

Indiana

1997

Issued January 2000

EC97F52A-IN

1997 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

ALL-NEW INDUSTRY CLASSIFICATIONS

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

21	Mining
22	Utilities
23	Construction
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information

52	Finance and Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific, and Technical Services
55	Management of Companies and Enterprises
56	Administrative and Support and Waste Management and Remediation Services
61	Educational Services
62	Health Care and Social Assistance
71	Arts, Entertainment, and Recreation
72	Accommodation and Foodservices
81	Other Services (except Public Administration)

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

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

RELATIONSHIP TO SIC

While many of the individual NAICS industries correspond directly to industries as defined under the SIC system, most of the higher level groupings do not. Particular care should be taken in comparing data for retail trade, wholesale trade, and manufacturing, which are sector titles used in both NAICS and SIC, but cover somewhat different groups of industries. The industry definitions discuss the relationships between NAICS and SIC industries. Where changes are significant, it will not be possible to construct time series that include data for points both before and after 1997.

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

GEOGRAPHIC AREA CODING

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for the states, metropolitan areas (MAs), counties, parishes, and corporate municipalities including cities, towns, villages, and boroughs. Respondents were

required to report their physical location (street address, municipality, county, and state) if it differed from their mailing address. For establishments not surveyed by mail (and those single-establishment companies that did not provide acceptable information on physical location), location information from Internal Revenue Service tax forms is used as a basis for coding.

BASIS OF REPORTING

The economic census is conducted on an establishment basis. A company operating at more than one location is required to file a separate report for each store, factory, shop, or other location. Each establishment is assigned a separate industry classification based on its primary activity and not that of its parent company.

DOLLAR VALUES

All dollar values presented are expressed in current dollars; i.e., 1997 data are expressed in 1997 dollars, and 1992 data, in 1992 dollars. Consequently, when making comparisons with prior years, users of the data should consider the changes in prices that have occurred.

All dollar values are shown in thousands of dollars.

AVAILABILITY OF ADDITIONAL DATA

Reports in Print and Electronic Media

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

Special Tabulations

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

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

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

HISTORICAL INFORMATION

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

The economic census traces its beginnings to the 1810 Decennial Census, when questions on manufacturing were included with those for population. Coverage of economic activities was expanded for the 1840 Decennial Census and subsequent censuses to include mining and some commercial activities. The 1905 Manufactures Census was the first time a census was taken apart from the regular decennial population census. Censuses covering retail and wholesale trade and construction industries were added in 1930, as were some covering service trades in 1933. Censuses of construction, manufacturing, and the other business service censuses were suspended during World War II.

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

The range of industries covered in the economic censuses expanded between 1967 and 1992. The census of construction industries began on a regular basis in 1967, and the scope of service industries, introduced in 1933, was broadened in 1967, 1977, and 1987. While a few transportation industries were covered as early as 1963, it was not until 1992 that the census broadened to include all of transportation, communications, and utilities. Also new for 1992 was coverage of financial, insurance, and real estate industries. With these additions, the economic census and the separate census of governments and census of agriculture collectively covered roughly 98 percent of all economic activity.

Printed statistical reports from the 1992 and earlier censuses provide historical figures for the study of long-term time series and are available in some large libraries. All of the census reports printed since 1967 are still available for sale on microfiche from the Census Bureau. CD-ROMs issued from the 1987 and 1992 Economic Censuses contain databases including nearly all data published in print, plus additional statistics, such as ZIP Code statistics, published only on CD-ROM.

SOURCES FOR MORE INFORMATION

More information about the scope, coverage, classification system, data items, and publications for each of the economic censuses and related surveys is published in the *Guide to the 1997 Economic Census and Related Statistics* at www.census.gov/econguide. More information on the methodology, procedures, and history of the censuses will be published in the *History of the 1997 Economic Census* at www.census.gov/econ/www/history.html.

ABBREVIATIONS AND SYMBOLS

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

A	Standard error of 100 percent or more.	V	Represents less than 50 vehicles or .05 percent.
D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals.	X	Not applicable.
F	Exceeds 100 percent because data include establishments with payroll exceeding revenue.	Y	Disclosure withheld because of insufficient coverage of merchandise lines.
N	Not available or not comparable.	Z	Less than half the unit shown.
Q	Revenue not collected at this level of detail for multiestablishment firms.	a	0 to 19 employees.
S	Withheld because estimates did not meet publication standards.	b	20 to 99 employees.
		c	100 to 249 employees.
		e	250 to 499 employees.
		f	500 to 999 employees.
		g	1,000 to 2,499 employees.
		h	2,500 to 4,999 employees.
		i	5,000 to 9,999 employees.
		j	10,000 to 24,999 employees.
		k	25,000 to 49,999 employees.
		l	50,000 to 99,999 employees.
		m	100,000 employees or more.
		p	10 to 19 percent estimated.
		q	20 to 29 percent estimated.
		r	Revised.
		s	Sampling error exceeds 40 percent.
		nec	Not elsewhere classified.
		nsk	Not specified by kind.
		–	Represents zero (page image/print only).
		(CC)	Consolidated city.
		(IC)	Independent city.

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Finance and Insurance

SCOPE

The Finance and Insurance sector (sector 52) of the 1997 Economic Census comprises establishments of firms with payroll primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

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

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

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

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with

similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation.

Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. For finance and insurance, these units are the equivalents of the establishments defined for other industries.

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

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

Funds, trusts, and other financial vehicles (legal entities that hold portfolios of assets on behalf of others) are the fifth subsector of the Finance and Insurance sector. These

entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

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

GENERAL

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

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

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

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

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

GEOGRAPHIC AREAS COVERED

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

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

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

COMPARABILITY OF THE 1992 AND 1997 CENSUSES

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

DISCLOSURE

In accordance with Federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

Table 1. Summary Statistics for the State: 1997

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
INDIANA								
52	Finance & insurance	8 946	N	3 727 546	943 799	108 304	1.3	3.6
522	Credit intermediation & related activities	4 157	13 277 913	1 683 264	418 588	57 763	.3	6.3
5221	Depository credit intermediation	2 828	9 506 710	1 156 864	292 508	42 604	—	6.1
52211	Commercial banking	2 034	6 966 038	883 345	225 798	32 070	—	.2
522110	Commercial banking	2 034	6 966 038	883 345	225 798	32 070	—	.2
5221101	National commercial banks (banking)	954	3 530 189	431 394	114 118	16 396	—	.3
5221102	State commercial banks (banking)	1 080	3 435 849	451 951	111 680	15 674	—	.1
52212	Savings institutions	325	1 804 833	158 147	39 165	5 596	—	28.6
522120	Savings institutions	325	1 804 833	158 147	39 165	5 596	—	28.6
5221201	Savings institutions (federally chartered)	286	1 672 732	142 667	35 362	5 014	—	30.9
5221203	Savings institutions (not federally chartered)	39	132 101	15 480	3 803	582	.3	—
52213	Credit unions	469	735 839	115 372	27 545	4 938	.2	7.4
522130	Credit unions	469	735 839	115 372	27 545	4 938	.2	7.4
5221301	Credit unions (federally chartered)	341	486 445	77 183	18 157	3 455	.2	9.0
5221309	Credit unions (not federally chartered)	128	249 394	38 189	9 388	1 483	.2	4.3
5222	Nondepository credit intermediation	954	2 355 218	399 343	97 797	11 518	.8	10.3
52222	Sales financing	151	724 634	66 138	15 165	1 900	.4	12.4
522220	Sales financing	151	724 634	66 138	15 165	1 900	.4	12.4
52229	Other nondepository credit intermediation	802	D	D	D	i	D	D
522291	Consumer lending	289	832 339	142 666	37 411	4 353	.2	5.2
522292	Real estate credit	394	712 896	177 938	42 438	4 688	.7	14.9
522298	All other nondepository credit intermediation	116	82 155	11 609	2 599	556	13.3	3.7
5222981	Pawn shops	106	37 629	8 385	1 969	476	8.4	4.4
5223	Activities related to credit intermediation	375	1 415 985	127 057	28 283	3 641	1.1	.6
52231	Mortgage & nonmortgage loan brokers	212	92 823	43 971	9 691	1 491	10.6	5.0
522310	Mortgage & nonmortgage loan brokers	212	92 823	43 971	9 691	1 491	10.6	5.0
52232	Financial transactions processing, reserve, & clearinghouse act.	7	1 163 306	12 705	3 311	420	—	—
522320	Financial transactions processing, reserve, & clearinghouse act.	7	1 163 306	12 705	3 311	420	—	—
52239	Other activities related to credit intermediation	156	159 856	70 381	15 281	1 730	3.2	2.8
522390	Other activities related to credit intermediation	156	159 856	70 381	15 281	1 730	3.2	2.8
523	Securities intermediation & related activities	761	D	D	D	i	D	D
5231	Securities & commodity contracts intermediation & brokerage	460	693 645	264 056	66 117	3 512	.8	7.2
52311	Investment banking & securities dealing	49	88 982	45 642	11 960	682	3.6	5.1
523110	Investment banking & securities dealing	49	88 982	45 642	11 960	682	3.6	5.1
52312	Securities brokerage	393	598 149	216 286	53 750	2 772	.2	7.5
523120	Securities brokerage	393	598 149	216 286	53 750	2 772	.2	7.5
52314	Commodity contracts brokerage	16	D	D	D	b	D	D
523140	Commodity contracts brokerage	16	D	D	D	b	D	D
5239	Other financial investment activities	301	D	D	D	g	D	D
52391	Miscellaneous intermediation	51	D	D	D	c	D	D
523910	Miscellaneous intermediation	51	D	D	D	c	D	D
52392	Portfolio management	124	169 505	63 630	15 567	757	2.7	3.4
523920	Portfolio management	124	169 505	63 630	15 567	757	2.7	3.4
52393	Investment advice	90	51 727	15 166	3 430	357	13.7	2.0
523930	Investment advice	90	51 727	15 166	3 430	357	13.7	2.0
52399	All other financial investment activities	36	70 348	22 011	5 050	670	1.5	7.5
523991	Trust, fiduciary, & custody activities	36	70 348	22 011	5 050	670	1.5	7.5
524	Insurance carriers & related activities	4 007	N	1 635 557	423 374	44 192	1.9	1.9
5241	Insurance carriers	856	N	1 106 128	293 419	27 191	—	.2
52411	Direct life, health, & medical insurance carriers	318	Q	456 588	130 278	11 503	—	.3
524111	Direct life insurance carriers	273	Q	340 117	99 854	8 521	—	—
524114	Direct health & medical insurance carriers	45	Q	116 471	30 424	2 982	.1	1.1
52412	Other direct insurance carriers	530	Q	D	D	j	D	D
524126	Direct property & casualty insurance carriers	476	Q	D	D	j	D	D
524127	Direct title insurance carriers	53	Q	D	D	j	D	D
52413	Reinsurance carriers	8	Q	D	D	h	D	D
524130	Reinsurance carriers	8	Q	D	D	h	D	D
5242	Agencies, brokerages, & other insurance related activities	3 151	1 528 751	529 429	129 955	17 001	25.8	23.0
52421	Insurance agencies & brokerages	2 898	1 138 150	368 645	88 708	12 279	31.6	18.5
524210	Insurance agencies & brokerages	2 898	1 138 150	368 645	88 708	12 279	31.6	18.5
52429	Other insurance related activities	253	390 601	160 784	41 247	4 722	8.8	36.0
524291	Claims adjusting	83	70 717	37 106	8 503	1 178	5.5	19.8
524292	Third party administration of insurance & pension funds	125	172 055	62 609	15 678	2 064	13.9	5.4
524298	All other insurance related activities	45	147 829	61 069	17 066	1 480	4.3	79.4
525	Funds, trusts, & other financial vehicles (part)	21	D	D	D	f	D	D
5259	Other investment pools & funds (part)	21	D	D	D	f	D	D
52593	Real Estate Investment Trusts (REITs)	21	D	D	D	f	D	D
525930	Real Estate Investment Trusts (REITs)	21	D	D	D	f	D	D

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

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

Table 2. Summary Statistics for Metropolitan Areas: 1997

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
BLOOMINGTON, IN MSA								
52	Finance & insurance	163	N	33 141	8 193	1 367	4.6	9.7
522	Credit intermediation & related activities	72	N	23 824	6 062	1 017	.5	13.2
5221	Depository credit intermediation	53	N	16 349	4 128	689	—	15.6
52211	Commercial banking	41	Q	9 846	2 638	424	—	—
522110	Commercial banking	41	Q	9 846	2 638	424	—	—
5222	Nondepository credit intermediation	13	D	7 135	1 856	311	1.0	.8
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities intermediation & related activities	21	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	14	D	3 150	1 394	222	—	1.9
52312	Securities brokerage	14	D	3 150	1 394	222	—	1.9
523120	Securities brokerage	14	D	3 150	1 394	222	—	1.9
524	Insurance carriers & related activities	68	N	D	D	e	D	D
5241	Insurance carriers	14	N	2 979	769	75	—	—
5242	Agencies, brokerages, & other insurance related activities	54	D	D	D	c	D	D
52421	Insurance agencies & brokerages	52	D	D	D	c	D	D
524210	Insurance agencies & brokerages	52	D	D	D	c	D	D
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D
CHICAGO-GARY-KENOSHA, IL-IN-WI CMSA								
52	Finance & insurance	14 603	N	13 750 701	3 820 301	267 643	1.5	8.5
521	Monetary authorities—central bank	1	D	2 150 000	71 377	18 379	—	—
5211	Monetary authorities—central bank	1	D	2 150 000	71 377	18 379	—	—
52111	Monetary authorities—central bank	1	D	2 150 000	71 377	18 379	—	—
521110	Monetary authorities—central bank	1	D	2 150 000	71 377	18 379	—	—
522	Credit intermediation & related activities	5 334	N	4 875 218	1 359 911	119 575	.9	16.0
5221	Depository credit intermediation	2 828	N	3 402 558	957 061	87 262	—	21.7
52211	Commercial banking	1 723	Q	2 683 719	788 083	63 672	—	26.2
522110	Commercial banking	1 723	Q	2 683 719	788 083	63 672	—	26.2
52212	Savings institutions	692	Q	637 590	169 722	20 344	—	8.9
522120	Savings institutions	692	Q	637 590	169 722	20 344	—	8.9
52213	Credit unions	413	D	570 364	81 249	3 246	.4	5.4
522130	Credit unions	413	D	570 364	81 249	3 246	.4	5.4
5222	Nondepository credit intermediation	1 504	D	12 580 960	1 118 069	314 050	1.7	4.0
52221	Credit card issuing	145	D	D	D	g	D	D
522210	Credit card issuing	145	D	D	D	g	D	D
52222	Sales financing	353	D	5 757 390	447 072	141 638	.3	3.5
522220	Sales financing	353	D	5 757 390	447 072	141 638	.3	3.5
52229	Other nondepository credit intermediation	1 006	D	D	D	j	D	D
522291	Consumer lending	281	D	D	D	g	D	D
522292	Real estate credit	592	D	D	D	i	D	D
522293	International trade financing	16	D	76 387	13 753	3 638	73.0	8.7
522294	Secondary market financing	11	D	D	D	e	D	D
522298	All other nondepository credit intermediation	106	D	D	D	f	D	D
5222981	Pawn shops	60	D	D	D	c	D	D
5223	Activities related to credit intermediation	1 002	D	2 375 937	354 591	88 800	6.5	12.2
52231	Mortgage & nonmortgage loan brokers	376	D	D	D	h	D	D
522310	Mortgage & nonmortgage loan brokers	376	D	D	D	h	D	D
52232	Financial transactions processing, reserve, & clearinghouse act.	133	D	1 650 780	89 752	24 019	2 099	6.5
522320	Financial transactions processing, reserve, & clearinghouse act.	133	D	1 650 780	89 752	24 019	2 099	6.5
52239	Other activities related to credit intermediation	493	D	D	D	h	D	D
522390	Other activities related to credit intermediation	493	D	D	D	h	D	D
523	Securities intermediation & related activities	3 091	D	12 811 354	3 785 653	1 161 470	3.6	10.6
5231	Securities & commodity contracts intermediation & brokerage	1 808	D	8 546 254	2 511 662	781 201	27 084	3.0
52311	Investment banking & securities dealing	430	D	3 171 689	826 031	317 866	6 545	1.0
523110	Investment banking & securities dealing	430	D	3 171 689	826 031	317 866	6 545	1.0
52312	Securities brokerage	748	D	3 350 581	1 161 697	331 188	11 466	3.9
523120	Securities brokerage	748	D	3 350 581	1 161 697	331 188	11 466	3.9
52313	Commodity contracts dealing	182	D	447 398	110 316	25 031	1 283	3.0
523130	Commodity contracts dealing	182	D	447 398	110 316	25 031	1 283	3.0
52314	Commodity contracts brokerage	448	D	1 576 586	413 618	107 116	7 790	5.1
523140	Commodity contracts brokerage	448	D	1 576 586	413 618	107 116	7 790	5.1
5232	Securities & commodity exchanges	4	D	420 359	134 646	38 400	—	—
52321	Securities & commodity exchanges	4	D	420 359	134 646	38 400	—	—
523210	Securities & commodity exchanges	4	D	420 359	134 646	38 400	—	—
5239	Other financial investment activities	1 279	D	3 844 741	1 139 345	341 869	12 400	5.5
52391	Miscellaneous intermediation	296	D	D	D	g	D	D
523910	Miscellaneous intermediation	296	D	D	D	g	D	D
52392	Portfolio management	529	D	1 956 891	677 572	227 640	5 974	4.4
523920	Portfolio management	529	D	1 956 891	677 572	227 640	5 974	4.4
52393	Investment advice	380	D	D	D	h	D	D
523930	Investment advice	380	D	D	D	h	D	D
52399	All other financial investment activities	74	D	D	D	g	D	D
523991	Trust, fiduciary, & custody activities	67	D	D	D	g	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	CHICAGO—GARY—KENOSHA, IL—IN—WI CMSA—Con.							
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	6 104	N	4 616 936	1 211 958	98 810	1.4	1.5
5241	Insurance carriers	1 596	N	3 343 294	901 039	67 217	.1	.5
52411	Direct life, health, & medical insurance carriers	552	Q	D	D	k	D	D
524113	Direct life insurance carriers	420	Q	D	D	j	D	D
524114	Direct health & medical insurance carriers	132	Q	D	D	j	D	D
52412	Other direct insurance carriers	1 023	Q	D	D	k	D	D
524126	Direct property & casualty insurance carriers	913	Q	D	D	k	D	D
524127	Direct title insurance carriers	105	Q	D	D	g	D	D
52413	Reinsurance carriers	21	Q	31 162	8 187	533	—	.1
524130	Reinsurance carriers	21	Q	31 162	8 187	533	—	.1
5242	Agencies, brokerages, & other insurance related activities	4 508	3 474 296	1 273 642	310 919	31 593	16.5	13.7
52421	Insurance agencies & brokerages	4 055	2 687 144	970 943	236 499	23 487	19.4	15.1
524210	Insurance agencies & brokerages	4 055	2 687 144	970 943	236 499	23 487	19.4	15.1
52429	Other insurance related activities	453	787 152	302 699	74 420	8 106	6.6	9.0
524291	Claims adjusting	121	D	D	D	g	D	D
524292	Third party administration of insurance & pension funds	224	476 034	155 627	38 484	4 200	5.7	4.2
524298	All other insurance related activities	108	D	D	D	g	D	D
525	Funds, trusts, & other financial vehicles (part)	73	1 722 092	401 517	68 583	5 650	5.5	.5
5259	Other investment pools & funds (part)	73	1 722 092	401 517	68 583	5 650	5.5	.5
52593	Real Estate Investment Trusts (REITs)	73	1 722 092	401 517	68 583	5 650	5.5	.5
525930	Real Estate Investment Trusts (REITs)	73	1 722 092	401 517	68 583	5 650	5.5	.5
	Chicago, IL PMSA							
52	Finance & insurance	13 553	N	13 486 479	3 754 502	257 996	1.5	8.5
521	Monetary authorities—central bank	1	2 150 000	71 377	18 379	1 560	—	—
5211	Monetary authorities—central bank	1	2 150 000	71 377	18 379	1 560	—	—
52111	Monetary authorities—central bank	1	2 150 000	71 377	18 379	1 560	—	—
521110	Monetary authorities—central bank	1	2 150 000	71 377	18 379	1 560	—	—
522	Credit intermediation & related activities	4 835	N	4 722 025	1 321 964	113 393	.9	16.3
5221	Depository credit intermediation	2 454	N	3 276 922	925 669	82 001	—	22.3
52211	Commercial banking	1 503	Q	2 610 679	749 708	60 411	—	26.8
522110	Commercial banking	1 503	Q	2 610 679	749 708	60 411	—	26.8
52212	Savings institutions	628	Q	599 397	160 151	19 006	—	9.2
522120	Savings institutions	628	Q	599 397	160 151	19 006	—	9.2
52213	Credit unions	323	483 175	66 846	15 810	2 584	.3	3.9
522130	Credit unions	323	483 175	66 846	15 810	2 584	.3	3.9
5222	Nondepository credit intermediation	1 412	D	D	D	j	D	D
52221	Credit card issuing	145	D	D	D	g	D	D
522210	Credit card issuing	145	D	D	D	g	D	D
52222	Sales financing	344	D	D	D	i	D	D
522220	Sales financing	344	D	D	D	i	D	D
52229	Other nondepository credit intermediation	923	D	D	D	j	D	D
522291	Consumer lending	254	707 932	80 365	24 481	2 380	1.3	14.0
522292	Real estate credit	553	1 433 905	355 055	81 026	8 460	4.5	11.8
522293	International trade financing	16	76 387	13 753	3 638	258	73.0	8.7
522294	Secondary market financing	11	D	D	D	e	D	D
522298	All other nondepository credit intermediation	89	D	D	D	f	D	D
5222981	Pawn shops	44	D	D	D	c	D	D
5223	Activities related to credit intermediation	969	D	D	D	i	D	D
52231	Mortgage & nonmortgage loan brokers	358	D	D	D	h	D	D
522310	Mortgage & nonmortgage loan brokers	358	D	D	D	h	D	D
52232	Financial transactions processing, reserve, & clearinghouse act.	133	1 650 780	89 752	24 019	2 099	6.5	12.6
522320	Financial transactions processing, reserve, & clearinghouse act.	133	1 650 780	89 752	24 019	2 099	6.5	12.6
52239	Other activities related to credit intermediation	478	D	D	D	h	D	D
522390	Other activities related to credit intermediation	478	D	D	D	h	D	D
523	Securities intermediation & related activities	3 012	12 729 318	3 757 318	1 154 233	41 620	3.6	10.6
5231	Securities & commodity contracts intermediation & brokerage	1 756	8 483 968	2 486 412	774 707	26 761	3.0	9.5
52311	Investment banking & securities dealing	423	3 165 608	823 262	317 160	6 503	1.0	12.5
523110	Investment banking & securities dealing	423	3 165 608	823 262	317 160	6 503	1.0	12.5
52312	Securities brokerage	708	3 295 765	1 139 621	325 487	11 197	3.9	8.6
523120	Securities brokerage	708	3 295 765	1 139 621	325 487	11 197	3.9	8.6
52313	Commodity contracts dealing	182	447 398	110 316	25 031	1 283	3.0	19.4
523130	Commodity contracts dealing	182	447 398	110 316	25 031	1 283	3.0	19.4
52314	Commodity contracts brokerage	443	1 575 197	413 213	107 029	7 778	5.1	2.7
523140	Commodity contracts brokerage	443	1 575 197	413 213	107 029	7 778	5.1	2.7
5232	Securities & commodity exchanges	4	420 359	134 646	38 400	2 564	—	—
52321	Securities & commodity exchanges	4	420 359	134 646	38 400	2 564	—	—
523210	Securities & commodity exchanges	4	420 359	134 646	38 400	2 564	—	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	CHICAGO—GARY—KENOSHA, IL—IN—WI CMSA—Con.							
	Chicago, IL PMSA—Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities—Con.							
5239	Other financial investment activities	1 252	3 824 991	1 136 260	341 126	12 295	5.5	14.1
52391	Miscellaneous intermediation	291	799 190	99 258	24 590	1 536	7.5	5.4
523910	Miscellaneous intermediation	291	799 190	99 258	24 590	1 536	7.5	5.4
52392	Portfolio management	522	1 955 914	677 376	227 593	5 957	4.4	22.2
523920	Portfolio management	522	1 955 914	677 376	227 593	5 957	4.4	22.2
52393	Investment advice	367	791 291	250 213	59 880	3 014	7.8	3.9
523930	Investment advice	367	791 291	250 213	59 880	3 014	7.8	3.9
52399	All other financial investment activities	72	278 596	109 413	29 063	1 788	.6	11.1
523991	Trust, fiduciary, & custody activities	65	D	D	D	g	D	D
524	Insurance carriers & related activities	5 635	N	4 534 912	1 191 503	95 797	1.3	1.4
5241	Insurance carriers	1 499	N	3 302 829	890 369	65 778	.1	.5
52411	Direct life, health, & medical insurance carriers	526	Q	1 410 566	352 977	32 217	.1	.6
524113	Direct life insurance carriers	399	Q	929 032	230 506	21 875	—	—
524114	Direct health & medical insurance carriers	127	Q	481 534	122 471	10 342	.3	2.8
52412	Other direct insurance carriers	952	Q	1 861 101	529 205	33 028	.3	.2
524126	Direct property & casualty insurance carriers	857	Q	1 766 923	495 067	31 238	—	.2
524127	Direct title insurance carriers	90	Q	D	D	g	D	D
52413	Reinsurance carriers	21	Q	31 162	8 187	533	—	.1
524130	Reinsurance carriers	21	Q	31 162	8 187	533	—	.1
5242	Agencies, brokerages, & other insurance related activities	4 136	3 360 439	1 232 083	301 134	30 019	15.8	13.5
52421	Insurance agencies & brokerages	3 709	2 592 473	939 925	229 154	22 278	18.5	15.3
524210	Insurance agencies & brokerages	3 709	2 592 473	939 925	229 154	22 278	18.5	15.3
52429	Other insurance related activities	427	767 966	292 158	71 980	7 741	6.7	7.6
524291	Claims adjusting	107	107 704	54 240	13 151	1 162	11.3	3.4
524292	Third party administration of insurance & pension funds	215	472 476	154 012	38 162	4 153	5.7	3.9
524298	All other insurance related activities	105	187 786	83 906	20 667	2 426	6.6	19.4
525	Funds, trusts, & other financial vehicles (part)	70	1 718 016	400 847	68 423	5 626	5.5	.5
5259	Other investment pools & funds (part)	70	1 718 016	400 847	68 423	5 626	5.5	.5
52593	Real Estate Investment Trusts (REITs)	70	1 718 016	400 847	68 423	5 626	5.5	.5
525930	Real Estate Investment Trusts (REITs)	70	1 718 016	400 847	68 423	5 626	5.5	.5
	Gary, IN PMSA							
52	Finance & insurance	756	N	192 594	48 285	7 146	3.1	4.6
522	Credit intermediation & related activities	354	N	112 286	27 608	4 714	.5	3.6
5221	Depository credit intermediation	264	N	95 976	23 718	4 083	—	2.3
52211	Commercial banking	163	Q	57 715	14 596	2 632	—	1.0
522110	Commercial banking	163	Q	57 715	14 596	2 632	—	1.0
52212	Savings institutions	46	Q	27 769	6 653	996	—	—
522120	Savings institutions	46	Q	27 769	6 653	996	—	—
52213	Credit unions	55	66 204	10 492	2 469	455	—	16.3
522130	Credit unions	55	66 204	10 492	2 469	455	—	16.3
5222	Nondepository credit intermediation	68	D	D	D	e	D	D
52229	Other nondepository credit intermediation	62	D	D	D	e	D	D
522291	Consumer lending	19	13 182	1 927	464	64	.8	6.2
522292	Real estate credit	28	32 420	7 890	1 894	318	—	27.1
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	22	D	D	D	c	D	D
52231	Mortgage & nonmortgage loan brokers	15	6 827	2 662	720	101	—	17.2
522310	Mortgage & nonmortgage loan brokers	15	6 827	2 662	720	101	—	17.2
523	Securities intermediation & related activities	58	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	36	D	D	D	c	D	D
52312	Securities brokerage	26	40 634	15 763	4 213	193	—	4.4
523120	Securities brokerage	26	40 634	15 763	4 213	193	—	4.4
5239	Other financial investment activities	22	D	D	D	b	D	D
524	Insurance carriers & related activities	342	N	57 928	14 846	2 067	9.2	7.0
5241	Insurance carriers	83	N	24 836	7 024	843	.5	.2
52411	Direct life, health, & medical insurance carriers	21	Q	9 038	2 952	429	.7	—
524113	Direct life insurance carriers	18	Q	7 567	1 972	290	.7	—
52412	Other direct insurance carriers	62	Q	15 798	4 072	414	.2	.6
524126	Direct property & casualty insurance carriers	47	Q	9 651	2 353	220	.2	.8
524127	Direct title insurance carriers	15	Q	6 147	1 719	194	—	—
5242	Agencies, brokerages, & other insurance related activities	259	88 873	33 092	7 822	1 224	31.5	24.1
52421	Insurance agencies & brokerages	239	71 177	23 325	5 512	893	38.7	12.6
524210	Insurance agencies & brokerages	239	71 177	23 325	5 512	893	38.7	12.6
52429	Other insurance related activities	20	17 696	9 767	2 310	331	2.7	70.6
524291	Claims adjusting	11	14 418	8 383	1 990	283	2.3	74.4
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
CHICAGO—GARY—KENOSHA, IL—IN—WI CMSA—Con.								
Kankakee, IL PMSA								
52	Finance & insurance	151	N	38 470	9 233	1 400	3.3	.6
522	Credit intermediation & related activities	77	N	16 472	4 096	624	.8	.9
5221	Depository credit intermediation	55	N	D	D	f	D	D
52211	Commercial banking	29	Q	9 598	2 330	325	—	—
522110	Commercial banking	29	Q	9 598	2 330	325	—	—
52213	Credit unions	21	D	D	D	c	D	D
522130	Credit unions	21	D	D	D	c	D	D
5222	Nondepository credit intermediation	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
523	Securities intermediation & related activities	12	D	D	D	b	D	D
524	Insurance carriers & related activities	61	N	18 515	4 374	734	4.6	.3
5242	Agencies, brokerages, & other insurance related activities	55	9 955	3 346	816	145	78.3	4.6
52421	Insurance agencies & brokerages	52	9 342	2 979	781	138	79.7	4.9
524210	Insurance agencies & brokerages	52	9 342	2 979	781	138	79.7	4.9
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
Kenosha, WI PMSA								
52	Finance & insurance	143	N	33 158	8 281	1 101	2.7	2.4
522	Credit intermediation & related activities	68	N	24 435	6 243	844	—	1.2
5221	Depository credit intermediation	55	N	D	D	f	D	D
52211	Commercial banking	28	Q	5 727	1 449	304	—	.4
522110	Commercial banking	28	Q	5 727	1 449	304	—	.4
52212	Savings institutions	13	Q	D	D	c	D	D
522120	Savings institutions	13	Q	D	D	c	D	D
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
523	Securities intermediation & related activities	9	7 058	3 142	803	45	.9	27.3
524	Insurance carriers & related activities	66	N	5 581	1 235	212	37.4	7.3
5242	Agencies, brokerages, & other insurance related activities	58	15 029	5 121	1 147	205	42.0	8.3
52421	Insurance agencies & brokerages	55	14 152	4 714	1 052	178	44.6	8.6
524210	Insurance agencies & brokerages	55	14 152	4 714	1 052	178	44.6	8.6
CINCINNATI—HAMILTON, OH—KY—IN CMSA								
52	Finance & insurance	2 877	N	1 772 725	436 852	45 865	.8	1.1
521	Monetary authorities—central bank	1	229 000	7 386	1 915	236	—	—
5211	Monetary authorities—central bank	1	229 000	7 386	1 915	236	—	—
52111	Monetary authorities—central bank	1	229 000	7 386	1 915	236	—	—
521110	Monetary authorities—central bank	1	229 000	7 386	1 915	236	—	—
522	Credit intermediation & related activities	1 339	N	647 507	155 038	20 665	.2	1.0
5221	Depository credit intermediation	919	N	D	D	j	D	D
52211	Commercial banking	646	Q	D	D	j	D	D
522110	Commercial banking	646	Q	D	D	j	D	D
52212	Savings institutions	162	Q	D	D	g	D	D
522120	Savings institutions	162	Q	D	D	g	D	D
52213	Credit unions	111	D	D	D	f	D	D
522130	Credit unions	111	D	D	D	f	D	D
5222	Nondepository credit intermediation	312	D	D	D	h	D	D
52222	Sales financing	64	D	D	D	g	D	D
522220	Sales financing	64	D	D	D	g	D	D
52229	Other nondepository credit intermediation	245	D	D	D	g	D	D
522291	Consumer lending	72	D	D	D	f	D	D
522292	Real estate credit	150	D	D	D	g	D	D
522298	All other nondepository credit intermediation	23	D	D	D	c	D	D
5222981	Pawn shops	20	D	D	D	b	D	D
5223	Activities related to credit intermediation	108	1 745 755	46 595	10 869	1 802	.2	.2
52231	Mortgage & nonmortgage loan brokers	63	D	D	D	e	D	D
522310	Mortgage & nonmortgage loan brokers	63	D	D	D	e	D	D
52239	Other activities related to credit intermediation	38	D	D	D	c	D	D
522390	Other activities related to credit intermediation	38	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
CINCINNATI—HAMILTON, OH—KY—IN CMSA—Con.								
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	277	D	D	D	h	D	D
5231	Securities & commodity contracts intermediation & brokerage	133	D	D	D	g	D	D
52311	Investment banking & securities dealing	14	D	D	D	c	D	D
523110	Investment banking & securities dealing	14	D	D	D	c	D	D
52312	Securities brokerage	117	D	D	D	g	D	D
523120	Securities brokerage	117	D	D	D	g	D	D
5239	Other financial investment activities	144	D	D	D	g	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	70	D	D	D	g	D	D
523920	Portfolio management	70	D	D	D	g	D	D
52393	Investment advice	44	D	D	D	e	D	D
523930	Investment advice	44	D	D	D	e	D	D
524	Insurance carriers & related activities	1 257	N	D	D	j	D	D
5241	Insurance carriers	318	N	D	D	j	D	D
52411	Direct life, health, & medical insurance carriers	139	Q	D	D	i	D	D
524113	Direct life insurance carriers	120	Q	D	D	i	D	D
524114	Direct health & medical insurance carriers	19	Q	D	D	g	D	D
52412	Other direct insurance carriers	175	Q	D	D	i	D	D
524126	Direct property & casualty insurance carriers	169	Q	D	D	i	D	D
5242	Agencies, brokerages, & other insurance related activities	939	D	D	D	h	D	D
52421	Insurance agencies & brokerages	859	D	D	D	h	D	D
524210	Insurance agencies & brokerages	859	D	D	D	h	D	D
52429	Other insurance related activities	80	D	D	D	f	D	D
524291	Claims adjusting	23	D	D	D	c	D	D
524292	Third party administration of insurance & pension funds	39	D	D	D	f	D	D
524298	All other insurance related activities	18	D	D	D	c	D	D
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	a	D	D
Cincinnati, OH—KY—IN PMSA								
52	Finance & insurance	2 539	N	1 552 118	384 318	39 678	.8	1.3
521	Monetary authorities—central bank	1		229 000	7 386	1 915	236	—
5211	Monetary authorities—central bank	1		229 000	7 386	1 915	236	—
52111	Monetary authorities—central bank	1		229 000	7 386	1 915	236	—
521110	Monetary authorities—central bank	1		229 000	7 386	1 915	236	—
522	Credit intermediation & related activities	1 184	N	608 885	145 968	19 143	.2	1.0
5221	Depository credit intermediation	800	N	421 075	103 193	13 616	.1	.5
52211	Commercial banking	565	Q	348 943	88 369	11 283	.1	.4
522110	Commercial banking	565	Q	348 943	88 369	11 283	.1	.4
52212	Savings institutions	146	Q	53 927	10 504	1 582	—	.4
522120	Savings institutions	146	Q	53 927	10 504	1 582	—	.4
52213	Credit unions	89		116 917	18 205	4 320	751	—
522130	Credit unions	89		116 917	18 205	4 320	751	—
5222	Nondepository credit intermediation	282		1 361 006	142 269	32 230	3 770	.5
52222	Sales financing	55		736 434	62 723	13 813	1 414	.3
522220	Sales financing	55		736 434	62 723	13 813	1 414	.3
52229	Other nondepository credit intermediation	224	D					
522291	Consumer lending	64		156 151	20 490	4 796	565	.5
522292	Real estate credit	140		140 319	46 621	10 577	1 236	2.3
522298	All other nondepository credit intermediation	20	D					
5222981	Pawn shops	17	D					
5223	Activities related to credit intermediation	102		1 743 250	45 541	10 545	1 757	.2
52231	Mortgage & nonmortgage loan brokers	60		31 676	15 783	2 721	444	5.3
522310	Mortgage & nonmortgage loan brokers	60		31 676	15 783	2 721	444	5.3
52239	Other activities related to credit intermediation	35		13 738	4 752	768	144	14.9
522390	Other activities related to credit intermediation	35		13 738	4 752	768	144	14.9
523	Securities intermediation & related activities	249	D					
5231	Securities & commodity contracts intermediation & brokerage	118	D					
52311	Investment banking & securities dealing	14	D					
523110	Investment banking & securities dealing	14	D					
52312	Securities brokerage	102		213 403	79 531	19 136	999	1.0
523120	Securities brokerage	102		213 403	79 531	19 136	999	1.0
5239	Other financial investment activities	131	D					
52391	Miscellaneous intermediation	22		36 048	6 963	1 349	66	2.7
523910	Miscellaneous intermediation	22		36 048	6 963	1 349	66	2.7
52392	Portfolio management	64	D					
523920	Portfolio management	64	D					
52393	Investment advice	38	D					
523930	Investment advice	38	D					

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	CINCINNATI—HAMILTON, OH—KY—IN CMSA—Con.							
	Cincinnati, OH—KY—IN PMSA—Con.							
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	1 102	N	730 900	188 200	17 710	1.0	.6
5241	Insurance carriers	290	N	589 019	154 909	13 700	—	.1
52411	Direct life, health, & medical insurance carriers	130	Q	447 784	117 357	10 675	—	.1
524113	Direct life insurance carriers	113	Q	D	D	i	D	D
524114	Direct health & medical insurance carriers	17	Q	D	D	f	D	D
52412	Other direct insurance carriers	157	Q	D	D	h	D	D
524126	Direct property & casualty insurance carriers	151	Q	D	D	h	D	D
5242	Agencies, brokerages, & other insurance related activities	812	376 679	141 881	33 291	4 010	27.3	15.5
52421	Insurance agencies & brokerages	744	308 303	113 391	26 447	3 125	31.9	16.4
524210	Insurance agencies & brokerages	744	308 303	113 391	26 447	3 125	31.9	16.4
52429	Other insurance related activities	68	68 376	28 490	6 844	885	6.7	11.5
524291	Claims adjusting	20	D	D	D	b	D	D
524292	Third party administration of insurance & pension funds	36	51 781	20 798	5 133	653	4.3	12.0
524298	All other insurance related activities	12	D	D	D	c	D	D
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	a	D	D
	Hamilton—Middletown, OH PMSA							
52	Finance & insurance	338	N	220 607	52 534	6 187	.7	.3
522	Credit intermediation & related activities	155	N	38 622	9 070	1 522	.2	1.7
5221	Depository credit intermediation	119	N	D	D	g	D	D
52211	Commercial banking	81	Q	D	D	f	D	D
522110	Commercial banking	81	Q	D	D	f	D	D
52212	Savings institutions	16	Q	D	D	c	D	D
522120	Savings institutions	16	Q	D	D	c	D	D
52213	Credit unions	22	D	D	D	c	D	D
522130	Credit unions	22	D	D	D	c	D	D
5222	Nondepository credit intermediation	30	D	D	D	c	D	D
52229	Other nondepository credit intermediation	21	D	D	D	b	D	D
522292	Real estate credit	10	D	D	D	b	D	D
523	Securities intermediation & related activities	28	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	15	D	D	D	b	D	D
52312	Securities brokerage	15	D	D	D	b	D	D
523120	Securities brokerage	15	D	D	D	b	D	D
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers & related activities	155	N	D	D	h	D	D
5241	Insurance carriers	28	N	D	D	h	D	D
52412	Other direct insurance carriers	18	Q	D	D	h	D	D
524126	Direct property & casualty insurance carriers	18	Q	D	D	h	D	D
5242	Agencies, brokerages, & other insurance related activities	127	D	D	D	e	D	D
52421	Insurance agencies & brokerages	115	D	D	D	e	D	D
524210	Insurance agencies & brokerages	115	D	D	D	e	D	D
52429	Other insurance related activities	12	D	D	D	b	D	D
	ELKHART—GOSHEN, IN MSA							
52	Finance & insurance	225	N	52 458	12 696	1 910	3.8	2.7
522	Credit intermediation & related activities	106	N	29 923	7 279	1 203	—	2.7
5221	Depository credit intermediation	80	N	27 301	6 663	1 114	—	3.0
52211	Commercial banking	58	Q	21 000	5 179	835	—	—
522110	Commercial banking	58	Q	21 000	5 179	835	—	—
52213	Credit unions	19	D	D	D	e	D	D
522130	Credit unions	19	D	D	D	e	D	D
5222	Nondepository credit intermediation	16	17 842	1 923	465	71	—	—
52229	Other nondepository credit intermediation	10	6 323	642	173	26	—	—
5223	Activities related to credit intermediation	10	2 769	699	151	18	—	4.0
523	Securities intermediation & related activities	20	15 081	5 465	1 292	92	5.2	2.9
5231	Securities & commodity contracts intermediation & brokerage	13	9 432	3 922	932	61	2.0	.5
52312	Securities brokerage	13	9 432	3 922	932	61	2.0	.5
523120	Securities brokerage	13	9 432	3 922	932	61	2.0	.5
524	Insurance carriers & related activities	99	N	17 070	4 125	615	10.4	2.5
5241	Insurance carriers	13	N	D	D	e	D	D
52412	Other direct insurance carriers	11	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	11	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	86	D	D	D	e	D	D
52421	Insurance agencies & brokerages	84	D	D	D	e	D	D
524210	Insurance agencies & brokerages	84	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
EVANSVILLE—HENDERSON, IN—KY MSA								
52	Finance & insurance	486	N	145 868	36 463	4 893	2.1	6.6
522	Credit intermediation & related activities	233	N	82 619	21 030	3 347	.1	6.6
5221	Depository credit intermediation	141	N	65 011	16 978	2 582	—	3.7
52211	Commercial banking	98	Q	53 241	14 239	2 100	—	—
522110	Commercial banking	98	Q	53 241	14 239	2 100	—	—
52212	Savings institutions	22	Q	5 908	1 323	238	—	26.3
522120	Savings institutions	22	Q	5 908	1 323	238	—	26.3
52213	Credit unions	21	37 450	5 862	1 416	244	—	7.3
522130	Credit unions	21	37 450	5 862	1 416	244	—	7.3
5222	Nondepository credit intermediation	61	72 072	13 551	3 170	540	.7	29.0
52229	Other nondepository credit intermediation	56	D	D	D	f	D	D
522291	Consumer lending	25	19 712	2 761	668	115	—	25.4
522292	Real estate credit	25	39 136	8 641	2 075	347	1.3	20.5
5223	Activities related to credit intermediation	31	8 576	4 057	882	225	—	8.3
52231	Mortgage & nonmortgage loan brokers	19	5 737	2 826	658	180	—	9.4
522310	Mortgage & nonmortgage loan brokers	19	5 737	2 826	658	180	—	9.4
52239	Other activities related to credit intermediation	12	2 839	1 231	224	45	—	6.1
522390	Other activities related to credit intermediation	12	2 839	1 231	224	45	—	6.1
523	Securities intermediation & related activities	48	57 483	24 194	5 883	424	2.7	4.0
5231	Securities & commodity contracts intermediation & brokerage	26	D	D	D	c	D	D
52312	Securities brokerage	25	D	D	D	c	D	D
523120	Securities brokerage	25	D	D	D	c	D	D
5239	Other financial investment activities	22	D	D	D	c	D	D
524	Insurance carriers & related activities	205	N	39 055	9 550	1 122	6.8	7.1
5241	Insurance carriers	48	N	15 015	3 650	375	—	—
52411	Direct life, health, & medical insurance carriers	19	Q	10 725	2 631	284	—	—
524113	Direct life insurance carriers	15	Q	D	D	c	D	D
52412	Other direct insurance carriers	29	Q	4 290	1 019	91	—	—
524126	Direct property & casualty insurance carriers	29	Q	4 290	1 019	91	—	—
5242	Agencies, brokerages, & other insurance related activities	157	61 614	24 040	5 900	747	30.7	32.1
52421	Insurance agencies & brokerages	140	55 403	20 870	5 113	644	33.0	34.3
524210	Insurance agencies & brokerages	140	55 403	20 870	5 113	644	33.0	34.3
52429	Other insurance related activities	17	6 211	3 170	787	103	10.1	12.5
524291	Claims adjusting	10	2 240	919	243	42	19.0	—
FORT WAYNE, IN MSA								
52	Finance & insurance	809	N	467 641	128 717	12 436	.6	.7
522	Credit intermediation & related activities	357	N	162 657	38 651	5 564	.2	3.3
5221	Depository credit intermediation	237	N	92 933	23 472	3 823	—	3.4
52211	Commercial banking	145	Q	70 503	17 987	2 728	—	—
522110	Commercial banking	145	Q	70 503	17 987	2 728	—	—
52212	Savings institutions	30	Q	7 871	1 856	354	—	21.4
522120	Savings institutions	30	Q	7 871	1 856	354	—	21.4
52213	Credit unions	62	84 559	14 559	3 629	741	—	3.5
522130	Credit unions	62	84 559	14 559	3 629	741	—	3.5
5222	Nondepository credit intermediation	83	65 872	10 990	2 431	396	.9	8.1
52222	Sales financing	12	17 523	1 221	318	41	—	.5
522220	Sales financing	12	17 523	1 221	318	41	—	.5
52229	Other nondepository credit intermediation	71	48 349	9 769	2 113	355	1.2	10.9
522291	Consumer lending	24	13 116	2 420	570	89	.1	14.7
522292	Real estate credit	37	30 994	6 355	1 319	219	1.8	10.8
522298	All other nondepository credit intermediation	10	4 239	994	224	47	—	—
5223	Activities related to credit intermediation	37	121 658	58 734	12 748	1 345	1.0	.5
52231	Mortgage & nonmortgage loan brokers	23	D	D	D	c	D	D
522310	Mortgage & nonmortgage loan brokers	23	D	D	D	c	D	D
52239	Other activities related to credit intermediation	14	D	D	D	g	D	D
522390	Other activities related to credit intermediation	14	D	D	D	g	D	D
523	Securities intermediation & related activities	70	D	D	D	f	D	D
5231	Securities & commodity contracts intermediation & brokerage	47	102 519	24 605	5 905	360	—	11.2
52312	Securities brokerage	43	99 440	23 248	5 593	340	—	9.8
523120	Securities brokerage	43	99 440	23 248	5 593	340	—	9.8
5239	Other financial investment activities	23	D	D	D	e	D	D
52392	Portfolio management	13	D	D	D	e	D	D
523920	Portfolio management	13	D	D	D	e	D	D
524	Insurance carriers & related activities	380	N	253 029	74 237	6 132	.6	.2
5241	Insurance carriers	73	N	210 175	64 022	4 699	—	.1
52411	Direct life, health, & medical insurance carriers	24	Q	62 357	20 574	1 322	.1	.1
524113	Direct life insurance carriers	21	Q	D	D	g	D	D
52412	Other direct insurance carriers	47	Q	D	D	f	D	D
524126	Direct property & casualty insurance carriers	43	Q	D	D	f	D	D
5242	Agencies, brokerages, & other insurance related activities	307	131 013	42 854	10 215	1 433	29.3	8.8
52421	Insurance agencies & brokerages	287	108 109	34 328	7 898	1 239	31.1	10.3
524210	Insurance agencies & brokerages	287	108 109	34 328	7 898	1 239	31.1	10.3
52429	Other insurance related activities	20	22 904	8 526	2 317	194	20.5	1.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	FORT WAYNE, IN MSA—Con.							
52	Finance & insurance—Con.							
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D
	INDIANAPOLIS, IN MSA							
52	Finance & insurance	2 899	N	1 909 693	484 858	48 451	.9	3.1
522	Credit intermediation & related activities	1 232	N	764 081	194 591	22 025	.3	3.6
5221	Depository credit intermediation	675	N	414 492	109 901	12 566	—	1.5
52211	Commercial banking	532	Q	335 961	90 208	10 036	—	.2
522110	Commercial banking	532	Q	335 961	90 208	10 036	—	.2
52212	Savings institutions	51	Q	48 460	12 588	1 476	—	7.5
522120	Savings institutions	51	Q	48 460	12 588	1 476	—	7.5
52213	Credit unions	92		216 718	30 071	7 105	.2	7.1
522130	Credit unions	92		216 718	30 071	7 105	.2	7.1
5222	Nondepository credit intermediation	381		1 581 770	299 458	72 971	.9	11.2
52222	Sales financing	76		512 792	48 152	10 773	.2	15.1
522220	Sales financing	76		512 792	48 152	10 773	.2	15.1
52229	Other nondepository credit intermediation	304	D				i	D
522291	Consumer lending	82		564 895	112 893	29 082	.2	5.5
522292	Real estate credit	180		443 204	131 560	31 627	.7	15.5
522298	All other nondepository credit intermediation	39		57 685	5 861	1 305	211	15.4
5222981	Pawn shops	36		15 383	3 425	856	163	11.8
5223	Activities related to credit intermediation	176		1 237 425	50 131	11 719	.7	.2
52231	Mortgage & nonmortgage loan brokers	108		59 431	28 980	6 383	874	11.8
522310	Mortgage & nonmortgage loan brokers	108		59 431	28 980	6 383	874	11.8
52239	Other activities related to credit intermediation	63	D				e	D
522390	Other activities related to credit intermediation	63	D				e	D
523	Securities intermediation & related activities	278	D				h	D
5231	Securities & commodity contracts intermediation & brokerage	146		369 196	144 472	36 569	1 759	.6
52311	Investment banking & securities dealing	31		78 001	41 124	10 848	611	2.1
523110	Investment banking & securities dealing	31		78 001	41 124	10 848	611	2.1
52312	Securities brokerage	108		288 531	102 293	25 468	1 117	.1
523120	Securities brokerage	108		288 531	102 293	25 468	1 117	.1
5239	Other financial investment activities	132	D				f	D
52391	Miscellaneous intermediation	19	D				b	D
523910	Miscellaneous intermediation	19	D				b	D
52392	Portfolio management	58		40 883	16 926	3 446	254	5.5
523920	Portfolio management	58		40 883	16 926	3 446	254	5.5
52393	Investment advice	42		24 807	9 369	1 861	185	22.3
523930	Investment advice	42		24 807	9 369	1 861	185	22.3
52399	All other financial investment activities	13		44 442	12 072	2 580	415	1.6
523991	Trust, fiduciary, & custody activities	13		44 442	12 072	2 580	415	1.6
524	Insurance carriers & related activities	1 382	N	925 810	235 993	23 128	1.1	2.7
5241	Insurance carriers	384	N	644 442	166 934	15 490	—	.4
52411	Direct life, health, & medical insurance carriers	148	Q	256 783	74 280	6 250	—	.4
524113	Direct life insurance carriers	125	Q	191 971	57 385	4 775	—	—
524114	Direct health & medical insurance carriers	23	Q	64 812	16 895	1 475	—	1.8
52412	Other direct insurance carriers	232	Q				i	D
524126	Direct property & casualty insurance carriers	203	Q				i	D
524127	Direct title insurance carriers	29	Q				e	D
5242	Agencies, brokerages, & other insurance related activities	998		771 568	281 368	69 059	7 638	15.6
52421	Insurance agencies & brokerages	863		517 897	172 582	41 425	4 705	19.9
524210	Insurance agencies & brokerages	863		517 897	172 582	41 425	4 705	19.9
52429	Other insurance related activities	135		253 671	108 786	27 634	2 933	6.7
524291	Claims adjusting	35		44 919	24 327	5 392	734	3.4
524292	Third party administration of insurance & pension funds	71		93 289	39 318	9 732	1 142	15.2
524298	All other insurance related activities	29		115 463	45 141	12 510	1 057	1.1
525	Funds, trusts, & other financial vehicles (part)	7	D				f	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
KOKOMO, IN MSA								
52	Finance & insurance	175	N	43 294	10 138	1 466	3.1	2.4
522	Credit intermediation & related activities	82	N	19 564	4 687	852	—	3.5
5221	Depository credit intermediation	54	N	16 441	4 073	733	—	1.0
52211	Commercial banking	38	Q	11 696	2 914	557	—	.4
522110	Commercial banking	38	Q	11 696	2 914	557	—	.4
52213	Credit unions	11	21 131	4 022	980	132	—	3.3
522130	Credit unions	11	21 131	4 022	980	132	—	3.3
5222	Nondepository credit intermediation	20	D	D	D	b	D	D
52229	Other nondepository credit intermediation	17	D	D	D	b	D	D
523	Securities intermediation & related activities	20	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	18	D	D	D	b	D	D
52312	Securities brokerage	17	D	D	D	b	D	D
523120	Securities brokerage	17	D	D	D	b	D	D
524	Insurance carriers & related activities	72	N	19 515	4 463	518	5.4	.8
5241	Insurance carriers	14	N	12 988	2 766	275	—	—
5242	Agencies, brokerages, & other insurance related activities	58	20 271	6 527	1 697	243	44.8	6.9
52421	Insurance agencies & brokerages	55	19 795	6 327	1 662	237	45.5	7.1
524210	Insurance agencies & brokerages	55	19 795	6 327	1 662	237	45.5	7.1
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
LAFAYETTE, IN MSA								
52	Finance & insurance	242	N	126 356	29 448	3 892	1.3	5.4
522	Credit intermediation & related activities	118	N	37 019	8 430	1 626	.3	23.2
5221	Depository credit intermediation	87	N	32 609	7 438	1 455	—	24.7
52211	Commercial banking	65	Q	26 093	5 880	1 168	—	.2
522110	Commercial banking	65	Q	26 093	5 880	1 168	—	.2
52213	Credit unions	13	33 365	3 655	872	c	—	25.3
522130	Credit unions	13	33 365	3 655	872	c	—	25.3
5222	Nondepository credit intermediation	25	25 088	4 074	915	157	3.6	6.9
52229	Other nondepository credit intermediation	22	D	D	D	c	D	D
522292	Real estate credit	11	16 990	2 739	628	83	1.9	2.4
523	Securities intermediation & related activities	20	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	15	D	D	D	b	D	D
52312	Securities brokerage	12	11 653	5 182	1 342	66	—	15.4
523120	Securities brokerage	12	11 653	5 182	1 342	66	—	15.4
524	Insurance carriers & related activities	103	N	83 352	19 489	g	1.5	.2
5241	Insurance carriers	15	N	D	D	g	D	D
5242	Agencies, brokerages, & other insurance related activities	88	D	D	D	e	D	D
52421	Insurance agencies & brokerages	81	D	D	D	e	D	D
524210	Insurance agencies & brokerages	81	D	D	D	e	D	D
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
LOUISVILLE, KY-IN MSA								
52	Finance & insurance	1 767	N	990 617	250 970	29 270	1.3	2.2
521	Monetary authorities—central bank	1	101 857	4 365	1 087	143	—	—
5211	Monetary authorities—central bank	1	101 857	4 365	1 087	143	—	—
52111	Monetary authorities—central bank	1	101 857	4 365	1 087	143	—	—
521110	Monetary authorities—central bank	1	101 857	4 365	1 087	143	—	—
522	Credit intermediation & related activities	757	N	428 414	117 116	14 786	.3	3.7
5221	Depository credit intermediation	460	N	264 020	75 670	7 939	.1	.5
52211	Commercial banking	352	Q	231 706	68 072	6 818	.1	.2
522110	Commercial banking	352	Q	231 706	68 072	6 818	.1	.2
52212	Savings institutions	41	Q	20 597	4 825	596	—	.8
522120	Savings institutions	41	Q	20 597	4 825	596	—	.8
52213	Credit unions	67	65 672	11 717	2 773	525	—	6.7
522130	Credit unions	67	65 672	11 717	2 773	525	—	6.7
5222	Nondepository credit intermediation	218	512 722	77 084	19 380	2 494	1.3	19.8
52222	Sales financing	39	155 454	13 215	3 273	360	1.0	4.2
522220	Sales financing	39	155 454	13 215	3 273	360	1.0	4.2
52229	Other nondepository credit intermediation	179	357 268	63 869	16 107	2 134	1.5	26.7
522291	Consumer lending	57	75 312	9 095	2 074	322	—	7.3
522292	Real estate credit	82	217 186	47 644	12 006	1 554	.8	35.4
522298	All other nondepository credit intermediation	39	D	D	D	e	D	D
5222981	Pawn shops	34	D	D	D	c	D	D
5223	Activities related to credit intermediation	79	1 252 841	87 310	22 066	4 353	.2	2.4
52231	Mortgage & nonmortgage loan brokers	38	16 501	7 932	1 539	265	4.8	.7
522310	Mortgage & nonmortgage loan brokers	38	16 501	7 932	1 539	265	4.8	.7
52232	Financial transactions processing, reserve, & clearinghouse act.	15	1 224 927	75 737	19 640	h	.1	1.9
522320	Financial transactions processing, reserve, & clearinghouse act.	15	1 224 927	75 737	19 640	h	.1	1.9
52239	Other activities related to credit intermediation	26	11 413	3 641	887	130	3.3	63.1
522390	Other activities related to credit intermediation	26	11 413	3 641	887	130	3.3	63.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
LOUISVILLE, KY—IN MSA—Con.								
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	163	D	D	D	g	D	D
5231	Securities & commodity contracts intermediation & brokerage	92	155 248	87 424	18 701	1 152	.9	6.0
52312	Securities brokerage	82	D	D	D	g	D	D
523120	Securities brokerage	82	D	D	D	g	D	D
5239	Other financial investment activities	71	D	D	D	e	D	D
52391	Miscellaneous intermediation	20	D	D	D	b	D	D
523910	Miscellaneous intermediation	20	D	D	D	b	D	D
52392	Portfolio management	36	59 019	18 161	6 194	211	.9	2.0
523920	Portfolio management	36	59 019	18 161	6 194	211	.9	2.0
52393	Investment advice	13	13 105	1 593	300	50	12.3	2.9
523930	Investment advice	13	13 105	1 593	300	50	12.3	2.9
524	Insurance carriers & related activities	844	N	447 784	106 919	12 797	2.1	1.0
5241	Insurance carriers	247	N	283 861	66 669	8 154	—	.4
52411	Direct life, health, & medical insurance carriers	108	Q	209 420	48 425	6 176	—	—
524113	Direct life insurance carriers	63	Q	D	D	g	D	D
524114	Direct health & medical insurance carriers	45	Q	D	D	h	D	D
52412	Other direct insurance carriers	137	Q	D	D	g	D	D
524126	Direct property & casualty insurance carriers	131	Q	D	D	g	D	D
5242	Agencies, brokerages, & other insurance related activities	597	454 702	163 923	40 250	4 643	21.4	6.5
52421	Insurance agencies & brokerages	516	283 438	96 267	24 254	2 552	32.9	7.1
524210	Insurance agencies & brokerages	516	283 438	96 267	24 254	2 552	32.9	7.1
52429	Other insurance related activities	81	171 264	67 656	15 996	2 081	2.3	5.6
524291	Claims adjusting	26	62 675	25 967	6 823	763	2.9	1.5
524292	Third party administration of insurance & pension funds	34	94 321	34 427	7 303	991	1.8	5.1
524298	All other insurance related activities	21	14 268	7 262	1 870	327	2.7	27.2
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D
MUNCIE, IN MSA								
52	Finance & insurance	177	N	43 363	10 690	1 507	1.9	2.4
522	Credit intermediation & related activities	93	N	30 022	7 319	1 056	—	2.0
5221	Depository credit intermediation	62	N	25 433	6 254	900	—	.2
52211	Commercial banking	41	Q	19 272	4 594	648	—	—
522110	Commercial banking	41	Q	19 272	4 594	648	—	—
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	21	30 948	2 931	698	93	—	7.3
52229	Other nondepository credit intermediation	17	16 970	2 172	506	65	—	13.2
5223	Activities related to credit intermediation	10	5 073	1 658	367	63	—	30.9
523	Securities intermediation & related activities	15	D	D	D	b	D	D
524	Insurance carriers & related activities	68	N	8 909	2 177	337	6.3	.4
5241	Insurance carriers	12	N	4 077	1 061	131	—	—
5242	Agencies, brokerages, & other insurance related activities	56	12 827	4 832	1 116	206	39.7	2.5
52421	Insurance agencies & brokerages	53	12 614	4 731	1 088	202	39.3	2.5
524210	Insurance agencies & brokerages	53	12 614	4 731	1 088	202	39.3	2.5
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
SOUTH BEND, IN MSA								
52	Finance & insurance	424	N	166 309	40 579	5 174	1.7	2.5
522	Credit intermediation & related activities	180	N	84 255	20 946	2 832	.4	3.5
5221	Depository credit intermediation	110	N	56 847	13 131	1 980	.3	1.8
52211	Commercial banking	72	Q	40 261	9 174	1 344	—	—
522110	Commercial banking	72	Q	40 261	9 174	1 344	—	—
52212	Savings institutions	12	Q	4 402	1 031	145	—	16.2
522120	Savings institutions	12	Q	4 402	1 031	145	—	16.2
52213	Credit unions	26	81 313	12 184	2 926	491	1.5	1.1
522130	Credit unions	26	81 313	12 184	2 926	491	1.5	1.1
5222	Nondepository credit intermediation	50	282 684	25 307	7 429	774	.4	5.9
52222	Sales financing	10	D	D	D	b	D	D
522220	Sales financing	10	D	D	D	b	D	D
52229	Other nondepository credit intermediation	40	D	D	D	f	D	D
522291	Consumer lending	11	D	D	D	e	D	D
522292	Real estate credit	23	D	D	D	e	D	D
5223	Activities related to credit intermediation	20	5 869	2 101	386	78	.7	—
52231	Mortgage & nonmortgage loan brokers	12	2 886	1 454	279	52	1.4	—
522310	Mortgage & nonmortgage loan brokers	12	2 886	1 454	279	52	1.4	—
523	Securities intermediation & related activities	29	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	16	D	D	D	c	D	D
52312	Securities brokerage	15	34 388	15 427	3 792	185	1.2	5.2
523120	Securities brokerage	15	34 388	15 427	3 792	185	1.2	5.2
5239	Other financial investment activities	13	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
SOUTH BEND, IN MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	212	N	64 274	15 227	2 016	3.5	1.0
5241	Insurance carriers	56	N	44 374	10 458	1 340	—	—
52411	Direct life, health, & medical insurance carriers	22	Q	22 406	5 345	574	—	—
524113	Direct life insurance carriers	18	Q	D	D	e	D	D
52412	Other direct insurance carriers	33	Q	D	D	f	D	D
524126	Direct property & casualty insurance carriers	31	Q	D	D	f	D	D
5242	Agencies, brokerages, & other insurance related activities	156	88 015	19 900	4 769	676	22.1	6.3
52421	Insurance agencies & brokerages	139	70 299	14 842	3 407	527	25.7	5.6
524210	Insurance agencies & brokerages	139	70 299	14 842	3 407	527	25.7	5.6
52429	Other insurance related activities	17	17 716	5 058	1 362	149	7.4	9.2
524291	Claims adjusting	10	4 312	1 404	363	47	27.9	11.0
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	b	D	D
TERRE HAUTE, IN MSA								
52	Finance & insurance	186	N	43 006	11 971	1 681	1.9	39.6
522	Credit intermediation & related activities	86	N	28 782	7 193	1 253	—	45.5
5221	Depository credit intermediation	64	N	26 463	6 714	1 173	—	48.5
52211	Commercial banking	48	Q	D	D	g	D	D
522110	Commercial banking	48	Q	D	D	g	D	D
5222	Nondepository credit intermediation	20	D	D	D	b	D	D
52229	Other nondepository credit intermediation	17	9 396	1 198	252	49	.3	3.6
522291	Consumer lending	11	5 014	674	146	28	.1	6.7
523	Securities intermediation & related activities	13	9 279	4 377	1 236	70	.4	.4
524	Insurance carriers & related activities	87	N	9 847	3 542	358	16.5	1.1
5241	Insurance carriers	15	N	2 207	564	95	—	—
52412	Other direct insurance carriers	11	Q	535	135	a	—	—
524126	Direct property & casualty insurance carriers	11	Q	535	135	a	—	—
5242	Agencies, brokerages, & other insurance related activities	72	18 846	7 640	2 978	263	45.3	2.9
52421	Insurance agencies & brokerages	69	18 548	7 567	2 963	257	44.9	3.0
524210	Insurance agencies & brokerages	69	18 548	7 567	2 963	257	44.9	3.0
AREA OUTSIDE INDIANA METROPOLITAN AREAS								
52	Finance & insurance	2 114	N	458 327	112 169	16 699	2.7	6.5
522	Credit intermediation & related activities	1 084	N	D	D	j	D	D
5221	Depository credit intermediation	879	N	D	D	j	D	D
52211	Commercial banking	645	Q	195 019	48 714	7 765	—	.3
522110	Commercial banking	645	Q	195 019	48 714	7 765	—	.3
52212	Savings institutions	111	Q	44 536	11 011	1 628	.1	31.8
522120	Savings institutions	111	Q	44 536	11 011	1 628	.1	31.8
52213	Credit unions	123	D	D	D	f	D	D
522130	Credit unions	123	D	D	D	f	D	D
5222	Nondepository credit intermediation	167	D	D	D	f	D	D
52222	Sales financing	12	D	D	D	b	D	D
522220	Sales financing	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	155	124 501	14 850	3 490	563	.3	7.2
522291	Consumer lending	78	38 075	5 845	1 396	247	.7	4.4
522292	Real estate credit	59	81 303	7 902	1 868	234	—	7.2
522298	All other nondepository credit intermediation	18	5 123	1 103	226	82	.7	27.5
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	38	D	D	D	b	D	D
52231	Mortgage & nonmortgage loan brokers	13	D	D	D	b	D	D
522310	Mortgage & nonmortgage loan brokers	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	24	D	D	D	b	D	D
522390	Other activities related to credit intermediation	24	D	D	D	b	D	D
523	Securities intermediation & related activities	159	D	D	D	f	D	D
5231	Securities & commodity contracts intermediation & brokerage	109	56 361	22 872	5 617	406	.8	20.9
52312	Securities brokerage	101	54 313	22 468	5 592	397	.3	21.5
523120	Securities brokerage	101	54 313	22 468	5 592	397	.3	21.5
5239	Other financial investment activities	50	D	D	D	c	D	D
52392	Portfolio management	21	24 765	17 325	1 812	95	.2	.1
523920	Portfolio management	21	24 765	17 325	1 812	95	.2	.1
52393	Investment advice	12	D	D	D	b	D	D
523930	Investment advice	12	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
AREA OUTSIDE INDIANA METROPOLITAN AREAS—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	869	N	D	D	i	D	D
5241	Insurance carriers	100	N	D	D	g	D	D
52411	Direct life, health, & medical insurance carriers	43	Q	50 229	13 758	1 409	—	—
524113	Direct life insurance carriers	39	Q	D	D	f	D	D
52412	Other direct insurance carriers	57	Q	D	D	c	D	D
524126	Direct property & casualty insurance carriers	54	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	769	D	D	D	h	D	D
52421	Insurance agencies & brokerages	748	D	D	D	h	D	D
524210	Insurance agencies & brokerages	748	D	D	D	h	D	D
52429	Other insurance related activities	21	D	D	D	f	D	D
524292	Third party administration of insurance & pension funds	13	D	D	D	f	D	D
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	a	D	D

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

FIRST QUARTER PAYROLL (\$1,000)

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

NUMBER OF EMPLOYEES

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

NUMBER OF ESTABLISHMENTS

An establishment is generally a single physical location at which business is conducted. It is not necessarily identical with a company or enterprise, which may consist of one establishment or more. Economic census figures represent a summary of reports for individual establishments rather than companies. For cases where a census report was received, separate information was obtained for each location where business was conducted. When administrative records of other Federal agencies were used instead

of a census report, no information was available on the number of locations operated. The count of establishments represents those in business at any time during 1997.

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

REVENUE

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

Revenue does not include sales and other taxes collected from customers and remitted directly by the firm to a local, state, or Federal tax agency.

SALES, RECEIPTS, OR REVENUE ESTIMATED (PERCENT)

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

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale and risk. This activity is known as financial intermediation.

Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.

Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

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

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

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation.

Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. These units are the equivalents for finance and insurance of the establishments defined for other industries.

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

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

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

Legal entities that hold portfolios of assets on behalf of others are significant and data on them are required for a variety of purposes. Thus for NAICS, these funds, trusts, and other financial vehicles are the fifth subsector of the Finance and Insurance sector. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

521 Monetary Authorities-Central Bank

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

5211 Monetary Authorities-Central Bank

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

52111 Monetary Authorities-Central Bank

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

521110 Monetary Authorities-Central Bank

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

6011 Monetary authorities - central bank

522 Credit Intermediation and Related Activities

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

5221 Depository Credit Intermediation

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

52211 Commercial Banking

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

522110 Commercial Banking

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

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

6021 (pt) National commercial banks (banking)

6022 (pt) State commercial banks (banking)

6029 Other commercial banks

6081 (pt) Branches of foreign banks

6099 (pt) Representative offices of foreign banks

5221101 National Commercial Banks (Banking)

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

5221102 State Commercial Banks (Banking)

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

5221103 Other Commercial Banks

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

5221104 Branches of Foreign Banks

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

5221109 Representative Offices of Foreign Banks

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

52212 Savings Institutions

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

522120 Savings Institutions

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

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

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

5221201 Savings Institutions, Federally Chartered

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

5221203 Savings Institutions, Not Federally Chartered

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

5221209 Remedial Loan Societies and Mutual Benefit Associations (Depository)

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

52213 Credit Unions

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

522130 Credit Unions

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

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

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

5221301 Credit Unions, Federally Chartered

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

5221309 Credit Unions, Not Federally Chartered

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

52219 Other Depository Credit Intermediation

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

522190 Other Depository Credit Intermediation

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

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

- 6022 (pt) Other depository credit intermediation

5222 Nondepository Credit Intermediation

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

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

52221 Credit Card Issuing

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

522210 Credit Card Issuing

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

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

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

5222101 National Commercial Banks (Credit Card Issuing)

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

5222102 State Commercial Banks (Credit Card Issuing)

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

5222103 Credit Card Issuing by Personal Credit Institutions

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

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

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

52222 Sales Financing

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

522220 Sales Financing

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

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

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

5222201 Automotive Sales Finance Companies

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

5222202 Sales Finance Companies, Except Automotive

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

5222203 Commercial Finance Companies

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

5222209 Financing Leases

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

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

52229 Other Nondepository Credit Intermediation

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

522291 Consumer Lending

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

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

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

5222911 Consumer and Personal Finance Companies

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

5222919 Other Personal Credit Institutions

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

522292 Real Estate Credit

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

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

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

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

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

5222922 Farm Mortgage Companies

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

5222929 Mortgage Bankers and Loan Correspondents

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

522293 International Trade Financing

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

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

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

5222931 Agencies of Foreign Banks Primarily Engaged in Trade Finance

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

5222932 Agreement and Edge Act Corporations Primarily Engaged in Trade Finance

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

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

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

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

5222939 International Trade Credit

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

522294 Secondary Market Financing

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

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

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

6159 (pt) Secondary market financing

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

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

5222949 Secondary Market Financing (Private)

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

522298 All Other Nondepository Credit Intermediation

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

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

5932 (pt) Pawn shops

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

6111 (pt) Other federally-sponsored credit agencies

6153 (pt) Factors

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

6159 (pt) Other miscellaneous business credit institutions

5222981 Pawnshops

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

5222982 Agencies of Foreign Banks Primarily Engaged in Commercial Finance

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

5222983 Other Federal and Federally-Sponsored Credit Agencies

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

5222984 Factors

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

5222985 Agricultural Credit (Except Federal and Federally-Sponsored)

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

5222989 Other Miscellaneous Business Credit Institutions

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

5223 Activities Related to Credit Intermediation

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

52231 Mortgage and Nonmortgage Loan Brokers

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

522310 Mortgage and Nonmortgage Loan Brokers

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

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

6163 Mortgage & nonmortgage loan brokers

52232 Financial Transactions Processing, Reserve, and Clearinghouse Activities

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

522320 Financial Transactions Processing, Reserve, and Clearinghouse Activities

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

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

6019 (pt) Other central reserve depository institutions

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

6153 (pt) Credit card service by business credit institutions

7389 (pt) Credit card processing

5223201 Other Central Reserve Depository Institutions

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

5223202 Electronic Funds Transfer and Automated Clearinghouse for Banks and Checks

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

5223203 Credit Card Service by Business Credit Institutions

Establishments of credit institutions primarily engaged in servicing credit cards.

5223209 Credit Card Processing

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

52239 Other Activities Related to Credit Intermediation

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

522390 Other Activities Related to Credit Intermediation

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

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

6099 (pt) Other activities related to credit intermediation

6162 (pt) Loan servicing

5223901 Other Activities Related to Credit Intermediation

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

5223909 Loan Servicing

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

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

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

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

5231 Securities and Commodity Contracts Intermediation and Brokerage

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

52311 Investment Banking and Securities Dealing

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

523110 Investment Banking and Securities Dealing

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

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

6211 (pt) Investment banking & securities dealing

52312 Securities Brokerage

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

523120 Securities Brokerage

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

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

6211 (pt) Securities brokerage

52313 Commodity Contracts Dealing

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

523130 Commodity Contracts Dealing

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

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

6099 (pt) Foreign currency exchange

6221 (pt) Commodity contracts dealing

6799 (pt) Commodity contract trading company

5231301 Foreign Currency Exchange

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

5231302 Commodity Contracts Dealing

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

5231309 Commodity Contract Trading Companies

Establishments primarily engaged in buying and selling commodity contracts.

52314 Commodity Contracts Brokerage

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

523140 Commodity Contracts Brokerage

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

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

6221 (pt) Commodity contracts brokerage

5232 Securities and Commodity Exchanges

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

52321 Securities and Commodity Exchanges

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

523210 Securities and Commodity Exchanges

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

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

6231 Security & commodity exchanges

5239 Other Financial Investment Activities

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

52391 Miscellaneous Intermediation

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

523910 Miscellaneous Intermediation

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

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

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

6792 (pt) Oil royalty traders investing on own accounts

6799 (pt) Venture capital companies

6799 (pt) All other investors

5239101 Traders and Dealers, Except for Securities and Commodities

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

5239102 Oil Royalty Traders, Investing on Own Account

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

5239103 Venture Capital Companies

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

5239109 All Other Investors

Establishments primarily engaged in investing, not elsewhere classified.

52392 Portfolio Management

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

523920 Portfolio Management

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

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

6282 (pt) Portfolio management

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

6799 (pt) Commodity contract pool operators

5239201 Portfolio Management

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

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

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

5239209 Commodity Contract Pool Operators

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

52393 Investment Advice

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

523930 Investment Advice

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

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

6282 (pt) Investment Advice

52399 All Other Financial Investment Activities

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

523991 Trust, Fiduciary, and Custody Activities

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

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

6091 Nondeposit trust companies

6099 (pt) Escrow & fiduciary agencies

6289 (pt) Securities custodians & securities transfer agents

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

5239911 Nondeposit Trust Companies

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

5239912 Escrow and Fiduciary Agencies

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

5239913 Securities Custodians and Securities Transfer Agents

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

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

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

523999 Miscellaneous Financial Investment Activities

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

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

6099 (pt) Deposit brokers

6211 (pt) Gas & oil lease & royalty brokers

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

5239991 Deposit Brokers

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

5239992 Gas and Oil Lease and Royalty Brokers

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

5239999 Other Services Allied With the Exchange of Securities and Commodities

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

524 Insurance Carriers and Related Activities

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

5241 Insurance Carriers

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

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

52411 Direct Life, Health, and Medical Insurance Carriers

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

524113 Direct Life Insurance Carriers

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

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

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

5241131 Offices of Direct Life Insurance Carriers

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

5241139 Offices of Direct Accident and Disability Income Insurance Carriers

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

524114 Direct Health and Medical Insurance Carriers

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

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

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

5241141 Offices of Direct Health Insurance Carriers

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

5241149 Offices of Hospital and Medical Service Plans (Direct)

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

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

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

524126 Direct Property and Casualty Insurance Carriers

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

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

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

6351 (pt) Offices of direct surety insurance carriers

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

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

5241269 Offices of Direct Surety Insurance Carriers

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

524127 Direct Title Insurance Carriers

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

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

6361 (pt) Direct title insurance carriers

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

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

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

6399 (pt) All other direct insurance carriers

52413 Reinsurance Carriers

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

524130 Reinsurance Carriers

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

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

6311 (pt) Offices of life reinsurance carriers

6321 (pt) Offices of accident & health reinsurance carriers

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

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

6351 (pt) Offices of surety reinsurance carriers

6361 (pt) Offices of title reinsurance carriers

6399 (pt) Offices of other reinsurance carriers

5241301 Offices of Life Reinsurance Carriers

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

5241302 Offices of Accident and Health Reinsurance Carriers

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

5241303 Offices of Hospital and Medical Service Plans (Reinsurance)

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

5241304 Offices of Fire, Marine, and Casualty Reinsurance Carriers

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

5241305 Offices of Surety Reinsurance Carriers

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

5241306 Offices of Title Reinsurance Carriers

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

5241309 Office of Other Reinsurance Carriers

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

5242 Agencies, Brokerages, and Other Insurance Related Activities

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

52421 Insurance Agencies and Brokerages

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

524210 Insurance Agencies and Brokerages

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

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

6411 (pt) Insurance agencies & brokerages

52429 Other Insurance Related Activities

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

524291 Claims Adjusting

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

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

6411 (pt) Claims adjusting

524292 Third Party Administration of Insurance and Pension Funds

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

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

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

6411 (pt) Third party administration of insurance

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

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

5242929 Third Party Administration of Insurance

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

524298 All Other Insurance Related Activities

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

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

6411 (pt) All other insurance related activities

525 Funds, Trusts, and Other Financial Vehicles

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

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

5251 Insurance and Employee Benefit Funds

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

5259 Other Investment Pools and Funds

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

52593 Real Estate Investment Trusts

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

525930 Real Estate Investment Trusts

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

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

6798 Real Estate Investment Trusts

5259301 Real Estate Investment Trusts (Equity and Hybrid)

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

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

5259309 Real Estate Investment Trusts (Mortgage)

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

Appendix C.

Coverage and Methodology

MAIL/NONMAIL UNIVERSE

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

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

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

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

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

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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

INDIANA

Bloomington, IN MSA

Monroe County, IN

Chicago—Gary—Kenosha, IL—IN—WI CMSA

Chicago, IL PMSA

Cook County, IL

DeKalb County, IL

DuPage County, IL

Grundy County, IL

Kane County, IL

Kendall County, IL

Lake County, IL

McHenry County, IL

Will County, IL

Gary, IN PMSA

Lake County, IN

Porter County, IN

Kankakee, IL PMSA

Kankakee County, IL

Kenosha, WI PMSA

Kenosha County, WI

Cincinnati, OH—KY—IN PMSA

Dearborn County, IN

Ohio County, IN

Boone County, KY

Campbell County, KY

Gallatin County, KY

Grant County, KY

Kenton County, KY

Pendleton County, KY

Brown County, OH

Clermont County, OH

Cincinnati, OH—KY—IN PMSA—Con.

Hamilton County, OH

Warren County, OH

Cincinnati—Hamilton, OH—KY—IN CMSA

Cincinnati, OH—KY—IN PMSA

Dearborn County, IN

Ohio County, IN

Boone County, KY

Campbell County, KY

Gallatin County, KY

Grant County, KY

Kenton County, KY

Pendleton County, KY

Brown County, OH

Clermont County, OH

Hamilton County, OH

Warren County, OH

Hamilton—Middletown, OH PMSA

Butler County, OH

Elkhart—Goshen, IN MSA

Elkhart County, IN

Evansville—Henderson, IN—KY MSA

Posey County, IN

Vanderburgh County, IN

Warrick County, IN

Henderson County, KY

Fort Wayne, IN MSA

Adams County, IN

Allen County, IN

De Kalb County, IN

Huntington County, IN

Wells County, IN

Whitley County, IN

Gary, IN PMSA

Lake County, IN

Porter County, IN

Indianapolis, IN MSA

Boone County, IN

Hamilton County, IN

Hancock County, IN

Hendricks County, IN

Johnson County, IN

Madison County, IN

Marion County, IN

Morgan County, IN

Shelby County, IN

Kokomo, IN MSA

Howard County, IN

Tipton County, IN

Lafayette, IN MSA

Clinton County, IN

Tippecanoe County, IN

Louisville, KY—IN MSA

Clark County, IN

Floyd County, IN

Harrison County, IN

Scott County, IN

Bullitt County, KY

Jefferson County, KY

Oldham County, KY

Muncie, IN MSA

Delaware County, IN

South Bend, IN MSA

St. Joseph County, IN

Terre Haute, IN MSA

Clay County, IN

Vermillion County, IN

Vigo County, IN

