and advice	93	1 678 688	9 347	.6	Z	X
1300	Gross rents from real property owned by this establishment	197	8 709 045	38 217	.4	.1	X
1310	Safe deposit box rental fees	31	90 697	82 800	91.3	.2	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	151	121 623	8 556	7.0	Z	18.9
1321	Motor vehicle rental and leasing	6	5 655	65	1.1	Z	X
1900	Sales of merchandise	30	289 710	20 881	7.2	Z	X
9810	Other revenue	4 304	16 660 456	614 414	3.7	1.3	X
52231	Mortgage & nonmortgage loan brokers	8 967	X	5 087 429	X	100.0	66.8
0210	Interest income	1 186	1 024 689	130 691	12.8	2.6	61.2
0214	Residential real estate loans (except home equity)—interest income	455	294 740	75 239	25.5	1.5	X
0215	Nonresidential real estate loans—interest income	50	20 157	3 286	16.3	.1	X
0216	Home equity loans—interest income	220	193 718	16 538	8.5	.3	X
0218	Commercial and industrial loans (except real estate)—interest income	56	55 380	12 261	22.1	.2	X
0226	Lease financing receivables/interest from financing leases— interest income	23	13 931	1 774	12.7	Z	X
0229	Other interest income	679	795 762	21 594	2.7	.4	X
0330	Gains (losses) from underwriting and selling groups of securities	54	143 331	80 601	56.2	1.6	X
0490	Gains (losses) from assets sold or traded	104	226 248	33 296	14.7	.7	X
0510	Income from fiduciary (trust, custody, escrow) activities	41	35 824	2 449	6.8	Z	X
0520	Asset/portfolio management fees	32	26 620	2 430	9.1	Z	X
0610	Service charges and fees on credit card accounts	14	8 319	501	6.0	Z	X
0620	Loan origination fees	2 758	1 609 761	1 193 787	74.2	23.5	59.5
0621	Residential real estate loans—origination fees	2 628	1 503 085	1 078 139	71.7	21.2	X
0622	Nonresidential real estate loans—origination fees	311	206 519	84 669	41.0	1.7	X
0629	Other loans—origination fees	152	87 783	30 979	35.3	.6	X
0630	Loan servicing and administration fees	804	599 037	78 239	13.1	1.5	X
0640	Loan brokerage fees	7 172	4 026 263	3 480 529	86.4	68.4	X
0650	Fees from factoring or forfaiting receivables	20	9 432	3 946	41.8	.1	X
0660	Deposit brokerage fees	6	1 176	58	4.9	Z	X
0710	Overnight funds handling fees	6	2 886	41	1.4	Z	X
0880	Fees from investment consulting and advice	74	67 698	4 665	6.9	.1	X
1300	Gross rents from real property owned by this establishment	86	51 546	2 942	5.7	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	58	33 450	1 791	5.4	Z	X
9810	Other revenue	787	664 483	71 463	10.8	1.4	X
522310	Mortgage & nonmortgage loan brokers	8 967	X	5 087 429	X	100.0	66.8
0210	Interest income	1 186	1 024 689	130 691	12.8	2.6	61.2
0214	Residential real estate loans (except home equity)—interest income	455	294 740	75 239	25.5	1.5	X
0215	Nonresidential real estate loans—interest income	50	20 157	3 286	16.3	.1	X
0216	Home equity loans—interest income	220	193 718	16 538	8.5	.3	X
0218	Commercial and industrial loans (except real estate)—interest income	56	55 380	12 261	22.1	.2	X
0226	Lease financing receivables/interest from financing leases— interest income	23	13 931	1 774	12.7	Z	X
0229	Other interest income	679	795 762	21 594	2.7	.4	X
0330	Gains (losses) from underwriting and selling groups of securities	54	143 331	80 601	56.2	1.6	X
0490	Gains (losses) from assets sold or traded	104	226 248	33 296	14.7	.7	X
0510	Income from fiduciary (trust, custody, escrow) activities	41	35 824	2 449	6.8	Z	X
0520	Asset/portfolio management fees	32	26 620	2 430	9.1	Z	X
0610	Service charges and fees on credit card accounts	14	8 319	501	6.0	Z	X
0620	Loan origination fees	2 758	1 609 761	1 193 787	74.2	23.5	59.5
0621	Residential real estate loans—origination fees	2 628	1 503 085	1 078 139	71.7	21.2	X
0622	Nonresidential real estate loans—origination fees	311	206 519	84 669	41.0	1.7	X
0629	Other loans—origination fees	152	87 783	30 979	35.3	.6	X
0630	Loan servicing and administration fees	804	599 037	78 239	13.1	1.5	X
0640	Loan brokerage fees	7 172	4 026 263	3 480 529	86.4	68.4	X
0650	Fees from factoring or forfaiting receivables	20	9 432	3 946	41.8	.1	X
0660	Deposit brokerage fees	6	1 176	58	4.9	Z	X
0710	Overnight funds handling fees	6	2 886	41	1.4	Z	X
0880	Fees from investment consulting and advice	74	67 698	4 665	6.9	.1	X
1300	Gross rents from real property owned by this establishment	86	51 546	2 942	5.7	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	58	33 450	1 791	5.4	Z	X
9810	Other revenue	787	664 483	71 463	10.8	1.4	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52232	Financial transactions processing, reserve, & clearinghouse act.....	1 239	X	34 779 975	X	100.0	83.5
0210	Interest income	278	20 490 080	18 904 596	92.3	54.4	76.9
0214	Residential real estate loans (except home equity)—interest income	8	7 354 113	3 349 003	45.5	9.6	X
0218	Commercial and industrial loans (except real estate)—interest income	7	5 531 001	3 293 564	59.5	9.5	X
0222	Credit cards, overdraft credit and related plans—interest income ..	26	407 452	47 390	11.6	.1	X
0229	Other interest income	253	19 146 205	12 214 639	63.8	35.1	X
0310	Trading gains (losses) from foreign exchange transactions	36	9 120	2 872	31.5	Z	X
0490	Gains (losses) from assets sold or traded	51	1 984 953	9 380	.5	Z	X
0610	Service charges and fees on credit card accounts	610	15 649 212	13 121 292	83.8	37.7	X
0630	Loan servicing and administration fees	16	636 684	177 865	27.9	.5	X
0670	Check cashing fees	23	1 603 857	1 578	.1	Z	X
0680	Bank and check clearinghouse fees	130	3 541 798	298 792	8.4	.9	X
0690	Electronic funds transfer charges	369	3 426 235	1 289 464	37.6	3.7	X
0700	Electronic network charges	161	2 950 271	666 360	22.6	1.9	X
0720	Foreign currency exchange fees	10	5 533	1 140	20.6	Z	X
0730	Fees from money order and traveler's check sales	29	6 934	1 196	17.2	Z	X
0880	Fees from investment consulting and advice	10	1 610 006	4 504	.3	Z	X
1300	Gross rents from real property owned by this establishment	30	8 588 895	32 986	.4	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	48	41 544	4 922	11.8	Z	X
1900	Sales of merchandise	10	285 628	20 169	7.1	.1	X
9810	Other revenue	323	13 571 892	229 608	1.7	.7	X
522320	Financial transactions processing, reserve, & clearinghouse act.....	1 239	X	34 779 975	X	100.0	83.5
0210	Interest income	278	20 490 080	18 904 596	92.3	54.4	76.9
0214	Residential real estate loans (except home equity)—interest income	8	7 354 113	3 349 003	45.5	9.6	X
0218	Commercial and industrial loans (except real estate)—interest income	7	5 531 001	3 293 564	59.5	9.5	X
0222	Credit cards, overdraft credit and related plans—interest income ..	26	407 452	47 390	11.6	.1	X
0229	Other interest income	253	19 146 205	12 214 639	63.8	35.1	X
0310	Trading gains (losses) from foreign exchange transactions	36	9 120	2 872	31.5	Z	X
0490	Gains (losses) from assets sold or traded	51	1 984 953	9 380	.5	Z	X
0610	Service charges and fees on credit card accounts	610	15 649 212	13 121 292	83.8	37.7	X
0630	Loan servicing and administration fees	16	636 684	177 865	27.9	.5	X
0670	Check cashing fees	23	1 603 857	1 578	.1	Z	X
0680	Bank and check clearinghouse fees	130	3 541 798	298 792	8.4	.9	X
0690	Electronic funds transfer charges	369	3 426 235	1 289 464	37.6	3.7	X
0700	Electronic network charges	161	2 950 271	666 360	22.6	1.9	X
0720	Foreign currency exchange fees	10	5 533	1 140	20.6	Z	X
0730	Fees from money order and traveler's check sales	29	6 934	1 196	17.2	Z	X
0880	Fees from investment consulting and advice	10	1 610 006	4 504	.3	Z	X
1300	Gross rents from real property owned by this establishment	30	8 588 895	32 986	.4	.1	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	48	41 544	4 922	11.8	Z	X
1900	Sales of merchandise	10	285 628	20 169	7.1	.1	X
9810	Other revenue	323	13 571 892	229 608	1.7	.7	X
5223201	Other central reserve depository institutions	21	X	18 915 837	X	100.0	92.3
0210	Interest income	17	18 909 835	18 784 611	99.3	99.3	85.9
0214	Residential real estate loans (except home equity)—interest income	7	7 351 479	3 348 945	45.6	17.7	X
0218	Commercial and industrial loans (except real estate)—interest income	7	5 531 001	3 293 564	59.5	17.4	X
0229	Other interest income	16	17 965 561	12 142 102	67.6	64.2	X
0680	Bank and check clearinghouse fees	7	2 830 822	7 924	.3	Z	X
9810	Other revenue	8	12 194 630	72 775	.6	.4	X
52239	Other activities related to credit intermediation	6 204	X	6 595 925	X	100.0	75.1
0210	Interest income	1 305	2 672 265	439 258	16.4	6.7	73.7
0212	New and used auto and truck loans—interest income	11	24 263	2 985	12.3	Z	X
0214	Residential real estate loans (except home equity)—interest income	79	286 111	35 969	12.6	.5	X
0215	Nonresidential real estate loans—interest income	27	87 119	21 989	25.2	.3	X
0217	All other secured loans and credit—interest income	53	222 208	9 880	4.4	.2	X
0218	Commercial and industrial loans (except real estate)—interest income	12	52 320	20 751	39.7	.3	X
0223	All other unsecured loans and credit—interest income	7	2 041	691	33.9	Z	X
0229	Other interest income	1 170	1 526 519	191 990	12.6	2.9	X
0310	Trading gains (losses) from foreign exchange transactions	6	3 696	262	7.1	Z	X
0320	Net gains in trading accounts in securities and commodities	9	139 629	757	.5	Z	X
0330	Gains (losses) from underwriting and selling groups of securities ..	21	223 363	16 126	7.2	.2	70.0
0331	MBS, CMO, and REMIC transactions—gains (losses)	11	104 435	14 598	14.0	.2	X
0339	All other securities transactions—gains (losses)	11	118 928	1 528	1.3	Z	X
0480	Other investment income (net)	43	193 290	22 935	11.9	.3	X
0490	Gains (losses) from assets sold or traded	129	666 399	66 254	9.9	1.0	X
0510	Income from fiduciary (trust, custody, escrow) activities	20	21 933	8 066	36.8	.1	X
0520	Asset/portfolio management fees	11	27 774	6 111	22.0	.1	X
0610	Service charges and fees on credit card accounts	49	26 006	7 859	30.2	.1	X
0620	Loan origination fees	264	561 431	62 282	11.1	.9	65.4
0621	Residential real estate loans—origination fees	178	498 677	51 396	10.3	.8	X
0622	Nonresidential real estate loans—origination fees	68	51 129	5 441	10.6	.1	X
0629	Other loans—origination fees	45	37 606	5 445	14.5	.1	X
0630	Loan servicing and administration fees	1 404	4 138 775	3 481 680	84.1	52.8	X
0640	Loan brokerage fees	62	26 838	6 102	22.7	.1	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52239	Other activities related to credit intermediation—Con.						
0650	Fees from factoring or forfaiting receivables	23	61 165	14 411	23.6	.2	X
0670	Check cashing fees	4 730	2 057 960	1 613 694	78.4	24.5	X
0680	Bank and check clearinghouse fees	18	19 324	936	4.8	Z	X
0690	Electronic funds transfer charges	1 750	623 196	55 785	9.0	.8	X
0700	Electronic network charges	61	31 830	2 159	6.8	Z	X
0710	Overnight funds handling fees	38	8 356	531	6.4	Z	X
0720	Foreign currency exchange fees	114	144 879	48 624	33.6	.7	X
0730	Fees from money order and traveler's check sales	3 196	1 689 688	330 803	19.6	5.0	X
0830	Insurance and annuity commissions	50	162 078	7 547	4.7	.1	X
0880	Fees from investment consulting and advice	9	984	178	18.1	Z	X
1300	Gross rents from real property owned by this establishment	81	68 604	2 289	3.3	Z	X
1310	Safe deposit box rental fees	31	90 697	82 800	91.3	1.3	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	45	46 629	1 843	4.0	Z	45.4
1321	Motor vehicle rental and leasing	6	5 655	65	1.1	Z	X
1900	Sales of merchandise	20	4 082	712	17.4	Z	X
9810	Other revenue	3 194	2 424 081	313 343	12.9	4.8	X
522390	Other activities related to credit intermediation	6 204	X	6 595 925	X	100.0	75.1
0210	Interest income	1 305	2 672 265	439 258	16.4	6.7	73.7
0212	New and used auto and truck loans—interest income	11	24 263	2 985	12.3	Z	X
0214	Residential real estate loans (except home equity)—interest income	79	286 111	35 969	12.6	.5	X
0215	Nonresidential real estate loans—interest income	27	87 119	21 989	25.2	.3	X
0217	All other secured loans and credit—interest income	53	222 208	9 880	4.4	.2	X
0218	Commercial and industrial loans (except real estate)—interest income	12	52 320	20 751	39.7	.3	X
0223	All other unsecured loans and credit—interest income	7	2 041	691	33.9	Z	X
0229	Other interest income	1 170	1 526 519	191 990	12.6	2.9	X
0310	Trading gains (losses) from foreign exchange transactions	6	3 696	262	7.1	Z	X
0320	Net gains in trading accounts in securities and commodities	9	139 629	757	.5	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	21	223 363	16 126	7.2	.2	70.0
0331	MBS, CMO, and REMIC transactions—gains (losses)	11	104 435	14 598	14.0	.2	X
0339	All other securities transactions—gains (losses)	11	118 928	1 528	1.3	Z	X
0480	Other investment income (net)	43	193 290	22 935	11.9	.3	X
0490	Gains (losses) from assets sold or traded	129	666 399	66 254	9.9	1.0	X
0510	Income from fiduciary (trust, custody, escrow) activities	20	21 933	8 066	36.8	.1	X
0520	Asset/portfolio management fees	11	27 774	6 111	22.0	.1	X
0610	Service charges and fees on credit card accounts	49	26 006	7 859	30.2	.1	X
0620	Loan origination fees	264	561 431	62 282	11.1	.9	65.4
0621	Residential real estate loans—origination fees	178	498 677	51 396	10.3	.8	X
0622	Nonresidential real estate loans—origination fees	68	51 129	5 441	10.6	.1	X
0629	Other loans—origination fees	45	37 606	5 445	14.5	.1	X
0630	Loan servicing and administration fees	1 404	4 138 775	3 481 680	84.1	52.8	X
0640	Loan brokerage fees	62	26 838	6 102	22.7	.1	X
0650	Fees from factoring or forfaiting receivables	23	61 165	14 411	23.6	.2	X
0670	Check cashing fees	4 730	2 057 960	1 613 694	78.4	24.5	X
0680	Bank and check clearinghouse fees	18	19 324	936	4.8	Z	X
0690	Electronic funds transfer charges	1 750	623 196	55 785	9.0	.8	X
0700	Electronic network charges	61	31 830	2 159	6.8	Z	X
0710	Overnight funds handling fees	38	8 356	531	6.4	Z	X
0720	Foreign currency exchange fees	114	144 879	48 624	33.6	.7	X
0730	Fees from money order and traveler's check sales	3 196	1 689 688	330 803	19.6	5.0	X
0830	Insurance and annuity commissions	50	162 078	7 547	4.7	.1	X
0880	Fees from investment consulting and advice	9	984	178	18.1	Z	X
1300	Gross rents from real property owned by this establishment	81	68 604	2 289	3.3	Z	X
1310	Safe deposit box rental fees	31	90 697	82 800	91.3	1.3	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	45	46 629	1 843	4.0	Z	45.4
1321	Motor vehicle rental and leasing	6	5 655	65	1.1	Z	X
1900	Sales of merchandise	20	4 082	712	17.4	Z	X
9810	Other revenue	3 194	2 424 081	313 343	12.9	4.8	X
523	Securities intermediation & related activities	54 491	X	274 986 724	X	100.0	77.1
0210	Interest income	19 781	169 044 804	27 110 994	16.0	9.9	X
0310	Trading gains (losses) from foreign exchange transactions	111	87 646	77 622	88.6	Z	X
0320	Net gains in trading accounts in securities and commodities	8 309	159 460 160	65 602 337	41.1	23.9	X
0330	Gains (losses) from underwriting and selling groups of securities	5 731	135 642 626	22 510 487	16.6	8.2	X
0350	Gains (losses) on securities not held in trading accounts	1 905	65 843 327	2 522 733	3.8	.9	X
0400	Dividend income	6 181	95 354 278	2 897 706	3.0	1.1	X
0410	Royalty income	1 219	2 479 532	1 108 455	44.7	.4	X
0480	Other investment income (net)	1 999	31 458 265	6 568 429	20.9	2.4	X
0490	Gains (losses) from assets sold or traded	2 946	7 281 824	3 164 211	43.5	1.2	X
0500	Net investment income (excluding dividends and interest)	2 433	7 369 377	3 735 718	50.7	1.4	X
0510	Income from fiduciary (trust, custody, escrow) activities	3 782	17 074 947	5 663 704	33.2	2.1	X
0520	Asset/portfolio management fees	18 621	119 388 435	43 121 911	36.1	15.7	X
0670	Check cashing fees	25	7 677	733	9.5	Z	X
0720	Foreign currency exchange fees	163	110 427	93 894	85.0	Z	X
0730	Fees from money order and traveler's check sales	16	5 219	56	1.1	Z	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
523	Securities intermediation & related activities—Con.						
0800	Securities commissions	20 323	179 033 982	46 406 542	25.9	16.9	X
0810	Commodities commissions	4 247	43 688 409	3 309 820	7.6	1.2	X
0820	Commissions from sale of investment company securities	10 961	79 718 450	9 328 850	11.7	3.4	X
0830	Insurance and annuity commissions	12 240	28 717 320	2 306 808	8.0	.8	X
0880	Fees from investment consulting and advice	13 375	79 909 256	12 456 702	15.6	4.5	X
1300	Gross rents from real property owned by this establishment	1 321	2 328 286	517 292	22.2	.2	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	13	3 298	46	1.4	Z	X
9810	Other revenue	14 152	131 977 327	16 479 853	12.5	6.0	X
5231	Securities & commodity contracts intermediation & brokerage	26 049	X	196 417 397	X	100.0	77.6
0210	Interest income	9 770	125 911 387	21 344 639	17.0	10.9	X
0310	Trading gains (losses) from foreign exchange transactions	111	87 646	77 622	88.6	Z	X
0320	Net gains in trading accounts in securities and commodities	7 399	154 462 176	65 344 787	42.3	33.3	X
0330	Gains (losses) from underwriting and selling groups of securities	5 553	133 026 469	22 318 518	16.8	11.4	X
0350	Gains (losses) on securities not held in trading accounts	1 219	54 129 060	2 120 809	3.9	1.1	X
0400	Dividend income	1 818	73 252 768	1 620 192	2.2	.8	X
0410	Royalty income	22	182 883	170 334	93.1	.1	X
0480	Other investment income (net)	1 272	24 128 893	5 628 964	23.3	2.9	X
0490	Gains (losses) from assets sold or traded	127	609 942	437 583	71.7	.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	1 036	8 128 186	89 006	1.1	Z	X
0520	Asset/portfolio management fees	6 561	72 586 756	5 538 098	7.6	2.8	X
0670	Check cashing fees	25	7 677	733	9.5	Z	X
0720	Foreign currency exchange fees	163	110 427	93 894	85.0	Z	X
0730	Fees from money order and traveler's check sales	16	5 219	56	1.1	Z	X
0800	Securities commissions	18 877	172 907 656	44 794 632	25.9	22.8	X
0810	Commodities commissions	4 120	43 292 506	3 290 021	7.6	1.7	X
0820	Commissions from sale of investment company securities	10 145	77 430 534	8 997 787	11.6	4.6	X
0830	Insurance and annuity commissions	10 920	26 185 521	2 162 581	8.3	1.1	X
0880	Fees from investment consulting and advice	4 112	66 747 586	4 125 809	6.2	2.1	X
1300	Gross rents from real property owned by this establishment	7	20 036	3 525	17.6	Z	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	13	3 298	46	1.4	Z	X
9810	Other revenue	8 311	93 642 630	8 257 754	8.8	4.2	X
52311	Investment banking & securities dealing	4 136	X	118 385 783	X	100.0	79.8
0210	Interest income	1 769	67 047 274	14 535 462	21.7	12.3	68.9
0227	Margin interest income	677	51 722 195	3 858 589	7.5	3.3	X
0229	Other interest income	1 301	30 954 355	10 676 873	34.5	9.0	X
0320	Net gains in trading accounts in securities and commodities	3 208	112 967 862	58 023 922	51.4	49.0	52.6
0321	Interest income from trading accounts in securities	1 510	78 922 325	37 816 370	47.9	31.9	X
0322	All other gains from trading accounts in securities	2 474	100 560 088	19 284 058	19.2	16.3	X
0323	Net gains in trading accounts in commodities	493	36 013 102	923 494	2.6	.8	X
0330	Gains (losses) from underwriting and selling groups of securities	1 728	96 174 254	19 132 257	19.9	16.2	69.3
0331	MBS, CMO, and REMIC transactions—gains (losses)	84	20 540 469	215 592	1.1	.2	X
0339	All other securities transactions—gains (losses)	1 716	95 955 350	18 916 665	19.7	16.0	X
0350	Gains (losses) on securities not held in trading accounts	561	42 300 333	1 833 871	4.3	1.5	X
0400	Dividend income	793	63 826 923	1 097 671	1.7	.9	X
0480	Other investment income (net)	313	18 069 014	4 688 865	26.0	4.0	X
0510	Income from fiduciary (trust, custody, escrow) activities	231	5 417 554	46 822	.9	Z	X
0520	Asset/portfolio management fees	481	40 117 643	2 366 584	5.9	2.0	X
0800	Securities commissions	1 513	103 083 650	8 727 156	8.5	7.4	X
0810	Commodities commissions	307	21 272 618	216 042	1.0	.2	X
0820	Commissions from sale of investment company securities	724	42 775 624	985 918	2.3	.8	X
0830	Insurance and annuity commissions	476	3 526 909	136 379	3.9	.1	X
0880	Fees from investment consulting and advice	511	46 933 419	2 982 709	6.4	2.5	X
9810	Other revenue	1 111	42 630 439	3 612 124	8.5	3.1	X
523110	Investment banking & securities dealing	4 136	X	118 385 783	X	100.0	79.8
0210	Interest income	1 769	67 047 274	14 535 462	21.7	12.3	68.9
0227	Margin interest income	677	51 722 195	3 858 589	7.5	3.3	X
0229	Other interest income	1 301	30 954 355	10 676 873	34.5	9.0	X
0320	Net gains in trading accounts in securities and commodities	3 208	112 967 862	58 023 922	51.4	49.0	52.6
0321	Interest income from trading accounts in securities	1 510	78 922 325	37 816 370	47.9	31.9	X
0322	All other gains from trading accounts in securities	2 474	100 560 088	19 284 058	19.2	16.3	X
0323	Net gains in trading accounts in commodities	493	36 013 102	923 494	2.6	.8	X
0330	Gains (losses) from underwriting and selling groups of securities	1 728	96 174 254	19 132 257	19.9	16.2	69.3
0331	MBS, CMO, and REMIC transactions—gains (losses)	84	20 540 469	215 592	1.1	.2	X
0339	All other securities transactions—gains (losses)	1 716	95 955 350	18 916 665	19.7	16.0	X
0350	Gains (losses) on securities not held in trading accounts	561	42 300 333	1 833 871	4.3	1.5	X
0400	Dividend income	793	63 826 923	1 097 671	1.7	.9	X
0480	Other investment income (net)	313	18 069 014	4 688 865	26.0	4.0	X
0510	Income from fiduciary (trust, custody, escrow) activities	231	5 417 554	46 822	.9	Z	X
0520	Asset/portfolio management fees	481	40 117 643	2 366 584	5.9	2.0	X
0800	Securities commissions	1 513	103 083 650	8 727 156	8.5	7.4	X
0810	Commodities commissions	307	21 272 618	216 042	1.0	.2	X
0820	Commissions from sale of investment company securities	724	42 775 624	985 918	2.3	.8	X
0830	Insurance and annuity commissions	476	3 526 909	136 379	3.9	.1	X
0880	Fees from investment consulting and advice	511	46 933 419	2 982 709	6.4	2.5	X
9810	Other revenue	1 111	42 630 439	3 612 124	8.5	3.1	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52312	Securities brokerage	19 869	X	72 756 442	X	100.0	73.7
0210	Interest income	7 604	56 528 123	6 425 650	11.4	8.8	64.0
0227	Margin interest income	5 050	35 056 425	2 898 238	8.3	4.0	X
0229	Other interest income	4 140	40 467 929	3 527 412	8.7	4.8	X
0320	Net gains in trading accounts in securities and commodities	3 808	39 668 600	6 250 533	15.8	8.6	46.4
0321	Interest income from trading accounts in securities	923	13 485 826	2 028 068	15.0	2.8	X
0322	All other gains from trading accounts in securities	3 506	36 865 118	4 216 337	11.4	5.8	X
0323	Net gains in trading accounts in commodities	116	2 683 139	6 128	.2	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	3 822	36 839 671	3 186 175	8.6	4.4	53.0
0331	MBS, CMO, and REMIC transactions—gains (losses)	228	1 999 316	45 494	2.3	.1	X
0339	All other securities transactions—gains (losses)	3 622	36 535 473	3 140 681	8.6	4.3	X
0350	Gains (losses) on securities not held in trading accounts	644	11 824 465	286 469	2.4	.4	X
0400	Dividend income	961	9 360 284	521 365	5.6	.7	X
0480	Other investment income (net)	917	5 962 882	936 476	15.7	1.3	X
0510	Income from fiduciary (trust, custody, escrow) activities	800	2 689 994	39 896	1.5	.1	X
0520	Asset/portfolio management fees	6 041	32 371 817	3 160 921	9.8	4.3	X
0800	Securities commissions	17 297	69 660 277	36 041 067	51.7	49.5	X
0810	Commodities commissions	2 326	18 783 679	428 500	2.3	.6	X
0820	Commissions from sale of investment company securities	9 397	34 582 316	8 010 078	23.2	11.0	X
0830	Insurance and annuity commissions	10 428	22 632 982	2 023 985	8.9	2.8	X
0880	Fees from investment consulting and advice	3 555	19 728 837	1 132 148	5.7	1.6	X
9810	Other revenue	6 836	49 171 529	4 313 179	8.8	5.9	X
523120	Securities brokerage	19 869	X	72 756 442	X	100.0	73.7
0210	Interest income	7 604	56 528 123	6 425 650	11.4	8.8	64.0
0227	Margin interest income	5 050	35 056 425	2 898 238	8.3	4.0	X
0229	Other interest income	4 140	40 467 929	3 527 412	8.7	4.8	X
0320	Net gains in trading accounts in securities and commodities	3 808	39 668 600	6 250 533	15.8	8.6	46.4
0321	Interest income from trading accounts in securities	923	13 485 826	2 028 068	15.0	2.8	X
0322	All other gains from trading accounts in securities	3 506	36 865 118	4 216 337	11.4	5.8	X
0323	Net gains in trading accounts in commodities	116	2 683 139	6 128	.2	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	3 822	36 839 671	3 186 175	8.6	4.4	53.0
0331	MBS, CMO, and REMIC transactions—gains (losses)	228	1 999 316	45 494	2.3	.1	X
0339	All other securities transactions—gains (losses)	3 622	36 535 473	3 140 681	8.6	4.3	X
0350	Gains (losses) on securities not held in trading accounts	644	11 824 465	286 469	2.4	.4	X
0400	Dividend income	961	9 360 284	521 365	5.6	.7	X
0480	Other investment income (net)	917	5 962 882	936 476	15.7	1.3	X
0510	Income from fiduciary (trust, custody, escrow) activities	800	2 689 994	39 896	1.5	.1	X
0520	Asset/portfolio management fees	6 041	32 371 817	3 160 921	9.8	4.3	X
0800	Securities commissions	17 297	69 660 277	36 041 067	51.7	49.5	X
0810	Commodities commissions	2 326	18 783 679	428 500	2.3	.6	X
0820	Commissions from sale of investment company securities	9 397	34 582 316	8 010 078	23.2	11.0	X
0830	Insurance and annuity commissions	10 428	22 632 982	2 023 985	8.9	2.8	X
0880	Fees from investment consulting and advice	3 555	19 728 837	1 132 148	5.7	1.6	X
9810	Other revenue	6 836	49 171 529	4 313 179	8.8	5.9	X
52313	Commodity contracts dealing	630	X	2 241 406	X	100.0	87.7
0210	Interest income	116	410 285	106 061	25.9	4.7	59.0
0227	Margin interest income	7	112 994	79 610	70.5	3.6	X
0229	Other interest income	70	168 348	17 791	10.6	.8	X
0310	Trading gains (losses) from foreign exchange transactions	111	87 646	77 622	88.6	3.5	X
0320	Net gains in trading accounts in securities and commodities	230	1 265 070	1 009 583	79.8	45.0	46.5
0321	Interest income from trading accounts in securities	47	110 577	19 834	17.9	.9	X
0322	All other gains from trading accounts in securities	54	323 310	204 992	63.4	9.1	X
0323	Net gains in trading accounts in commodities	157	929 175	784 757	84.5	35.0	X
0350	Gains (losses) on securities not held in trading accounts	6	283	8	2.8	Z	X
0400	Dividend income	23	14 306	953	6.7	Z	X
0410	Royalty income	22	182 883	170 334	93.1	7.6	87.2
0411	Oil and petroleum—royalty income	9	125 228	125 325	100.0	5.6	X
0419	All other royalty income	13	57 655	45 009	78.1	2.0	X
0480	Other investment income (net)	11	15 352	105	.7	Z	X
0490	Gains (losses) from assets sold or traded	127	609 942	437 583	71.7	19.5	X
0520	Asset/portfolio management fees	11	50 619	9 033	17.8	.4	X
0670	Check cashing fees	25	7 677	733	9.5	Z	X
0720	Foreign currency exchange fees	163	110 427	93 894	85.0	4.2	X
0730	Fees from money order and traveler's check sales	16	5 219	56	1.1	Z	X
0810	Commodities commissions	73	202 443	52 341	25.9	2.3	X
1300	Gross rents from real property owned by this establishment	7	20 036	3 525	17.6	.2	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	13	3 298	46	1.4	Z	X
9810	Other revenue	182	676 945	272 702	40.3	12.2	X
523130	Commodity contracts dealing	630	X	2 241 406	X	100.0	87.7
0210	Interest income	116	410 285	106 061	25.9	4.7	59.0
0227	Margin interest income	7	112 994	79 610	70.5	3.6	X
0229	Other interest income	70	168 348	17 791	10.6	.8	X
0310	Trading gains (losses) from foreign exchange transactions	111	87 646	77 622	88.6	3.5	X
0320	Net gains in trading accounts in securities and commodities	230	1 265 070	1 009 583	79.8	45.0	46.5
0321	Interest income from trading accounts in securities	47	110 577	19 834	17.9	.9	X
0322	All other gains from trading accounts in securities	54	323 310	204 992	63.4	9.1	X
0323	Net gains in trading accounts in commodities	157	929 175	784 757	84.5	35.0	X
0350	Gains (losses) on securities not held in trading accounts	6	283	8	2.8	Z	X
0400	Dividend income	23	14 306	953	6.7	Z	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
523130	Commodity contracts dealing—Con.						
0410	Royalty income	22	182 883	170 334	93.1	7.6	87.2
0411	Oil and petroleum—royalty income	9	125 228	125 325	100.0	5.6	X
0419	All other royalty income	13	57 655	45 009	78.1	2.0	X
0480	Other investment income (net)	11	15 352	105	.7	Z	X
0490	Gains (losses) from assets sold or traded	127	609 942	437 583	71.7	19.5	X
0520	Asset/portfolio management fees	11	50 619	9 033	17.8	.4	X
0670	Check cashing fees	25	7 677	733	9.5	Z	X
0720	Foreign currency exchange fees	163	110 427	93 894	85.0	4.2	X
0730	Fees from money order and traveler's check sales	16	5 219	56	1.1	Z	X
0810	Commodities commissions	73	202 443	52 341	25.9	2.3	X
1300	Gross rents from real property owned by this establishment	7	20 036	3 525	17.6	.2	X
1320	Rental and leasing (except real estate rents or interest from financing leases)	13	3 298	46	1.4	Z	X
9810	Other revenue	182	676 945	272 702	40.3	12.2	X
52314	Commodity contracts brokerage	1 414	X	3 033 766	X	100.0	76.9
0210	Interest income	281	1 925 705	277 466	14.4	9.1	76.7
0227	Margin interest income	49	303 387	40 435	13.3	1.3	X
0229	Other interest income	250	1 679 180	237 030	14.1	7.8	X
0320	Net gains in trading accounts in securities and commodities	153	560 644	60 749	10.8	2.0	61.1
0321	Interest income from trading accounts in securities	48	173 453	20 549	11.8	.7	X
0322	All other gains from trading accounts in securities	23	112 919	7 202	6.4	.2	X
0323	Net gains in trading accounts in commodities	106	382 268	32 998	8.6	1.1	X
0350	Gains (losses) on securities not held in trading accounts	8	3 979	461	11.6	Z	X
0400	Dividend income	41	51 255	203	.4	Z	X
0480	Other investment income (net)	31	81 645	3 518	4.3	.1	X
0520	Asset/portfolio management fees	28	46 677	1 560	3.3	.1	X
0800	Securities commissions	65	151 385	21 616	14.3	.7	X
0810	Commodities commissions	1 414	3 033 766	2 593 138	85.5	85.5	X
0820	Commissions from sale of investment company securities	24	72 594	1 791	2.5	.1	X
0830	Insurance and annuity commissions	16	25 630	2 217	8.7	.1	X
0880	Fees from investment consulting and advice	46	85 330	10 952	12.8	.4	X
9810	Other revenue	182	1 163 717	59 749	5.1	2.0	X
523140	Commodity contracts brokerage	1 414	X	3 033 766	X	100.0	76.9
0210	Interest income	281	1 925 705	277 466	14.4	9.1	76.7
0227	Margin interest income	49	303 387	40 435	13.3	1.3	X
0229	Other interest income	250	1 679 180	237 030	14.1	7.8	X
0320	Net gains in trading accounts in securities and commodities	153	560 644	60 749	10.8	2.0	61.1
0321	Interest income from trading accounts in securities	48	173 453	20 549	11.8	.7	X
0322	All other gains from trading accounts in securities	23	112 919	7 202	6.4	.2	X
0323	Net gains in trading accounts in commodities	106	382 268	32 998	8.6	1.1	X
0350	Gains (losses) on securities not held in trading accounts	8	3 979	461	11.6	Z	X
0400	Dividend income	41	51 255	203	.4	Z	X
0480	Other investment income (net)	31	81 645	3 518	4.3	.1	X
0520	Asset/portfolio management fees	28	46 677	1 560	3.3	.1	X
0800	Securities commissions	65	151 385	21 616	14.3	.7	X
0810	Commodities commissions	1 414	3 033 766	2 593 138	85.5	85.5	X
0820	Commissions from sale of investment company securities	24	72 594	1 791	2.5	.1	X
0830	Insurance and annuity commissions	16	25 630	2 217	8.7	.1	X
0880	Fees from investment consulting and advice	46	85 330	10 952	12.8	.4	X
9810	Other revenue	182	1 163 717	59 749	5.1	2.0	X
5232	Securities & commodity exchanges	30	X	1 900 144	X	100.0	75.0
0210	Interest income	20	1 574 085	62 264	4.0	3.3	X
9810	Other revenue	26	1 897 282	1 776 259	93.6	93.5	X
52321	Securities & commodity exchanges	30	X	1 900 144	X	100.0	75.0
0210	Interest income	20	1 574 085	62 264	4.0	3.3	75.0
0229	Other interest income	20	1 574 085	62 187	4.0	3.3	X
9810	Other revenue	26	1 897 282	1 776 259	93.6	93.5	X
523210	Securities & commodity exchanges	30	X	1 900 144	X	100.0	75.0
0210	Interest income	20	1 574 085	62 264	4.0	3.3	75.0
0229	Other interest income	20	1 574 085	62 187	4.0	3.3	X
9810	Other revenue	26	1 897 282	1 776 259	93.6	93.5	X
5239	Other financial investment activities	28 412	X	76 669 183	X	100.0	76.0
0210	Interest income	9 991	41 559 332	5 704 091	13.7	7.4	X
0320	Net gains in trading accounts in securities and commodities	909	4 966 250	255 963	5.2	.3	X
0330	Gains (losses) from underwriting and selling groups of securities	178	2 616 157	191 969	7.3	.3	X
0350	Gains (losses) on securities not held in trading accounts	684	11 031 422	401 645	3.6	.5	X
0400	Dividend income	4 363	22 101 510	1 277 514	5.8	1.7	X
0410	Royalty income	1 197	2 296 649	938 121	40.8	1.2	X
0480	Other investment income (net)	725	6 646 527	938 174	14.1	1.2	X
0490	Gains (losses) from assets sold or traded	2 819	6 671 882	2 726 628	40.9	3.6	X
0500	Net investment income (excluding dividends and interest)	2 433	7 369 377	3 735 718	50.7	4.9	X
0510	Income from fiduciary (trust, custody, escrow) activities	2 746	8 946 761	5 574 698	62.3	7.3	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5239	Other financial investment activities—Con.						
0520	Asset/portfolio management fees	12 060	46 801 679	37 583 813	80.3	49.0	X
0800	Securities commissions	1 443	6 025 762	1 553 446	25.8	2.0	X
0810	Commodities commissions	127	395 903	19 799	5.0		X
0820	Commissions from sale of investment company securities	816	2 287 916	331 063	14.5	4	X
0830	Insurance and annuity commissions	1 320	2 531 799	144 227	5.7	.2	X
0880	Fees from investment consulting and advice	9 263	13 161 670	8 330 893	63.3	10.9	X
1300	Gross rents from real property owned by this establishment	1 314	2 308 250	513 767	22.3	.7	X
9810	Other revenue	5 815	36 437 415	6 445 840	17.7	8.4	X
52391	Miscellaneous intermediation	7 190	X	15 345 899	X	100.0	76.2
0210	Interest income	5 135	11 644 047	3 952 845	33.9	25.8	3.1
0227	Margin interest income	20	393 212	846	.2	Z	X
0229	Other interest income	91	90 078	5 947	6.6	Z	X
0320	Net gains in trading accounts in securities and commodities	226	672 980	-12 705	Z	Z	X
0350	Gains (losses) on securities not held in trading accounts	19	8 756	4 439	50.7	Z	X
0400	Dividend income	2 867	6 000 349	1 043 658	17.4	6.8	X
0410	Royalty income	1 148	2 284 479	932 661	40.8	6.1	58.3
0411	Oil and petroleum—royalty income	1 009	1 057 010	408 385	38.6	2.7	X
0413	Franchise leasing and licensing—royalty income	15	242 855	36 346	15.0	.2	X
0419	All other royalty income	213	1 065 308	487 917	45.8	3.2	X
0480	Other investment income (net)	42	439 251	561 567	127.8	3.7	X
0490	Gains (losses) from assets sold or traded	2 686	6 579 315	2 705 918	41.1	17.6	X
0500	Net investment income (excluding dividends and interest)	2 370	7 323 856	3 717 370	50.8	24.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	143	107 999	22 164	20.5	.1	X
0520	Asset/portfolio management fees	473	1 584 322	245 562	15.5	1.6	X
0800	Securities commissions	17	19 320	1 531	7.9	Z	X
0810	Commodities commissions	10	6 047	736	12.2	Z	X
0880	Fees from investment consulting and advice	17	12 006	4 133	34.4	Z	X
1300	Gross rents from real property owned by this establishment	1 208	2 276 135	511 622	22.5	3.3	X
9810	Other revenue	2 137	7 098 473	1 654 215	23.3	10.8	X
523910	Miscellaneous intermediation	7 190	X	15 345 899	X	100.0	76.2
0210	Interest income	5 135	11 644 047	3 952 845	33.9	25.8	3.1
0227	Margin interest income	20	393 212	846	.2	Z	X
0229	Other interest income	91	90 078	5 947	6.6	Z	X
0320	Net gains in trading accounts in securities and commodities	226	672 980	-12 705	Z	Z	X
0350	Gains (losses) on securities not held in trading accounts	19	8 756	4 439	50.7	Z	X
0400	Dividend income	2 867	6 000 349	1 043 658	17.4	6.8	X
0410	Royalty income	1 148	2 284 479	932 661	40.8	6.1	58.3
0411	Oil and petroleum—royalty income	1 009	1 057 010	408 385	38.6	2.7	X
0413	Franchise leasing and licensing—royalty income	15	242 855	36 346	15.0	.2	X
0419	All other royalty income	213	1 065 308	487 917	45.8	3.2	X
0480	Other investment income (net)	42	439 251	561 567	127.8	3.7	X
0490	Gains (losses) from assets sold or traded	2 686	6 579 315	2 705 918	41.1	17.6	X
0500	Net investment income (excluding dividends and interest)	2 370	7 323 856	3 717 370	50.8	24.2	X
0510	Income from fiduciary (trust, custody, escrow) activities	143	107 999	22 164	20.5	.1	X
0520	Asset/portfolio management fees	473	1 584 322	245 562	15.5	1.6	X
0800	Securities commissions	17	19 320	1 531	7.9	Z	X
0810	Commodities commissions	10	6 047	736	12.2	Z	X
0880	Fees from investment consulting and advice	17	12 006	4 133	34.4	Z	X
1300	Gross rents from real property owned by this establishment	1 208	2 276 135	511 622	22.5	3.3	X
9810	Other revenue	2 137	7 098 473	1 654 215	23.3	10.8	X
52392	Portfolio management	10 888	X	43 642 899	X	100.0	77.7
0210	Interest income	2 701	23 675 798	763 415	3.2	1.7	71.9
0227	Margin interest income	292	2 451 170	88 979	3.6	.2	X
0229	Other interest income	2 447	23 232 396	667 947	2.9	1.5	X
0320	Net gains in trading accounts in securities and commodities	314	3 385 987	192 728	5.7	.4	63.1
0321	Interest income from trading accounts in securities	149	1 614 497	54 127	3.4	.1	X
0322	All other gains from trading accounts in securities	202	1 948 825	79 890	4.1	.2	X
0323	Net gains in trading accounts in commodities	58	664 520	58 711	8.8	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	102	2 087 158	125 265	6.0	.3	54.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	6	17 016	671	3.9	Z	X
0339	All other securities transactions—gains (losses)	97	2 070 142	124 594	6.0	.3	X
0350	Gains (losses) on securities not held in trading accounts	455	10 130 459	366 566	3.6	.8	X
0400	Dividend income	903	13 889 178	192 757	1.4	.4	X
0480	Other investment income (net)	327	4 575 047	133 815	2.9	.3	X
0490	Gains (losses) from assets sold or traded	59	66 116	13 838	20.9	Z	X
0500	Net investment income (excluding dividends and interest)	26	27 179	17 663	65.0	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	191	1 295 212	197 749	15.3	.5	X
0520	Asset/portfolio management fees	10 888	43 642 899	37 032 681	84.9	84.9	X
0800	Securities commissions	947	5 471 547	1 383 955	25.3	3.2	X
0810	Commodities commissions	87	361 628	12 732	3.5	Z	X
0820	Commissions from sale of investment company securities	604	2 069 012	292 024	14.1	.7	X
0830	Insurance and annuity commissions	806	2 221 288	114 332	5.1	.3	X
0880	Fees from investment consulting and advice	1 396	3 561 203	317 818	8.9	.7	X
9810	Other revenue	1 961	22 204 415	2 485 561	11.2	5.7	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
523920	Portfolio management	10 888	X	43 642 899	X	100.0	77.7
0210	Interest income	2 701	23 675 798	763 415	3.2	1.7	71.9
0227	Margin interest income	292	2 451 170	88 979	3.6	.2	X
0229	Other interest income	2 447	23 232 396	667 947	2.9	1.5	X
0320	Net gains in trading accounts in securities and commodities	314	3 385 987	192 728	5.7	.4	63.1
0321	Interest income from trading accounts in securities	149	1 614 497	54 127	3.4	.1	X
0322	All other gains from trading accounts in securities	202	1 948 825	79 890	4.1	.2	X
0323	Net gains in trading accounts in commodities	58	664 520	58 711	8.8	.1	X
0330	Gains (losses) from underwriting and selling groups of securities	102	2 087 158	125 265	6.0	.3	54.8
0331	MBS, CMO, and REMIC transactions—gains (losses)	6	17 016	671	3.9	Z	X
0339	All other securities transactions—gains (losses)	97	2 070 142	124 594	6.0	.3	X
0350	Gains (losses) on securities not held in trading accounts	455	10 130 459	366 566	3.6	.8	X
0400	Dividend income	903	13 889 178	192 757	1.4	.4	X
0480	Other investment income (net)	327	4 575 047	133 815	2.9	.3	X
0490	Gains (losses) from assets sold or traded	59	66 116	13 838	20.9	Z	X
0500	Net investment income (excluding dividends and interest)	26	27 179	17 663	65.0	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	191	1 295 212	197 749	15.3	.5	X
0520	Asset/portfolio management fees	10 888	43 642 899	37 032 681	84.9	84.9	X
0800	Securities commissions	947	5 471 547	1 383 955	25.3	3.2	X
0810	Commodities commissions	87	361 628	12 732	3.5	Z	X
0820	Commissions from sale of investment company securities	604	2 069 012	292 024	14.1	.7	X
0830	Insurance and annuity commissions	806	2 221 288	114 332	5.1	.3	X
0880	Fees from investment consulting and advice	1 396	3 561 203	317 818	8.9	.7	X
9810	Other revenue	1 961	22 204 415	2 485 561	11.2	5.7	X
52393	Investment advice	7 807	X	9 397 908	X	100.0	70.9
0210	Interest income	1 095	2 472 159	105 945	4.3	1.1	64.3
0227	Margin interest income	236	249 563	21 239	8.5	.2	X
0229	Other interest income	1 079	2 455 907	84 706	3.4	.9	X
0320	Net gains in trading accounts in securities and commodities	328	664 906	43 303	6.5	.5	69.2
0321	Interest income from trading accounts in securities	63	317 056	15 082	4.8	.2	X
0322	All other gains from trading accounts in securities	280	454 313	25 970	5.7	.3	X
0323	Net gains in trading accounts in commodities	22	15 853	2 251	14.2	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	71	519 851	66 523	12.8	.7	29.0
0339	All other securities transactions—gains (losses)	69	508 051	55 300	10.9	.6	X
0350	Gains (losses) on securities not held in trading accounts	144	290 749	22 577	7.8	.2	X
0400	Dividend income	287	414 960	28 826	6.9	.3	X
0480	Other investment income (net)	185	747 454	103 386	13.8	1.1	X
0510	Income from fiduciary (trust, custody, escrow) activities	66	52 480	7 583	14.4	.1	X
0520	Asset/portfolio management fees	546	635 079	121 781	19.2	1.3	X
0800	Securities commissions	451	437 528	89 202	20.4	.9	X
0810	Commodities commissions	30	28 228	6 331	22.4	.1	X
0820	Commissions from sale of investment company securities	204	187 486	23 375	12.5	.2	X
0830	Insurance and annuity commissions	507	305 041	29 643	9.7	.3	X
0880	Fees from investment consulting and advice	7 807	9 397 908	7 917 772	84.3	84.3	X
9810	Other revenue	1 283	2 857 102	831 661	29.1	8.8	X
523930	Investment advice	7 807	X	9 397 908	X	100.0	70.9
0210	Interest income	1 095	2 472 159	105 945	4.3	1.1	64.3
0227	Margin interest income	236	249 563	21 239	8.5	.2	X
0229	Other interest income	1 079	2 455 907	84 706	3.4	.9	X
0320	Net gains in trading accounts in securities and commodities	328	664 906	43 303	6.5	.5	69.2
0321	Interest income from trading accounts in securities	63	317 056	15 082	4.8	.2	X
0322	All other gains from trading accounts in securities	280	454 313	25 970	5.7	.3	X
0323	Net gains in trading accounts in commodities	22	15 853	2 251	14.2	Z	X
0330	Gains (losses) from underwriting and selling groups of securities	71	519 851	66 523	12.8	.7	29.0
0339	All other securities transactions—gains (losses)	69	508 051	55 300	10.9	.6	X
0350	Gains (losses) on securities not held in trading accounts	144	290 749	22 577	7.8	.2	X
0400	Dividend income	287	414 960	28 826	6.9	.3	X
0480	Other investment income (net)	185	747 454	103 386	13.8	1.1	X
0510	Income from fiduciary (trust, custody, escrow) activities	66	52 480	7 583	14.4	.1	X
0520	Asset/portfolio management fees	546	635 079	121 781	19.2	1.3	X
0800	Securities commissions	451	437 528	89 202	20.4	.9	X
0810	Commodities commissions	30	28 228	6 331	22.4	.1	X
0820	Commissions from sale of investment company securities	204	187 486	23 375	12.5	.2	X
0830	Insurance and annuity commissions	507	305 041	29 643	9.7	.3	X
0880	Fees from investment consulting and advice	7 807	9 397 908	7 917 772	84.3	84.3	X
9810	Other revenue	1 283	2 857 102	831 661	29.1	8.8	X
52399	All other financial investment activities	2 527	X	8 282 477	X	100.0	72.5
0210	Interest income	1 060	3 767 328	881 886	23.4	10.6	65.6
0227	Margin interest income	20	211 548	103 284	48.8	1.2	X
0229	Other interest income	495	3 476 979	758 325	21.8	9.2	X
0320	Net gains in trading accounts in securities and commodities	41	242 377	32 637	13.5	.4	52.5
0321	Interest income from trading accounts in securities	25	57 629	15 585	27.0	.2	X
0322	All other gains from trading accounts in securities	26	172 887	2 366	1.4	Z	X
0350	Gains (losses) on securities not held in trading accounts	66	601 458	8 063	1.3	.1	X
0400	Dividend income	306	1 797 023	12 273	.7	.1	X
0410	Royalty income	49	12 170	5 460	44.9	.1	63.2
0411	Oil and petroleum—royalty income	49	12 170	5 172	42.5	.1	X
0419	All other royalty income	6	718	288	40.1	Z	X
0480	Other investment income (net)	171	884 775	139 406	15.8	1.7	X
0490	Gains (losses) from assets sold or traded	74	26 451	6 872	26.0	.1	X
0500	Net investment income (excluding dividends and interest)	37	18 342	685	3.7	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	2 346	7 491 070	5 347 202	71.4	64.6	X
0520	Asset/portfolio management fees	153	939 379	183 789	19.6	2.2	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52399	All other financial investment activities—Con.						
0800	Securities commissions	28	97 367	78 758	80.9	1.0	X
0820	Commissions from sale of investment company securities	8	31 418	15 664	49.9	.2	X
0830	Insurance and annuity commissions	7	5 470	252	4.6	Z	X
0880	Fees from investment consulting and advice	43	190 553	91 170	47.8	1.1	X
1300	Gross rents from real property owned by this establishment	106	32 115	2 145	6.7	Z	X
9810	Other revenue	434	4 277 425	1 474 403	34.5	17.8	X
523991	Trust, fiduciary, & custody activities	2 286	X	6 935 217	X	100.0	76.7
0210	Interest income	957	2 843 052	510 257	17.9	7.4	67.5
0227	Margin interest income	16	48 683	17 680	36.3	.3	X
0229	Other interest income	392	2 552 703	472 300	18.5	6.8	X
0320	Net gains in trading accounts in securities and commodities	38	213 270	17 951	8.4	.3	76.7
0321	Interest income from trading accounts in securities	25	57 629	15 585	27.0	.2	X
0322	All other gains from trading accounts in securities	26	172 887	2 366	1.4	Z	X
0350	Gains (losses) on securities not held in trading accounts	40	147 312	5 642	3.8	.1	X
0400	Dividend income	226	1 071 420	10 538	1.0	.2	X
0410	Royalty income	49	12 170	5 460	44.9	.1	66.8
0411	Oil and petroleum—royalty income	49	12 170	5 172	42.5	.1	X
0419	All other royalty income	6	718	288	40.1	Z	X
0480	Other investment income (net)	49	701 688	62 283	8.9	.9	X
0490	Gains (losses) from assets sold or traded	74	26 451	6 872	26.0	.1	X
0500	Net investment income (excluding dividends and interest)	37	18 342	685	3.7	Z	X
0510	Income from fiduciary (trust, custody, escrow) activities	2 286	6 935 217	5 030 359	72.5	72.5	X
0520	Asset/portfolio management fees	153	939 379	183 789	19.6	2.7	X
0800	Securities commissions	13	20 434	2 477	12.1	Z	X
0820	Commissions from sale of investment company securities	8	31 418	15 664	49.9	.2	X
0830	Insurance and annuity commissions	7	5 470	252	4.6	Z	X
0880	Fees from investment consulting and advice	33	185 592	90 194	48.6	1.3	X
1300	Gross rents from real property owned by this establishment	106	32 115	2 145	6.7	Z	X
9810	Other revenue	353	3 188 587	990 455	31.1	14.3	X
523999	Miscellaneous financial investment activities	241	X	1 347 260	X	100.0	51.3
0210	Interest income	103	924 276	371 629	40.2	27.6	51.3
0229	Other interest income	103	924 276	286 025	30.9	21.2	X
0350	Gains (losses) on securities not held in trading accounts	26	454 146	2 421	.5	.2	X
0400	Dividend income	80	725 603	1 735	.2	.1	X
0480	Other investment income (net)	122	183 087	77 123	42.1	5.7	X
0510	Income from fiduciary (trust, custody, escrow) activities	60	555 853	316 843	57.0	23.5	X
0800	Securities commissions	15	76 933	76 281	99.2	5.7	X
0880	Fees from investment consulting and advice	10	4 961	976	19.7	.1	X
9810	Other revenue	81	1 088 838	483 948	44.4	35.9	X
524	Insurance carriers & related activities	172 299	X	1 072 784 074	X	100.0	85.4
0110	Life insurance premiums earned (net)	N	N	116 474 656	N	10.9	X
0120	Accident, health, and medical insurance premiums earned (net)	N	N	227 568 596	N	21.2	X
0130	Property and casualty insurance premiums earned (net)	N	N	244 198 808	N	22.8	X
0150	Title insurance premiums earned (net)	N	N	6 416 346	N	.6	X
0160	Other insurance premiums earned (net)	N	N	3 350 282	N	.3	X
0170	Reinsurance premiums	N	N	39 686 407	N	3.7	X
0180	Annuity revenue	N	N	122 028 916	N	11.4	X
0340	Realized capital gains (losses) on investment accounts	N	N	13 141 580	N	1.2	X
0480	Other investment income (net)	N	N	176 249 645	N	16.4	X
0800	Securities commissions	N	N	255 825	N	Z	X
0830	Insurance and annuity commissions	N	N	55 709 759	N	5.2	X
0840	Fees collected for providing insurance administrative services	N	N	19 124 124	N	1.8	X
0850	Third party insurance administration and management fees	N	N	8 483 465	N	.8	X
0860	Insurance claims adjusting/appraisal fees	N	N	3 575 629	N	.3	X
0870	Insurance consulting fees	N	N	1 364 874	N	.1	X
0880	Fees from investment consulting and advice	N	N	65 221	N	Z	X
0890	Title search, title reconveyance, and title abstract fees	N	N	707 819	N	.1	X
0990	All other insurance—related activities income	N	N	5 714 289	N	.5	X
1200	Real estate brokerage fees and commissions	N	N	36 351	N	Z	X
1300	Gross rents from real property owned by this establishment	N	N	4 110 500	N	.4	X
9810	Other revenue	N	N	24 520 982	N	2.3	X
5241	Insurance carriers	38 739	X	995 511 823	X	100.0	86.4
0110	Life insurance premiums earned (net)	N	N	116 474 656	N	11.7	X
0120	Accident, health, and medical insurance premiums earned (net)	N	N	227 568 596	N	22.9	X
0130	Property and casualty insurance premiums earned (net)	N	N	244 198 808	N	24.5	X
0150	Title insurance premiums earned (net)	N	N	6 416 346	N	.6	X
0160	Other insurance premiums earned (net)	N	N	3 350 282	N	.3	X
0170	Reinsurance premiums	N	N	39 686 407	N	4.0	X
0180	Annuity revenue	N	N	122 028 916	N	12.3	X
0340	Realized capital gains (losses) on investment accounts	N	N	13 141 580	N	1.3	X
0480	Other investment income (net)	N	N	176 249 645	N	17.7	X
0840	Fees collected for providing insurance administrative services	N	N	18 796 274	N	1.9	X
0890	Title search, title reconveyance, and title abstract fees	N	N	612 641	N	.1	X
1300	Gross rents from real property owned by this establishment	N	N	4 005 407	N	.4	X
9810	Other revenue	N	N	22 982 265	N	2.3	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52411	Direct life, health, & medical insurance carriers	14 615	X	666 531 816	X	100.0	85.5
0110	Life insurance premiums earned (net)	Q	Q	116 109 822	Q	17.4	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	224 762 376	Q	33.7	81.7
0121	Accident insurance premiums earned (net)	Q	Q	21 184 577	Q	3.2	X
0122	Health and medical insurance premiums earned (net)	Q	Q	203 577 799	Q	30.5	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	131 523	Q	Z	X
0160	Other insurance premiums earned (net)	Q	Q	1 629 593	Q	.2	X
0170	Reinsurance premiums	Q	Q	17 249 790	Q	2.6	74.2
0171	Life reinsurance premiums	Q	Q	9 334 495	Q	1.4	X
0172	Accident, health, and medical reinsurance premiums	Q	Q	7 407 836	Q	1.1	X
0179	Other reinsurance premiums	Q	Q	505 929	Q	.1	X
0180	Annuity revenue	Q	Q	119 065 788	Q	17.9	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	8 990 779	Q	1.3	X
0480	Other investment income (net)	Q	Q	135 887 442	Q	20.4	X
0840	Fees collected for providing insurance administrative services	Q	Q	18 582 192	Q	2.8	56.6
0841	Fees collected for providing insurance administrative services to medicare, medicaid, CHAMPUS	Q	Q	5 482 908	Q	.8	X
0842	Fees collected for providing insurance administrative services to all other parties (insurance, health plans, etc.)	Q	Q	13 099 284	Q	2.0	X
1300	Gross rents from real property owned by this establishment	Q	Q	3 691 558	Q	.6	X
9810	Other revenue	Q	Q	20 430 953	Q	3.1	X
524113	Direct life insurance carriers	11 406	X	463 375 832	X	100.0	89.4
0110	Life insurance premiums earned (net)	Q	Q	114 810 625	Q	24.8	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	52 254 304	Q	11.3	84.1
0121	Accident insurance premiums earned (net)	Q	Q	20 884 383	Q	4.5	X
0122	Health and medical insurance premiums earned (net)	Q	Q	31 369 921	Q	6.8	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	131 523	Q	Z	X
0160	Other insurance premiums earned (net)	Q	Q	1 325 303	Q	.3	X
0170	Reinsurance premiums	Q	Q	16 832 432	Q	3.6	77.3
0171	Life reinsurance premiums	Q	Q	9 323 602	Q	2.0	X
0172	Accident, health, and medical reinsurance premiums	Q	Q	7 002 131	Q	1.5	X
0179	Other reinsurance premiums	Q	Q	505 169	Q	.1	X
0180	Annuity revenue	Q	Q	118 237 412	Q	25.5	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	7 161 454	Q	1.5	X
0480	Other investment income (net)	Q	Q	125 637 969	Q	27.1	X
0840	Fees collected for providing insurance administrative services	Q	Q	6 429 166	Q	1.4	50.1
0841	Fees collected for providing insurance administrative services to medicare, medicaid, CHAMPUS	Q	Q	901 617	Q	.2	X
0842	Fees collected for providing insurance administrative services to all other parties (insurance, health plans, etc.)	Q	Q	5 527 549	Q	1.2	X
1300	Gross rents from real property owned by this establishment	Q	Q	3 602 720	Q	.8	X
9810	Other revenue	Q	Q	16 952 924	Q	3.7	X
524114	Direct health & medical insurance carriers	3 209	X	203 155 984	X	100.0	76.8
0110	Life insurance premiums earned (net)	Q	Q	1 299 197	Q	.6	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	172 508 072	Q	84.9	75.9
0121	Accident insurance premiums earned (net)	Q	Q	300 194	Q	.1	X
0122	Health and medical insurance premiums earned (net)	Q	Q	172 207 878	Q	84.8	X
0160	Other insurance premiums earned (net)	Q	Q	304 290	Q	.2	X
0170	Reinsurance premiums	Q	Q	417 358	Q	.2	70.7
0171	Life reinsurance premiums	Q	Q	10 893	Q	Z	X
0172	Accident, health, and medical reinsurance premiums	Q	Q	405 705	Q	.2	X
0179	Other reinsurance premiums	Q	Q	760	Q	Z	X
0180	Annuity revenue	Q	Q	828 376	Q	.4	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	1 829 325	Q	.9	X
0480	Other investment income (net)	Q	Q	10 249 473	Q	5.0	X
0840	Fees collected for providing insurance administrative services	Q	Q	12 153 026	Q	6.0	65.2
0841	Fees collected for providing insurance administrative services to medicare, medicaid, CHAMPUS	Q	Q	4 581 291	Q	2.3	X
0842	Fees collected for providing insurance administrative services to all other parties (insurance, health plans, etc.)	Q	Q	7 571 735	Q	3.7	X
1300	Gross rents from real property owned by this establishment	Q	Q	88 838	Q	Z	X
9810	Other revenue	Q	Q	3 478 029	Q	1.7	X
52412	Other direct insurance carriers	23 561	X	307 694 978	X	100.0	88.1
0110	Life insurance premiums earned (net)	Q	Q	26 796	Q	Z	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	2 689 141	Q	.9	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	243 308 568	Q	79.1	84.5
0131	Fire, allied, and multiple peril insurance premiums earned (net)	Q	Q	46 737 838	Q	15.2	X
0132	Ocean marine insurance premiums earned (net)	Q	Q	1 229 996	Q	.4	X
0133	Inland marine insurance premiums earned (net)	Q	Q	4 875 339	Q	1.6	X
0134	Workers' compensation insurance premiums earned (net)	Q	Q	22 756 804	Q	7.4	X
0135	Private passenger auto insurance premiums earned (net)	Q	Q	103 047 643	Q	33.5	X
0136	Commercial auto insurance premiums earned (net)	Q	Q	17 943 958	Q	5.8	X
0137	Miscellaneous property liability insurance premiums earned (net) .	Q	Q	4 630 684	Q	1.5	X
0138	Product liability insurance premiums earned (net)	Q	Q	1 543 571	Q	.5	X
0139	Surety insurance premiums earned (net)	Q	Q	6 144 846	Q	2.0	X
0141	Mortgage guarantee insurance premiums earned (net)	Q	Q	1 951 576	Q	.6	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52412	Other direct insurance carriers—Con.						
0130	Property and casualty insurance premiums earned (net)—Con.						
0142	Glass insurance premiums earned (net)	Q	Q	10 195	Q	Z	X
0143	Burglary and theft insurance premiums earned (net)	Q	Q	174 080	Q	.1	X
0144	Boiler and machinery insurance premiums earned (net)	Q	Q	628 772	Q	.2	X
0149	All other property and casualty insurance premiums earned (net)	Q	Q	31 609 663	Q	10.3	X
0150	Title insurance premiums earned (net)	Q	Q	6 413 559	Q	2.1	X
0160	Other insurance premiums earned (net)	Q	Q	1 717 846	Q	.6	X
0170	Reinsurance premiums	Q	Q	9 488 987	Q	3.1	81.9
0172	Accident, health, and medical reinsurance premiums	Q	Q	511 069	Q	.2	X
0173	Property and casualty reinsurance premiums	Q	Q	7 608 248	Q	2.5	X
0174	Surety reinsurance premiums	Q	Q	79 406	Q	Z	X
0175	Title reinsurance premiums	Q	Q	7 672	Q	Z	X
0179	Other reinsurance premiums	Q	Q	1 256 830	Q	.4	X
0180	Annuity revenue	Q	Q	13 658	Q	Z	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	3 879 624	Q	1.3	X
0480	Other investment income (net)	Q	Q	36 820 648	Q	12.0	X
0890	Title search, title reconveyance, and title abstract fees	Q	Q	599 358	Q	.2	X
1300	Gross rents from real property owned by this establishment	Q	Q	308 889	Q	.1	X
9810	Other revenue	Q	Q	2 427 904	Q	.8	X
524126	Direct property & casualty insurance carriers	20 903	X	299 236 173	X	100.0	87.9
0110	Life insurance premiums earned (net)	Q	Q	26 634	Q	Z	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	2 688 198	Q	.9	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	243 284 929	Q	81.3	84.4
0131	Fire, allied, and multiple peril insurance premiums earned (net)	Q	Q	46 737 838	Q	15.6	X
0132	Ocean marine insurance premiums earned (net)	Q	Q	1 229 996	Q	.4	X
0133	Inland marine insurance premiums earned (net)	Q	Q	4 875 339	Q	1.6	X
0134	Workers' compensation insurance premiums earned (net)	Q	Q	22 756 804	Q	7.6	X
0135	Private passenger auto insurance premiums earned (net)	Q	Q	103 047 643	Q	34.4	X
0136	Commercial auto insurance premiums earned (net)	Q	Q	17 943 958	Q	6.0	X
0137	Miscellaneous property liability insurance premiums earned (net)	Q	Q	4 630 684	Q	1.5	X
0138	Product liability insurance premiums earned (net)	Q	Q	1 543 571	Q	.5	X
0139	Surety insurance premiums earned (net)	Q	Q	6 144 846	Q	2.1	X
0141	Mortgage guarantee insurance premiums earned (net)	Q	Q	1 951 540	Q	.7	X
0142	Glass insurance premiums earned (net)	Q	Q	10 195	Q	Z	X
0143	Burglary and theft insurance premiums earned (net)	Q	Q	174 080	Q	.1	X
0144	Boiler and machinery insurance premiums earned (net)	Q	Q	628 772	Q	.2	X
0149	All other property and casualty insurance premiums earned (net)	Q	Q	31 609 663	Q	10.6	X
0150	Title insurance premiums earned (net)	Q	Q	228 434	Q	.1	X
0160	Other insurance premiums earned (net)	Q	Q	921 709	Q	.3	X
0170	Reinsurance premiums	Q	Q	9 455 631	Q	3.2	81.8
0172	Accident, health, and medical reinsurance premiums	Q	Q	511 069	Q	.2	X
0173	Property and casualty reinsurance premiums	Q	Q	7 608 248	Q	2.5	X
0174	Surety reinsurance premiums	Q	Q	79 406	Q	Z	X
0179	Other reinsurance premiums	Q	Q	1 256 830	Q	.4	X
0180	Annuity revenue	Q	Q	13 658	Q	Z	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	3 855 883	Q	1.3	X
0480	Other investment income (net)	Q	Q	36 282 424	Q	12.1	X
1300	Gross rents from real property owned by this establishment	Q	Q	308 337	Q	.1	X
9810	Other revenue	Q	Q	2 170 336	Q	.7	X
524127	Direct title insurance carriers	2 530	X	7 495 840	X	100.0	96.7
0150	Title insurance premiums earned (net)	Q	Q	6 185 125	Q	82.5	X
0160	Other insurance premiums earned (net)	Q	Q	1 253	Q	Z	X
0170	Reinsurance premiums	Q	Q	7 671	Q	.1	96.7
0175	Title reinsurance premiums	Q	Q	7 671	Q	.1	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	23 085	Q	.3	X
0480	Other investment income (net)	Q	Q	421 282	Q	5.6	X
0890	Title search, title reconveyance, and title abstract fees	Q	Q	599 358	Q	8.0	X
1300	Gross rents from real property owned by this establishment	Q	Q	552	Q	Z	X
9810	Other revenue	Q	Q	257 478	Q	3.4	X
524128	All other direct insurance carriers	128	X	962 965	X	100.0	71.8
0160	Other insurance premiums earned (net)	128	962 965	794 884	82.5	82.5	X
0170	Reinsurance premiums	6	105 756	25 685	24.3	2.7	X
0480	Other investment income (net)	37	274 816	116 942	42.6	12.1	X
9810	Other revenue	6	9 143	90	1.0	Z	X
52413	Reinsurance carriers	563	X	21 285 029	X	100.0	91.3
0110	Life insurance premiums earned (net)	Q	Q	338 038	Q	1.6	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	117 079	Q	.6	90.0
0121	Accident insurance premiums earned (net)	Q	Q	76 448	Q	.4	X
0122	Health and medical insurance premiums earned (net)	Q	Q	37 974	Q	.2	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	758 717	Q	3.6	51.7
0131	Fire, allied, and multiple peril insurance premiums earned (net)	Q	Q	82 642	Q	.4	X
0132	Ocean marine insurance premiums earned (net)	Q	Q	7 075	Q	Z	X
0133	Inland marine insurance premiums earned (net)	Q	Q	17 621	Q	.1	X
0134	Workers' compensation insurance premiums earned (net)	Q	Q	23 140	Q	.1	X
0135	Private passenger auto insurance premiums earned (net)	Q	Q	53 021	Q	.2	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52413	Reinsurance carriers—Con.						
0130	Property and casualty insurance premiums earned (net)—Con.						
0136	Commercial auto insurance premiums earned (net)	Q	Q	94 336	Q	.4	X
0137	Miscellaneous property liability insurance premiums earned (net)	Q	Q	4 668	Q	Z	X
0138	Product liability insurance premiums earned (net)	Q	Q	17 591	Q	.1	X
0139	Surety insurance premiums earned (net)	Q	Q	45 044	Q	.2	X
0143	Burglary and theft insurance premiums earned (net)	Q	Q	14	Q	Z	X
0144	Boiler and machinery insurance premiums earned (net)	Q	Q	113	Q	Z	X
0149	All other property and casualty insurance premiums earned (net)	Q	Q	375 566	Q	1.8	X
0160	Other insurance premiums earned (net)	Q	Q	2 843	Q	Z	X
0170	Reinsurance premiums	Q	Q	12 947 630	Q	60.8	88.6
0171	Life reinsurance premiums	Q	Q	4 762 131	Q	22.4	X
0172	Accident, health, and medical reinsurance premiums	Q	Q	1 657 962	Q	7.8	X
0173	Property and casualty reinsurance premiums	Q	Q	5 322 249	Q	25.0	X
0174	Surety reinsurance premiums	Q	Q	171 137	Q	.8	X
0175	Title reinsurance premiums	Q	Q	45 517	Q	.2	X
0179	Other reinsurance premiums	Q	Q	988 634	Q	4.6	X
0180	Annuity revenue	Q	Q	2 949 470	Q	13.9	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	271 177	Q	1.3	X
0480	Other investment income (net)	Q	Q	3 541 555	Q	16.6	X
0840	Fees collected for providing insurance administrative services	Q	Q	214 082	Q	1.0	3.2
0842	Fees collected for providing insurance administrative services to all other parties (insurance, health plans, etc.)	Q	Q	214 082	Q	1.0	X
0890	Title search, title reconveyance, and title abstract fees	Q	Q	13 283	Q	.1	X
1300	Gross rents from real property owned by this establishment	Q	Q	4 960	Q	Z	X
9810	Other revenue	Q	Q	123 408	Q	.6	X
524130	Reinsurance carriers	563	X	21 285 029	X	100.0	91.3
0110	Life insurance premiums earned (net)	Q	Q	338 038	Q	1.6	X
0120	Accident, health, and medical insurance premiums earned (net)	Q	Q	117 079	Q	.6	90.0
0121	Accident insurance premiums earned (net)	Q	Q	76 448	Q	.4	X
0122	Health and medical insurance premiums earned (net)	Q	Q	37 974	Q	.2	X
0130	Property and casualty insurance premiums earned (net)	Q	Q	758 717	Q	3.6	51.7
0131	Fire, allied, and multiple peril insurance premiums earned (net)	Q	Q	82 642	Q	.4	X
0132	Ocean marine insurance premiums earned (net)	Q	Q	7 075	Q	Z	X
0133	Inland marine insurance premiums earned (net)	Q	Q	17 621	Q	.1	X
0134	Workers' compensation insurance premiums earned (net)	Q	Q	23 140	Q	.1	X
0135	Private passenger auto insurance premiums earned (net)	Q	Q	53 021	Q	.2	X
0136	Commercial auto insurance premiums earned (net)	Q	Q	94 336	Q	.4	X
0137	Miscellaneous property liability insurance premiums earned (net)	Q	Q	4 668	Q	Z	X
0138	Product liability insurance premiums earned (net)	Q	Q	17 591	Q	.1	X
0139	Surety insurance premiums earned (net)	Q	Q	45 044	Q	.2	X
0143	Burglary and theft insurance premiums earned (net)	Q	Q	14	Q	Z	X
0144	Boiler and machinery insurance premiums earned (net)	Q	Q	113	Q	Z	X
0149	All other property and casualty insurance premiums earned (net)	Q	Q	375 566	Q	1.8	X
0160	Other insurance premiums earned (net)	Q	Q	2 843	Q	Z	X
0170	Reinsurance premiums	Q	Q	12 947 630	Q	60.8	88.6
0171	Life reinsurance premiums	Q	Q	4 762 131	Q	22.4	X
0172	Accident, health, and medical reinsurance premiums	Q	Q	1 657 962	Q	7.8	X
0173	Property and casualty reinsurance premiums	Q	Q	5 322 249	Q	25.0	X
0174	Surety reinsurance premiums	Q	Q	171 137	Q	.8	X
0175	Title reinsurance premiums	Q	Q	45 517	Q	.2	X
0179	Other reinsurance premiums	Q	Q	988 634	Q	4.6	X
0180	Annuity revenue	Q	Q	2 949 470	Q	13.9	X
0340	Realized capital gains (losses) on investment accounts	Q	Q	271 177	Q	1.3	X
0480	Other investment income (net)	Q	Q	3 541 555	Q	16.6	X
0840	Fees collected for providing insurance administrative services	Q	Q	214 082	Q	1.0	3.2
0842	Fees collected for providing insurance administrative services to all other parties (insurance, health plans, etc.)	Q	Q	214 082	Q	1.0	X
0890	Title search, title reconveyance, and title abstract fees	Q	Q	13 283	Q	.1	X
1300	Gross rents from real property owned by this establishment	Q	Q	4 960	Q	Z	X
9810	Other revenue	Q	Q	123 408	Q	.6	X
5242	Agencies, brokerages, & other insurance related activities	133 560	X	77 272 251	X	100.0	72.1
0800	Securities commissions	6 590		1 964 791		13.0	.3
0830	Insurance and annuity commissions	121 841		61 451 032		90.7	72.1
0831	Life and accident insurance commissions	89 124		37 791 405		19.6	9.6
0832	Health and medical insurance commissions	67 525		32 495 735		21.5	9.0
0833	Property and casualty insurance commissions—personal lines	88 379		38 104 091		46.8	23.1
0834	Property and casualty insurance commissions—commercial lines	69 673		36 647 034		50.1	23.8
0835	Annuity commissions	20 684		8 473 556		18.8	2.1
0836	Title insurance commissions	2 188		1 738 102		79.1	1.8
0839	Other insurance and annuity commissions	19 663		12 786 544		17.2	2.8
0840	Fees collected for providing insurance administrative services	454		343 576		95.4	.4
0850	Third party insurance administration and management fees	7 893		12 093 136		70.2	11.0
0851	Pension funds—third party administration and management fees	2 105		2 132 748		46.8	1.3
0852	Health and welfare funds—third party administration and management fees	2 255		5 483 100		68.9	4.9
0853	Workers' compensation funds—third party administration and management fees	2 803		3 546 625		46.1	2.1
0854	Other self-insurance—third party administration and management fees	2 091		3 771 048		55.0	2.7
0860	Insurance claims adjusting/appraisal fees	5 137		5 214 585		68.6	4.6
0870	Insurance consulting fees	4 293		5 202 046		26.2	1.8
0880	Fees from investment consulting and advice	798		763 611		8.5	.1

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Table 1. Sources of Revenue by Kind of Business for the United States: 1997—Con.

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NAICS code and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
5242	Agencies, brokerages, & other insurance related activities—Con.						
0890	Title search, title reconveyance, and title abstract fees	974	581 504	95 178	16.4	.1	X
0990	All other insurance—related activities income	9 667	16 445 149	5 714 289	34.7	7.4	X
1200	Real estate brokerage fees and commissions	470	262 943	36 351	13.8	Z	X
1300	Gross rents from real property owned by this establishment	3 002	2 054 740	105 093	5.1	.1	X
9810	Other revenue	11 704	21 506 916	1 538 717	7.2	2.0	X
52421	Insurance agencies & brokerages	120 392	X	59 174 185	X	100.0	74.8
0800	Securities commissions	6 448	1 862 963	242 791	13.0	.4	X
0830	Insurance and annuity commissions	120 392	59 174 185	55 215 529	93.3	93.3	63.0
0831	Life and accident insurance commissions	88 547	37 135 179	7 352 820	19.8	12.4	X
0832	Health and medical insurance commissions	66 845	31 127 286	6 674 713	21.4	11.3	X
0833	Property and casualty insurance commissions—personal lines	88 097	37 761 724	17 770 670	47.1	30.0	X
0834	Property and casualty insurance commissions—commercial lines	69 422	36 242 234	18 289 366	50.5	30.0	X
0835	Annuity commissions	20 534	8 367 210	1 580 332	18.9	2.7	X
0836	Title insurance commissions	2 157	1 716 705	1 370 554	79.8	2.3	X
0839	Other insurance and annuity commissions	19 473	12 445 955	2 177 074	17.5	3.7	X
0850	Third party insurance administration and management fees	2 513	2 566 715	486 536	19.0	.8	71.3
0851	Pension funds—third party administration and management fees	464	546 313	96 057	17.6	.2	X
0852	Health and welfare funds—third party administration and management fees	445	828 205	134 373	16.2	.2	X
0853	Workers' compensation funds—third party administration and management fees	1 568	1 207 938	161 076	13.3	.3	X
0854	Other self-insurance—third party administration and management fees	257	687 896	95 030	13.8	.2	X
0860	Insurance claims adjusting/appraisal fees	337	1 216 965	175 037	14.4	.3	X
0870	Insurance consulting fees	2 632	3 595 382	301 164	8.4	.5	X
0880	Fees from investment consulting and advice	630	644 331	44 760	6.9	.1	X
0890	Title search, title reconveyance, and title abstract fees	942	545 605	89 729	16.4	.2	X
0990	All other insurance—related activities income	7 331	10 979 587	1 143 058	10.4	1.9	X
1200	Real estate brokerage fees and commissions	458	254 060	35 575	14.0	.1	X
1300	Gross rents from real property owned by this establishment	2 849	1 793 791	96 189	5.4	.2	X
9810	Other revenue	10 222	17 967 295	1 343 817	7.5	2.3	X
524210	Insurance agencies & brokerages	120 392	X	59 174 185	X	100.0	74.8
0800	Securities commissions	6 448	1 862 963	242 791	13.0	.4	X
0830	Insurance and annuity commissions	120 392	59 174 185	55 215 529	93.3	93.3	63.0
0831	Life and accident insurance commissions	88 547	37 135 179	7 352 820	19.8	12.4	X
0832	Health and medical insurance commissions	66 845	31 127 286	6 674 713	21.4	11.3	X
0833	Property and casualty insurance commissions—personal lines	88 097	37 761 724	17 770 670	47.1	30.0	X
0834	Property and casualty insurance commissions—commercial lines	69 422	36 242 234	18 289 366	50.5	30.0	X
0835	Annuity commissions	20 534	8 367 210	1 580 332	18.9	2.7	X
0836	Title insurance commissions	2 157	1 716 705	1 370 554	79.8	2.3	X
0839	Other insurance and annuity commissions	19 473	12 445 955	2 177 074	17.5	3.7	X
0850	Third party insurance administration and management fees	2 513	2 566 715	486 536	19.0	.8	71.3
0851	Pension funds—third party administration and management fees	464	546 313	96 057	17.6	.2	X
0852	Health and welfare funds—third party administration and management fees	445	828 205	134 373	16.2	.2	X
0853	Workers' compensation funds—third party administration and management fees	1 568	1 207 938	161 076	13.3	.3	X
0854	Other self-insurance—third party administration and management fees	257	687 896	95 030	13.8	.2	X
0860	Insurance claims adjusting/appraisal fees	337	1 216 965	175 037	14.4	.3	X
0870	Insurance consulting fees	2 632	3 595 382	301 164	8.4	.5	X
0880	Fees from investment consulting and advice	630	644 331	44 760	6.9	.1	X
0890	Title search, title reconveyance, and title abstract fees	942	545 605	89 729	16.4	.2	X
0990	All other insurance—related activities income	7 331	10 979 587	1 143 058	10.4	1.9	X
1200	Real estate brokerage fees and commissions	458	254 060	35 575	14.0	.1	X
1300	Gross rents from real property owned by this establishment	2 849	1 793 791	96 189	5.4	.2	X
9810	Other revenue	10 222	17 967 295	1 343 817	7.5	2.3	X
52429	Other insurance related activities	13 168	X	18 098 066	X	100.0	63.3
0800	Securities commissions	142	101 828	13 034	12.8	.1	X
0830	Insurance and annuity commissions	1 449	2 276 847	494 230	21.7	2.7	62.9
0831	Life and accident insurance commissions	577	656 226	44 818	6.8	.2	X
0832	Health and medical insurance commissions	680	1 368 449	299 862	21.9	1.7	X
0833	Property and casualty insurance commissions—personal lines	282	342 367	46 890	13.7	.3	X
0834	Property and casualty insurance commissions—commercial lines	251	404 800	64 367	15.9	.4	X
0835	Annuity commissions	150	106 346	9 963	9.4	.1	X
0836	Title insurance commissions	31	21 397	4 674	21.8	Z	X
0839	Other insurance and annuity commissions	190	340 589	23 656	6.9	.1	X
0840	Fees collected for providing insurance administrative services	454	343 576	327 850	95.4	1.8	X
0850	Third party insurance administration and management fees	5 380	9 526 421	7 996 929	83.9	44.2	48.6
0851	Pension funds—third party administration and management fees	1 641	1 586 435	903 086	56.9	5.0	X
0852	Health and welfare funds—third party administration and management fees	1 809	4 654 895	3 642 771	78.3	20.1	X
0853	Workers' compensation funds—third party administration and management fees	1 235	2 338 687	1 473 810	63.0	8.1	X
0854	Other self-insurance—third party administration and management fees	1 834	3 083 152	1 977 262	64.1	10.9	X
0860	Insurance claims adjusting/appraisal fees	4 800	3 997 620	3 400 592	85.1	18.8	X
0870	Insurance consulting fees	1 661	1 606 664	1 063 710	66.2	5.9	X
0880	Fees from investment consulting and advice	168	119 280	20 461	17.2	.1	X
0890	Title search, title reconveyance, and title abstract fees	32	35 899	5 449	15.2	Z	X
0990	All other insurance—related activities income	2 336	5 465 562	4 571 231	83.6	25.3	X
1200	Real estate brokerage fees and commissions	12	8 883	776	8.7	Z	X
1300	Gross rents from real property owned by this establishment	153	260 949	8 904	3.4	Z	X
9810	Other revenue	1 482	3 539 621	194 900	5.5	1.1	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
524291	Claims adjusting	4 443	X	3 494 362	X	100.0	83.8
0830	Insurance and annuity commissions	28	60 250	12 518	20.8	.4	83.8
0831	Life and accident insurance commissions	9	9 806	632	6.4	Z	X
0832	Health and medical insurance commissions	12	19 684	1 850	9.4	.1	X
0834	Property and casualty insurance commissions—commercial lines	8	32 403	7 765	24.0	.2	X
0850	Third party insurance administration and management fees	365	457 594	93 591	20.5	2.7	83.2
0852	Health and welfare funds—third party administration and management fees	6	8 387	1 137	13.6	Z	X
0853	Workers' compensation funds—third party administration and management fees	18	35 425	7 677	21.7	.2	X
0854	Other self-insurance—third party administration and management fees	349	432 668	84 066	19.4	2.4	X
0860	Insurance claims adjusting/appraisal fees	4 443	3 494 362	3 321 698	95.1	95.1	X
0870	Insurance consulting fees	30	31 570	3 532	11.2	.1	X
0990	All other insurance—related activities income	37	237 018	28 077	11.8	.8	X
1300	Gross rents from real property owned by this establishment	61	39 927	2 560	6.4	.1	X
9810	Other revenue	383	513 332	29 232	5.7	.8	X
524292	Third party administration of insurance & pension funds	6 257	X	10 454 217	X	100.0	61.3
0800	Securities commissions	129	100 313	12 832	12.8	.1	X
0830	Insurance and annuity commissions	1 179	1 897 862	402 763	21.2	3.9	61.0
0831	Life and accident insurance commissions	486	516 866	32 623	6.3	.3	X
0832	Health and medical insurance commissions	595	1 274 031	287 845	22.6	2.8	X
0833	Property and casualty insurance commissions—personal lines	164	177 330	21 803	12.3	.2	X
0834	Property and casualty insurance commissions—commercial lines	182	251 905	30 333	12.0	.3	X
0835	Annuity commissions	133	100 344	9 311	9.3	.1	X
0836	Title insurance commissions	25	5 531	1 679	30.4	Z	X
0839	Other insurance and annuity commissions	154	289 433	19 169	6.6	.2	X
0840	Fees collected for providing insurance administrative services	454	343 576	327 850	95.4	3.1	X
0850	Third party insurance administration and management fees	4 976	9 004 677	7 893 738	87.7	75.5	46.1
0851	Pension funds—third party administration and management fees	1 626	1 575 560	901 113	57.2	8.6	X
0852	Health and welfare funds—third party administration and management fees	1 800	4 645 447	3 641 606	78.4	34.8	X
0853	Workers' compensation funds—third party administration and management fees	1 194	2 249 402	1 458 100	64.8	13.9	X
0854	Other self-insurance—third party administration and management fees	1 476	2 645 668	1 892 919	71.5	18.1	X
0860	Insurance claims adjusting/appraisal fees	268	430 931	69 411	16.1	.7	X
0870	Insurance consulting fees	155	336 165	27 073	8.1	.3	X
0880	Fees from investment consulting and advice	140	105 109	14 811	14.1	.1	X
0890	Title search, title reconveyance, and title abstract fees	26	20 050	731	3.6	Z	X
0990	All other insurance—related activities income	1 136	2 173 679	1 572 203	72.3	15.0	X
1200	Real estate brokerage fees and commissions	10	4 830	772	16.0	Z	X
1300	Gross rents from real property owned by this establishment	71	203 763	5 642	2.8	.1	X
9810	Other revenue	835	2 003 860	126 391	6.3	1.2	X
524298	All other insurance related activities	2 468	X	4 149 487	X	100.0	50.9
0800	Securities commissions	11	1 076	193	17.9	Z	X
0830	Insurance and annuity commissions	242	318 735	78 949	24.8	1.9	50.5
0831	Life and accident insurance commissions	82	129 554	11 563	8.9	.3	X
0832	Health and medical insurance commissions	73	74 734	10 167	13.6	.2	X
0833	Property and casualty insurance commissions—personal lines	113	140 067	24 057	17.2	.6	X
0834	Property and casualty insurance commissions—commercial lines	61	120 492	26 269	21.8	.6	X
0835	Annuity commissions	14	4 401	606	13.8	Z	X
0839	Other insurance and annuity commissions	34	50 419	4 440	8.8	.1	X
0850	Third party insurance administration and management fees	39	64 150	9 600	15.0	.2	50.9
0851	Pension funds—third party administration and management fees	13	5 826	1 262	21.7	Z	X
0853	Workers' compensation funds—third party administration and management fees	23	53 860	8 033	14.9	.2	X
0854	Other self-insurance—third party administration and management fees	9	4 816	277	5.8	Z	X
0860	Insurance claims adjusting/appraisal fees	89	72 327	9 483	13.1	.2	X
0870	Insurance consulting fees	1 476	1 238 929	1 033 105	83.4	24.9	X
0880	Fees from investment consulting and advice	24	11 894	5 381	45.2	.1	X
0990	All other insurance—related activities income	1 163	3 054 865	2 970 951	97.3	71.6	X
1300	Gross rents from real property owned by this establishment	21	17 259	702	4.1	Z	X
9810	Other revenue	264	1 022 429	39 277	3.8	.9	X
525	Funds, trusts, & other financial vehicles (part)	1 489	X	16 607 993	X	100.0	74.7
0210	Interest income	267	6 027 335	1 847 411	30.7	11.1	X
0400	Dividend income	33	280 970	1 405	.5	Z	X
0490	Gains (losses) from assets sold or traded	202	3 730 800	759 138	20.3	4.6	X
0500	Net investment income (excluding dividends and interest)	33	2 191 523	107 212	4.9	.6	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	381	330	86.6	Z	X
0520	Asset/portfolio management fees	21	1 311 876	21 385	1.6	.1	X
1300	Gross rents from real property owned by this establishment	1 306	14 799 929	13 347 624	90.2	80.4	X
9810	Other revenue	327	7 447 731	523 451	7.0	3.2	X
5259	Other investment pools & funds (part)	1 489	X	16 607 993	X	100.0	74.7
0210	Interest income	267	6 027 335	1 847 411	30.7	11.1	X
0400	Dividend income	33	280 970	1 405	.5	Z	X
0490	Gains (losses) from assets sold or traded	202	3 730 800	759 138	20.3	4.6	X
0500	Net investment income (excluding dividends and interest)	33	2 191 523	107 212	4.9	.6	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	381	330	86.6	Z	X
0520	Asset/portfolio management fees	21	1 311 876	21 385	1.6	.1	X
1300	Gross rents from real property owned by this establishment	1 306	14 799 929	13 347 624	90.2	80.4	X
9810	Other revenue	327	7 447 731	523 451	7.0	3.2	X

See footnotes at end of table.

Table 1. Sources of Revenue by Kind of Business for the United States: 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 and RL code	Kind of business and source of revenue	Establishments reporting source of revenue		Revenue from specified source			Revenue of establishments reporting sources of revenue as percent of total revenue
		Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
					Establishments reporting source	All establishments ¹	
52593	Real Estate Investment Trusts (REITs)	1 489	X	16 607 993	X	100.0	74.7
0210	Interest income	267	6 027 335	1 847 411	30.7	11.1	X
0400	Dividend income	33	280 970	1 405	.5	Z	X
0490	Gains (losses) from assets sold or traded	202	3 730 800	759 138	20.3	4.6	X
0500	Net investment income (excluding dividends and interest)	33	2 191 523	107 212	4.9	.6	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	381	330	86.6	Z	X
0520	Asset/portfolio management fees	21	1 311 876	21 385	1.6	.1	X
1300	Gross rents from real property owned by this establishment	1 306	14 799 929	13 347 624	90.2	80.4	X
9810	Other revenue	327	7 447 731	523 451	7.0	3.2	X
525930	Real Estate Investment Trusts (REITs)	1 489	X	16 607 993	X	100.0	74.7
0210	Interest income	267	6 027 335	1 847 411	30.7	11.1	X
0400	Dividend income	33	280 970	1 405	.5	Z	X
0490	Gains (losses) from assets sold or traded	202	3 730 800	759 138	20.3	4.6	X
0500	Net investment income (excluding dividends and interest)	33	2 191 523	107 212	4.9	.6	X
0510	Income from fiduciary (trust, custody, escrow) activities	6	381	330	86.6	Z	X
0520	Asset/portfolio management fees	21	1 311 876	21 385	1.6	.1	X
1300	Gross rents from real property owned by this establishment	1 306	14 799 929	13 347 624	90.2	80.4	X
9810	Other revenue	327	7 447 731	523 451	7.0	3.2	X

¹Revenue and revenue line percents may not add to totals due to exclusion of selected lines to avoid disclosing data for individual companies and/or due to rounding.

Appendix A.

Explanation of Terms

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.

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.

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- 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

Not applicable for this report.

