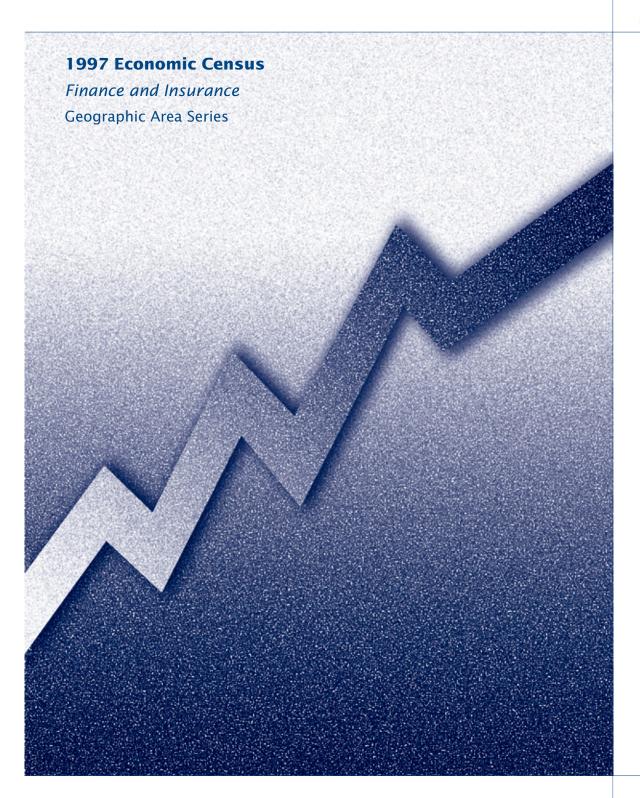
Ohio 1997

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EC97F52A-OH

1997 Economic Census

Finance and Insurance Geographic Area Series





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CONTENTS

Intro Fina	oduction to the Economic Census	1 5
TAB	BLES	
1. 2.	Summary Statistics for the State: 1997	7 8
APF	PENDIXES	
A. B. C. D. E.	Explanation of Terms NAICS Codes, Titles, and Descriptions Coverage and Methodology Geographic Notes Metropolitan Areas	A-1 B-1 C-1 E-1
	Not applicable for this report.	

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

ALL-NEW INDUSTRY CLASSIFICATIONS

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

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

52 Finance and Insurance 53

Real Estate and Rental and Leasing 54 Professional, Scientific, and Technical Services

55 Management of Companies and Enterprises 56 Administrative and Support and Waste

Management and Remediation Services

61 **Educational Services**

Health Care and Social Assistance 62

Arts. Entertainment, and Recreation 71

72 Accommodation and Foodservices

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 Service Sector Statistics Division

301-457-4673 301-457-2668

HISTORICAL INFORMATION

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

ABBREVIATIONS AND SYMBOLS

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

- A Standard error of 100 percent or more.
- D Withheld to avoid disclosing data of individual companies; data are included in higher level totals.
- F Exceeds 100 percent because data include establishments with payroll exceeding revenue.
- N Not available or not comparable.
- Q Revenue not collected at this level of detail for multiestablishment firms.
- S Withheld because estimates did not meet publication standards.

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

1997 ECONOMIC CENSUS INTRODUCTION 3

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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]

	ny establishments of companies with payron. To meaning of abbreviations and				т, т	Paid	Percent o	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	OHIO	, ,	V. , ,	(, , ,	, , , ,	, ,		
52	Finance & insurance	16 208	N	9 008 398	2 259 264	251 657	1.5	1.8
521	Monetary authorities—central bank	3	1 262 000	40 634	10 494	1 084	-	-
5211	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	3	1 262 000	40 634	10 494	1 084	_	-
52111		3	1 262 000	40 634	10 494	1 084	_	-
521110		3	1 262 000	40 634	10 494	1 084	_	-
522 5221	Credit intermediation & related activities	7 079 4 964	30 547 329 19 394 417	4 040 057 2 673 190	1 023 997 697 009	130 375 88 702	.2	2.5 .9
52211 522110 5221101 5221102	Commercial banking Commercial banking National commercial banks (banking) State commercial banks (banking)	3 355 3 355 2 250 1 102	14 125 063 14 125 063 9 259 471 D	2 192 011 2 192 011 1 387 056 D	581 991 581 991 376 737 D	70 187 70 187 70 187 43 960 k	_ _ _ D	.9 .4 .4 .3 D
52212	Savings institutions Savings institutions Savings institutions (federally chartered) Savings institutions (not federally chartered).	838	4 430 745	344 015	82 230	12 354	.1	.8
522120		838	4 430 745	344 015	82 230	12 354	.1	.8
5221201		487	2 253 040	189 972	47 802	7 431	-	1.4
5221203		351	2 177 705	154 043	34 428	4 923	.2	.1
52213	Credit unions . Credit unions . Credit unions (federally chartered) Credit unions (not federally chartered)	771	838 609	137 164	32 788	6 161	_	9.6
522130		771	838 609	137 164	32 788	6 161	_	9.6
5221301		403	392 027	62 701	14 989	2 869	_	6.5
5221309		368	446 582	74 463	17 799	3 292	_	12.3
5222	Nondepository credit intermediation Credit card issuing Credit card issuing	1 582	9 081 107	1 211 596	294 618	36 606	.3	6.3
52221		60	3 209 244	538 209	142 454	17 721	-	.1
522210		60	3 209 244	538 209	142 454	17 721	-	.1
52222	Sales financing	275	3 444 453	183 719	43 514	5 336	.1	2.3
522220		275	3 444 453	183 719	43 514	5 336	.1	2.3
52229 522291 522292 522294 522298	Other nondepository credit intermediation Consumer lending Real estate credit Secondary market financing All other nondepository credit intermediation.	1 247 375 734 6	2 427 410 528 498 1 397 090 3 691	489 668 61 826 379 353 1 743	108 650 14 927 82 163 451 D	13 549 2 061 10 198 25	1.1 .7 1.1 –	20.0 11.6 10.4 — D
5222981	Pawn shops	130 99	37 362	11 384	2 417	562 5.007	13.6	3.0
5223	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	533	2 071 805	155 271	32 370	5 067	1.1	.6
52231		290	175 081	88 744	17 317	2 604	7.0	4.0
522310		290	175 081	88 744	17 317	2 604	7.0	4.0
52232 522320	Financial transactions processing, reserve, & clearinghouse act Financial transactions processing, reserve, & clearinghouse act	12 12	1 767 368 1 767 368	34 763 34 763	8 989 8 989	1 156 1 156	_	-
52239	Other activities related to credit intermediation	231	129 356	31 764	6 064	1 307	7.5	4.7
522390		231	129 356	31 764	6 064	1 307	7.5	4.7
523	Securities intermediation & related activities	1 498	3 431 336	1 105 796	270 217	14 939	3.0	5.1
5231	Securities & commodity contracts intermediation & brokerage	763	2 293 599	794 023	200 350	10 062	1.3	2.7
52311		85	720 113	236 870	55 879	2 862	.3	2.5
523110		85	720 113	236 870	55 879	2 862	.3	2.5
52312	Securities brokerage	656	1 553 445	553 955	143 855	7 105	1.1	2.8
523120		656	1 553 445	553 955	143 855	7 105	1.1	2.8
52313	Commodity contracts dealing	7	D	D	D	b	D	D
523130		7	D	D	D	b	D	D
52314	Commodity contracts brokerage	15	D	D	D	b	D	D
523140		15	D	D	D	b	D	D
5239	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	735	1 137 737	311 773	69 867	4 877	6.5	9.9
52391		115	D	D	D	e	D	D
523910		115	D	D	D	e	D	D
52392	Portfolio management	320	501 224	190 589	42 914	2 376	2.2	7.5
523920		320	501 224	190 589	42 914	2 376	2.2	7.5
52393	Investment advice Investment advice	252	216 033	55 051	12 141	1 125	23.9	18.0
523930		252	216 033	55 051	12 141	1 125	23.9	18.0
52399	All other financial investment activities	48	D	D	D	g	D	D
523991		46	232 127	48 045	11 124	1 020	.3	4.6
524	Insurance carriers & related activities	7 591	N	3 728 367	932 005	101 359	1.9	1.3
5241 52411 524113 524114	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	1 729 632 508 124	zaaa	2 751 842 1 182 878 866 311 316 567	699 590 307 316 230 967 76 349	71 173 33 314 25 249 8 065	.3 .4 .1 1.5	.5 .5 .1 1.5
52412 524126 524127 524128	Other direct insurance carriers. Direct property & casualty insurance carriers Direct title insurance carriers. All other direct insurance carriers	1 075 975 94 6	Q Q Q 7 909	1 562 782 1 515 317 45 094 2 371	390 640 379 169 11 010 461	37 733 36 322 1 371 40	- .6 7.8	.5 .5 2.9 5.3
52413 524130	Reinsurance carriers	22 22	QQ	6 182 6 182	1 634 1 634	126 126	_ _	- -
5242	Agencies, brokerages, & other insurance related activities	5 862	2 780 124	976 525	232 415	30 186	27.4	13.0
52421		5 434	2 173 839	732 696	173 845	23 042	33.2	12.2
524210		5 434	2 173 839	732 696	173 845	23 042	33.2	12.2
52429	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds All other insurance related activities	428	606 285	243 829	58 570	7 144	6.8	15.9
524291		115	60 213	22 668	5 513	674	13.5	6.7
524292		235	393 229	168 481	40 678	4 880	5.9	11.2
524298		78	152 843	52 680	12 379	1 590	6.4	31.8

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

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

						Paid employees	Percent o	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	OHIO-Con.							
52	Finance & insurance—Con.							
525	Funds, trusts, & other financial vehicles (part)	37	1 190 470	93 544	22 551	3 900	14.7	.7
5259 52593 525930	Other investment pools & funds (part) Real Estate Investment Trusts (REITs) Real Estate Investment Trusts (REITs)	37 37 37	1 190 470 1 190 470 1 190 470	93 544 93 544 93 544	22 551 22 551 22 551	3 900 3 900 3 900	14.7 14.7 14.7	.7 .7 .7

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]

						Paid	Percent of	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	CANTON-MASSILLON, OH MSA							
52	Finance & insurance	563	N	149 369	35 907	5 149	3.5	2.3
522	Credit intermediation & related activities	250	N	76 932	18 066	3 175	.5	1.9
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	170 120 120	z Q Q	46 628 38 640 38 640	11 585 9 694 9 694	2 064 1 678 1 678	- - -	1.2 - -
52212 522120	Savings institutions	16 16	QQ	D D	D D	c c	D D	D D
52213 522130	Credit unions	34 34	D D	D D	D D	c c	D D	D D
5222 52222 522220	Nondepository credit intermediation Sales financing Sales financing	58 12 12	136 890 86 185 86 185	24 332 13 337 13 337	5 309 2 588 2 588	908 489 489	1.2 .9 .9	3.8 1.5 1.5
52229 522291 522292	Other nondepository credit intermediation Consumer lending Real estate credit	45 16 26	D D 30 819	D D 8 710	D D 2 122	e b 325	D D .4	D D .8
5223 52231 522310	Activities related to credit intermediation	22 13 13	16 545 6 454 6 454	5 972 3 003 3 003	1 172 494 494	203 81 81	3.4 8.6 8.6	.2 .5 .5
523	Securities intermediation & related activities	43	60 857	17 614	4 420	250	1.8	8.5
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	28 25 25	40 216 39 808 39 808	13 746 13 656 13 656	3 543 3 532 3 532	157 154 154	1.9 .9 .9	.2 .2 .2
5239	Other financial investment activities	15	20 641	3 868	877	93	1.6	24.8
524	Insurance carriers & related activities	270	N	54 823	13 421	1 724	6.8	1.9
5241 52411 524113	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	51 14 11	N Q Q	27 920 7 888 D	6 946 1 772 D	815 225 c	_ _ D	.1 _ D
52412 524126	Other direct insurance carriers	36 32	QQ	D 18 820	D 4 934	f 554	D -	D -
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	219 207 207	75 212 60 782 60 782	26 903 21 936 21 936	6 475 5 388 5 388	909 778 778	42.4 51.0 51.0	11.5 13.1 13.1
52429	Other insurance related activities	12	14 430	4 967	1 087	131	6.3	4.9

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.

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(CMSAS, I	/IŚAs, and PMSAs), see Appendix E]					Paid	Percent of	of revenue—
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	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 52111 521110	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	1 1 1	229 000 229 000 229 000	7 386 7 386 7 386	1 915 1 915 1 915	236 236 236	- - -	_ _ _
522	Credit intermediation & related activities	1 339	N	647 507	155 038	20 665	.2	1.0
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	919 646 646	N Q Q	D D D	D D D	j j	D D D	D D D
52212 522120	Savings institutions Savings institutions	162 162	QQ	D D	D D	g g	D D	D D
52213 522130	Credit unions	111 111	D D	D D	D D	f f	D D	D D
5222 52222 522220	Nondepository credit intermediation Sales financing Sales financing	312 64 64	D D D	D D D	D D D	h g g	D D D	D D D
52229 522291 522292 522298 5222981	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation. Pawn shops	245 72 150 23 20	D D D D	D D D D	D D D D	g f g c b	D D D D	D D D D
5223 52231 522310	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	108 63 63	1 745 755 D D	46 595 D D	10 869 D D	1 802 e e	.2 D D	.2 D D
52239 522390	Other activities related to credit intermediation	38 38	D D	D D	D D	c c	D D	D D
523	Securities intermediation & related activities	277	D	D D	D	h	D	D
5231 52311 523110	Securities & commodity contracts intermediation & brokerage Investment banking & securities dealing Investment banking & securities dealing	133 14 14	D D D	D	D D D	g c c	D D D	D D D
52312 523120	Securities brokerage	117 117	D D	D D	D D	g g	D D	D D
5239 52391 523910	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation.	144 23 23	D D D	D D D	D D D	g b b	D D D	D D D
52392 523920	Portfolio management	70 70	D D	D D	D D	g g	D D	D D
52393 523930	Investment advice Investment advice	44 44	D D	D D	D D	e e	D D	D D
524	Insurance carriers & related activities	1 257	N	D	D	j	D	D
5241 52411 524113 524114	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	318 139 120 19	N Q Q Q	D D D	D D D	g g	D D D	D D D
52412 524126	Other direct insurance carriers	175 169	Q	D D	D D	i i	D D	D D
5242 52421 524210	Agencies, brokerages, & other insurance related activities	939 859 859	D D D	D D D	D D D	h h h	D D D	D D D
52429 524291 524292 524298	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds All other insurance related activities	80 23 39 18	D D D	D D D	D D D	f c f c	D D D	D D D
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	а	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 52111 521110	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	1 1 1	229 000 229 000 229 000	7 386 7 386 7 386	1 915 1 915 1 915	236 236 236	- - -	_ _ _

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(CMSAS, I	//SAs, and PMSAs), see Appendix EJ					Paid	Percent o	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	CINCINNATI-HAMILTON, OH-KY-IN CMSA—Con.							
	Cincinnati, OH-KY-IN PMSA-Con.							
52	Finance & insurance—Con.							
522	Credit intermediation & related activities	1 184	N N	608 885	145 968	19 143	.2	1.0
5221	Depository credit intermediation Commercial banking Commercial banking	800	N	421 075	103 193	13 616	.1	.5
52211		565	Q	348 943	88 369	11 283	.1	.4
522110		565	Q	348 943	88 369	11 283	.1	.4
52212	Savings institutions	146	Q	53 927	10 504	1 582	_	.4
522120		146	Q	53 927	10 504	1 582	_	.4
52213	Credit unions	89	116 917	18 205	4 320	751	_	2.9
522130		89	116 917	18 205	4 320	751	_	2.9
5222	Nondepository credit intermediation Sales financing Sales financing	282	1 361 006	142 269	32 230	3 770	.5	3.5
52222		55	736 434	62 723	13 813	1 414	.3	2.5
522220		55	736 434	62 723	13 813	1 414	.3	2.5
52229	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation. Pawn shops	224	D	D	D	9	D	D
522291		64	156 151	20 490	4 796	565	.5	5.3
522292		140	140 319	46 621	10 577	1 236	2.3	13.9
522298		20	D	D	D	c	D	D
5222981		17	D	D	D	b	D	D
5223	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	102	1 743 250	45 541	10 545	1 757	.2	.2
52231		60	31 676	15 783	2 721	444	5.3	7.0
522310		60	31 676	15 783	2 721	444	5.3	7.0
52239	Other activities related to credit intermediation	35	13 738	4 752	768	144	14.9	5.0
522390		35	13 738	4 752	768	144	14.9	5.0
523	Securities intermediation & related activities	249	D	D	D	h	D	D
5231	Securities & commodity contracts intermediation & brokerage	118	D	D	D	g	D	D
52311		14	D	D	D	c	D	D
523110		14	D	D	D	c	D	D
52312	Securities brokerage	102	213 403	79 531	19 136	999	1.0	5.3
523120		102	213 403	79 531	19 136	999	1.0	5.3
5239	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	131	D	D	D	g	D	D
52391		22	36 048	6 963	1 349	66	2.7	32.6
523910		22	36 048	6 963	1 349	66	2.7	32.6
52392	Portfolio management	64	D	D	D	g	D	D
523920		64	D	D	D	g	D	D
52393	Investment advice Investment advice	38	D	D	D	e	D	D
523930		38	D	D	D	e	D	D
524	Insurance carriers & related activities	1 102	N	730 900	188 200	17 710	1.0	.6
5241 52411 524113 524114	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	290 130 113 17	N Q Q Q	589 019 447 784 D D	154 909 117 357 D D	13 700 10 675 i	_ _ D D	.1 .1 D D
52412	Other direct insurance carriers	157	Q	D	D	h	D	D
524126		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		744	308 303	113 391	26 447	3 125	31.9	16.4
524210		744	308 303	113 391	26 447	3 125	31.9	16.4
52429	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds	68	68 376	28 490	6 844	885	6.7	11.5
524291		20	D	D	D	b	D	D
524292		36	51 781	20 798	5 133	653	4.3	12.0
524298 525	All other insurance related activities Funds, trusts, & other financial vehicles (part)	12	D D	D D	D	c c a	D D	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		81	Q	D	D	f	D	D
522110		81	Q	D	D	f	D	D
52212	Savings institutions	16	Q	D	D	C	D	D
522120		16	Q	D	D	C	D	D
52213	Credit unions	22	D	D	D	c	D	D
522130		22	D	D	D	c	D	D
5222	Nondepository credit intermediation	30	D	D	D	c	D	D
52229		21	D	D	D	b	D	D
522292		10	D	D	D	b	D	D
523	Securities intermediation & related activities	28	D	D	D	b	D	D
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	15 15 15	D D D	D D D	D D D	b b	D D D	D D D
5239	Other financial investment activities	13	D	D	D	b	D	D

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(CMSAs, N	//SAs, and PMSAs), see Appendix E]					Paid	Percent o	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
-	CINCINNATI-HAMILTON, OH-KY-IN CMSA—Con.	, ,	, , ,	, ,	, , ,			
	Hamilton-Middletown, OH PMSA-Con.							
52	Finance & insurance — Con.							
524	Insurance carriers & related activities	155	N	D	D	h	D	D
5241	Insurance carriers Other direct insurance carriers Direct property & casualty insurance carriers	28	N	D	D	h	D	D
52412		18	Q	D	D	h	D	D
524126		18	Q	D	D	h	D	D
5242	Agencies, brokerages, & other insurance related activities	127	D	D	D	e	D	D
52421		115	D	D	D	e	D	D
524210		115	D	D	D	e	D	D
52429	Other insurance related activities	12	D	D	D	b	D	D
	CLEVELAND-AKRON, OH CMSA							
52	Finance & insurance	4 483	N	2 818 285	691 625	73 141	2.4	3.0
521	Monetary authorities—central bank	1	973 000	31 322	8 096	793	_	-
5211	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	1	973 000	31 322	8 096	793	-	_
52111		1	973 000	31 322	8 096	793	-	_
521110		1	973 000	31 322	8 096	793	-	_
522	Credit intermediation & related activities	1 884	N	1 148 789	285 631	34 852	.3	5.9
5221	Depository credit intermediation Commercial banking Commercial banking	1 307	N	911 530	230 258	27 950	-	.8
52211		785	Q	740 651	189 618	21 708	-	.5
522110		785	Q	740 651	189 618	21 708	-	.5
52212 522120	Savings institutions Savings institutions	288 288	QQ	143 537 143 537	34 000 34 000	4 848 4 848	_ _	_ _
52213	Credit unions	234	178 392	27 342	6 640	1 394	_	16.3
522130		234	178 392	27 342	6 640	1 394	_	16.3
5222	Nondepository credit intermediation Sales financing Sales financing	388	1 719 468	186 056	44 808	5 106	.7	23.4
52222		106	769 882	51 214	13 185	1 469	_	5.2
522220		106	769 882	51 214	13 185	1 469	_	5.2
52229	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation.	277	D	D	D	h	D	D
522291		77	D	D	D	e	D	D
522292		178	232 134	79 415	17 583	2 073	3.6	29.9
522298		19	D	D	D	e	D	D
5223	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	189	172 055	51 203	10 565	1 796	5.0	2.2
52231		85	61 045	32 719	6 659	1 010	7.2	1.1
522310		85	61 045	32 719	6 659	1 010	7.2	1.1
52239	Other activities related to credit intermediation	102	D	D	D	f	D	D
522390		102	D	D	D	f	D	D
523	Securities intermediation & related activities	485	D	D	D	i 2 - 222	D	D
5231	Securities & commodity contracts intermediation & brokerage Investment banking & securities dealing Investment banking & securities dealing	238	847 766	309 047	74 905	3 789	1.4	1.8
52311		32	D	D	D	f	D	D
523110		32	D	D	D	f	D	D
52312	Securities brokerage Securities brokerage	203	714 692	233 110	62 466	3 073	1.6	1.6
523120		203	714 692	233 110	62 466	3 073	1.6	1.6
5239	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	247	D	D	D	g	D	D
52391		30	D	D	D	c	D	D
523910		30	D	D	D	c	D	D
52392	Portfolio management	122	D	D	D	f	D	D
523920		122	D	D	D	f	D	D
52393	Investment advice Investment advice	80	82 188	20 915	4 264	341	38.2	3.5
523930		80	82 188	20 915	4 264	341	38.2	3.5
52399	All other financial investment activities	15	D	D	D	f	D	D
523991		15	D	D	D	f	D	D
524	Insurance carriers & related activities	2 099	N	1 141 636	281 206	29 428	2.5	1.5
5241 52411 524113 524114	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	553 188 150 38	N Q Q Q	801 203 D 122 044 D	197 106 D 33 614 D	19 740 i 4 278 h	.9 D .6 D	.4 D - D
52412	Other direct insurance carriers. Direct property & casualty insurance carriers Direct title insurance carriers	359	Q	568 171	136 269	12 693	_	.1
524126		331	Q	D	D	j	D	D
524127		25	Q	D	D	f	D	D
5242	Agencies, brokerages, & other insurance related activities	1 546	956 049	340 433	84 100	9 688	20.1	14.7
52421		1 411	719 991	247 397	60 876	7 218	24.7	15.7
524210		1 411	719 991	247 397	60 876	7 218	24.7	15.7
52429	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds All other insurance related activities	135	236 058	93 036	23 224	2 470	6.3	11.9
524291		36	35 577	10 787	2 625	281	6.1	.4
524292		75	148 369	66 090	16 275	1 765	5.4	13.4
524298		24	52 112	16 159	4 324	424	8.8	15.6
525	Funds, trusts, & other financial vehicles (part)	14	D	D	D	h	D	D
5259	Other investment pools & funds (part) Real Estate Investment Trusts (REITs) Real Estate Investment Trusts (REITs)	14	D	D	D	h	D	D
52593		14	D	D	D	h	D	D
525930		14	D	D	D	h	D	D

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						Paid employees	Percent o	of revenue—
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	CLEVELAND-AKRON, OH CMSA—Con. Akron, OH PMSA							
52	Finance & insurance	908	N	322 836	79 665	10 279	3.5	2.4
522	Credit intermediation & related activities	382	N	119 393	29 034	4 688	.8	2.8
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	263 187 187	N Q Q	82 179 65 520 65 520	20 375 16 373 16 373	3 324 2 612 2 612	- - -	3.2 3.0 3.0
52212 522120	Savings institutions Savings institutions	42 42	Q Q	9 657 9 657	2 294 2 294	400 400	_ _	_
52213 522130	Credit unions	34 34	44 717 44 717	7 002 7 002	1 708 1 708	312 312	-	13.6 13.6
5222 52222 522220	Nondepository credit intermediation	79 19 19	447 310 184 993 184 993	29 527 8 473 8 473	7 006 2 312 2 312	1 050 354 354	1.3 - -	2.3 .4 .4
52229 522291 522292	Other nondepository credit intermediation Consumer lending Real estate credit	59 17 40	D D 42 687	D D 11 201	D D 1 966	e b 260	D D 13.9	D D 18.1
5223 52231 522310	Activities related to credit intermediation	40 22 22	21 538 13 525 13 525	7 687 6 104 6 104	1 653 1 350 1 350	314 234 234	11.5 15.7 15.7	4.7 .1 .1
52239 522390	Other activities related to credit intermediation	18 18	8 013 8 013	1 583 1 583	303 303	80 80	4.4 4.4	12.4 12.4
523	Securities intermediation & related activities	71	D	D	D	f	D	D
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	40 35 35	146 688 142 138 142 138	41 426 40 499 40 499	10 897 10 749 10 749	623 608 608	.1 .1 .1	1.2 .2 .2
5239 52392 523920	Other financial investment activities Portfolio management Portfolio management	31 15 15	D D D	D D D	D D D	b b b	D D D	D D D
52393 523930	Investment advice Investment advice	13 13	30 016 30 016	3 408 3 408	567 567	50 50	90.2 90.2	.1 .1
524	Insurance carriers & related activities	454	N	156 048	38 657	4 856	4.3	1.9
5241 52411 524113	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	103 28 21	N Q Q	94 500 D 8 057	23 689 D 2 190	2 944 f 370	.1 D -	_ D _
52412 524126	Other direct insurance carriers	74 70	Q Q	77 000 D	19 300 D	2 292 9	D	_ D
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	351 323 323	179 120 127 846 127 846	61 548 42 894 42 894	14 968 10 549 10 549	1 912 1 343 1 343	25.1 30.4 30.4	11.1 10.7 10.7
52429 524291 524292	Other insurance related activities Claims adjusting	28 10 13	51 274 7 217 40 267	18 654 4 132 12 966	4 419 960 3 134	569 123 399	12.1 2.5 5.9	11.9 - 15.0
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	а	D	D
	Cleveland-Lorain-Elyria, OH PMSA							
52	Finance & insurance	3 575	N	2 495 449	611 960	62 862	2.2	3.1
521	Monetary authorities—central bank	1	973 000	31 322	8 096	793	_	_
5211 52111 521110	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	1 1 1	973 000 973 000 973 000	31 322 31 322 31 322	8 096 8 096 8 096	793 793 793	_ _ _	
522	Credit intermediation & related activities	1 502	N	1 029 396	256 597	30 164	.2	6.4
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	1 044 598 598	N Q Q	829 351 675 131 675 131	209 883 173 245 173 245	24 626 19 096 19 096	- - -	.5 - -
52212 522120	Savings institutions Savings institutions	246 246	Q Q	133 880 133 880	31 706 31 706	4 448 4 448	_ _	
52213 522130	Credit unions	200 200	133 675 133 675	20 340 20 340	4 932 4 932	1 082 1 082	_ _	17.2 17.2
5222 52222 522220	Nondepository credit intermediation	309 87 87	1 272 158 584 889 584 889	156 529 42 741 42 741	37 802 10 873 10 873	4 056 1 115 1 115	.5 .1 .1	30.8 6.8 6.8
52229 522291 522292 522298	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation.	218 60 138 17	D 87 239 189 447 D	D 8 811 68 214 D	D 2 081 15 617 D	h 296 1 813 e	D 2.4 1.3 D	D 9.4 32.6 D
5223 52231 522310	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	149 63 63	150 517 47 520 47 520	43 516 26 615 26 615	8 912 5 309 5 309	1 482 776 776	4.1 4.8 4.8	1.9 1.4 1.4
52239 522390	Other activities related to credit intermediation	84 84	D D	D	D D	f	D D	D D

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						Paid employees	Percent o	of revenue —
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	CLEVELAND-AKRON, OH CMSA-Con.							
	Cleveland-Lorain-Elyria, OH PMSA-Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	414	1 077 660	376 843	87 351	4 740	2.0	4.5
5231 52311 523110	Securities & commodity contracts intermediation & brokerage Investment banking & securities dealing Investment banking & securities dealing	198 28 28	701 078 D D	267 621 D D	64 008 D D	3 166 f f	1.7 D D	1.9 D D
52312 523120	Securities brokerage Securities brokerage	168 168	572 554 572 554	192 611 192 611	51 717 51 717	2 465 2 465	2.0 2.0	2.0 2.0
5239 52391 523910	Other financial investment activities	216 29 29	376 582 D D	109 222 D D	23 343 D D	1 574 c c	2.6 D D	9.3 D D
52392 523920	Portfolio management	107 107	126 162 126 162	58 073 58 073	12 349 12 349	597 597	2.5 2.5	22.8 22.8
52393 523930	Investment advice	67 67	52 172 52 172	17 507 17 507	3 697 3 697	291 291	8.4 8.4	5.5 5.5
52399 523991	All other financial investment activities	13 13	D D	D D	D D	f	D D	D D
524	Insurance carriers & related activities	1 645	N	985 588	242 549	24 572	2.3	1.5
5241 52411 524113 524114	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	450 160 129 31	N Q Q Q	706 703 214 580 113 987 100 593	173 417 56 225 31 424 24 801	16 796 6 380 3 908 2 472	1.0 2.5 .6 4.3	.4 .8 .1 1.6
52412 524126 524127	Other direct insurance carriers Direct property & casualty insurance carriers Direct title insurance carriers	285 261 21	Q Q Q	491 171 469 009 D	116 969 111 700 D	10 401 9 753 f	– – D	.1 .1 D
5242 52421 524210	Agencies, brokerages, & other insurance related activities	1 195 1 088 1 088	776 929 592 145 592 145	278 885 204 503 204 503	69 132 50 327 50 327	7 776 5 875 5 875	19.0 23.4 23.4	15.6 16.7 16.7
52429 524291 524292 524298	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds All other insurance related activities	107 26 62 19	184 784 28 360 108 102 48 322	74 382 6 655 53 124 14 603	18 805 1 665 13 141 3 999	1 901 158 1 366 377	4.6 7.0 5.2 2.0	11.9 .6 12.8 16.7
525	Funds, trusts, & other financial vehicles (part)	13	888 865	72 300	17 367	2 593	19.6	_
5259 52593 525930	Other investment pools & funds (part) Real Estate Investment Trusts (REITs) Real Estate Investment Trusts (REITs)	13 13 13	888 865 888 865 888 865	72 300 72 300 72 300	17 367 17 367 17 367	2 593 2 593 2 593	19.6 19.6 19.6	= =
	COLUMBUS, OH MSA							
52	Finance & insurance	2 557	N	2 792 469	739 014	75 183	.5	1.1
521	Monetary authorities—central bank	1	60 000	1 926	483	55	-	-
5211 52111 521110	Monetary authorities—central bank Monetary authorities—central bank Monetary authorities—central bank	1 1 1	60 000 60 000 60 000	1 926 1 926 1 926	483 483 483	55 55 55	- - -	_ _ _
522	Credit intermediation & related activities	1 040	N	1 363 437	370 469	39 431	.1	1.1
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	577 447 447	N Q Q	625 570 580 515 580 515	184 221 173 170 173 170	16 776 15 219 15 219	- - -	.5 - -
52212 522120	Savings institutions Savings institutions	63 63	QQ	25 996 25 996	6 493 6 493	848 848	_	
52213 522130	Credit unions	67 67	123 339 123 339	19 059 19 059	4 558 4 558	709 709	_ _	19.9 19.9
5222 52221 522210	Nondepository credit intermediation	352 47 47	4 178 946 2 185 211 2 185 211	679 112 488 827 488 827	173 600 129 435 129 435	20 792 15 805 15 805	.1 _ _	1.7 _ _
52222 522220	Sales financing	51 51	1 280 764 1 280 764	26 361 26 361	6 548 6 548	704 704	_ _	1.2 1.2
52229 522291 522292 522298 5222981	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation. Pawn shops.	254 63 148 41 34	712 971 70 895 519 014 D 17 110	163 924 10 375 138 157 D 6 030	37 617 2 738 31 367 D 1 351	4 283 372 3 412 e 323	.8 - .6 D 15.6	8.0 26.1 7.3 D
5223 52231 522310	Activities related to credit intermediation Mortgage & nonmortgage loan brokers Mortgage & nonmortgage loan brokers	111 77 77	147 752 57 513 57 513	58 755 29 180 29 180	12 648 5 744 5 744	1 863 770 770	3.1 4.0 4.0	4.3 7.2 7.2
52239 522390	Other activities related to credit intermediation	30 30	D D	D D	D D	C	D D	D D

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						Paid employees	Percent c	of revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	COLUMBUS, OH MSA—Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	246	1 036 355	293 241	77 103	4 022	.9	3.1
5231	Securities & commodity contracts intermediation & brokerage Investment banking & securities dealing Investment banking & securities dealing	111	829 387	253 752	67 970	3 224	.3	1.5
52311		20	550 726	154 087	41 867	1 946	.1	.7
523110		20	550 726	154 087	41 867	1 946	.1	.7
52312	Securities brokerage Securities brokerage	87	274 951	99 193	25 972	1 261	.2	3.2
523120		87	274 951	99 193	25 972	1 261	.2	3.2
5239	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	135	206 968	39 489	9 133	798	3.4	9.6
52391		21	87 647	3 108	675	40	1.3	7.6
523910		21	87 647	3 108	675	40	1.3	7.6
52392	Portfolio management	53	56 608	16 090	3 684	255	5.1	3.3
523920		53	56 608	16 090	3 684	255	5.1	3.3
52393	Investment advice Investment advice	52	39 193	9 498	1 932	223	7.7	24.8
523930		52	39 193	9 498	1 932	223	7.7	24.8
524	Insurance carriers & related activities	1 259	N	1 118 054	286 948	30 522	.7	.9
5241	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	359	N	893 973	233 859	23 797	-	.3
52411		134	Q	344 368	91 756	10 447	-	.3
524113		101	Q	270 326	74 390	8 094	-	.3
524114		33	Q	74 042	17 366	2 353	.1	.6
52412 524126 524127	Other direct insurance carriers	217 181 34	999	534 871 D	D 138 577 D	j 12 994 e	D _ D	D .2 D
5242	Agencies, brokerages, & other insurance related activities	900	685 939	224 081	53 089	6 725	16.4	13.9
52421		801	443 518	129 681	31 270	3 828	22.8	10.0
524210		801	443 518	129 681	31 270	3 828	22.8	10.0
52429	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds All other insurance related activities	99	242 421	94 400	21 819	2 897	4.7	21.0
524291		19	7 293	3 679	901	121	14.8	38.2
524292		58	152 916	62 530	14 698	1 815	4.5	6.6
524298		22	82 212	28 191	6 220	961	4.1	46.4
525	Funds, trusts, & other financial vehicles (part)	11	197 597	15 811	4 011	1 153	-	_
5259	Other investment pools & funds (part) Real Estate Investment Trusts (REITs) Real Estate Investment Trusts (REITs)	11	197 597	15 811	4 011	1 153	-	-
52593		11	197 597	15 811	4 011	1 153	-	-
525930		11	197 597	15 811	4 011	1 153	-	-
	DAYTON-SPRINGFIELD, OH MSA							
52	Finance & insurance	1 291	N	479 228	114 419	15 375	3.4	2.0
522	Credit intermediation & related activities	590	N	253 608	60 381	9 360	.5	2.3
5221	Depository credit intermediation Commercial banking Commercial banking	399	N	153 696	41 493	6 366	-	.4
52211		262	Q	105 496	27 528	4 223	-	_
522110		262	Q	105 496	27 528	4 223	-	_
52212 522120	Savings institutions	67 67	QQ	26 717 26 717	8 904 8 904	1 202 1 202	_	_ _
52213	Credit unions	70	118 279	21 483	5 061	941	-	2.7
522130		70	118 279	21 483	5 061	941	-	2.7
5222	Nondepository credit intermediation Sales financing . Sales financing	139	418 003	92 942	17 595	2 750	.8	6.8
52222		17	35 738	4 463	990	105	.4	9.3
522220		17	35 738	4 463	990	105	.4	9.3
52229	Other nondepository credit intermediation Consumer lending Real estate credit	121	D	D	D	h	D	D
522291		31	42 799	4 053	947	194	.1	30.4
522292		80	301 470	81 303	14 960	2 316	1.0	3.9
5223	Activities related to credit intermediation	52	20 493	6 970	1 293	244	17.4	2.1
52231		20	8 965	3 959	819	131	24.7	4.7
522310		20	8 965	3 959	819	131	24.7	4.7
52239 522390	Other activities related to credit intermediation	32 32	11 528 11 528	3 011 3 011	474 474	113 113	11.7 11.7	
523	Securities intermediation & related activities	112	198 025	76 342	19 389	961	7.8	3.7
5231	Securities & commodity contracts intermediation & brokerage	56	124 218	45 770	11 686	543	7.0	5.1
52312		52	114 324	45 343	11 585	535	.1	5.5
523120		52	114 324	45 343	11 585	535	.1	5.5
5239	Other financial investment activities	56	73 807	30 572	7 703	418	9.1	1.3
52391		10	D	D	D	b	D	D
523910		10	D	D	D	b	D	D
52392	Portfolio management	22	48 180	25 063	6 441	266	_	1.7
523920		22	48 180	25 063	6 441	266	_	1.7
52393	Investment advice Investment advice	23	12 610	3 472	862	96	16.9	.2
523930		23	12 610	3 472	862	96	16.9	.2

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(CMSAs, N	/śAs, and PMSAs), see Appendix E]					Paid	Percent of	of revenue —
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	DAYTON-SPRINGFIELD, OH MSA—Con.							
52	Finance & insurance—Con.							
524 5241	Insurance carriers & related activities	584 119	N N	148 140 85 044	34 354 20 685	4 990 3 025	6.0	1.3
52411 524113 524114	Direct life, health, & medical insurance carriers Direct life insurance carriers Direct health & medical insurance carriers.	50 35 15	2000	53 815 26 564 27 251	12 895 6 274 6 621	1 750 999 751	- - -	.5 .7 – 1.7
52412 524126	Other direct insurance carriers	68 60	Q Q	D 28 183	D 7 090	1 185	D -	D -
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	465 439 439	166 036 148 531 148 531	63 096 52 450 52 450	13 669 11 206 11 206	1 965 1 633 1 633	44.2 47.6 47.6	6.2 5.0 5.0
52429 524291 524292	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds	26 10 14	17 505 D 13 600	10 646 D 8 768	2 463 D 1 991	332 b 277	15.4 D 8.6	16.7 D 15.6
525	Funds, trusts, & other financial vehicles (part)	5	9 590	1 138	295	64	6.9	8.3
	HUNTINGTON-ASHLAND, WV-KY-OH MSA							
52	Finance & insurance	406	N	99 037	24 621	3 494	2.6	3.0
522	Credit intermediation & related activities	204	N N	61 795	15 436	2 453	.4	3.1
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	149 90 90	N Q Q	44 746 34 649 34 649	11 162 8 794 8 794	1 929 1 483 1 483	.5 .6 .6	4.8 3.1 3.1
52212 522120	Savings institutions Savings institutions	25 25	Q Q	6 007 6 007	1 420 1 420	262 262	-	17.3 17.3
52213 522130	Credit unions	34 34	29 879 29 879	4 090 4 090	948 948	184 184	_	2.3 2.3
5222 52229	Nondepository credit intermediation Other nondepository credit intermediation	45 37	344 228 D	16 589	4 183 D	f c	.3 D	.6 D
522291 522298 5222981	Consumer lending All other nondepository credit intermediation. Pawn shops.	17 12 12	14 084 D D	1 784 D D	403 D D	74 b b	D D	10.9 D D
5223	Activities related to credit intermediation	10	1 279	460	91	13	35.2	_
523	Securities intermediation & related activities	30	67 175	13 875	3 572	186	.3	2.6
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	16 14 14	D D D	D D D	D D D	c c c	D D D	D D D
5239 52391 523910	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	14 13 13	D D D	D D D	D D D	b b b	D D D	D D D
524	Insurance carriers & related activities	172	N	23 367	5 613	855	16.3	2.9
5241 52411 524113	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	29 15 14	N Q Q	9 395 6 719 D	2 445 1 734 D	312 256 e	_ _ D	_ _ D
52412 524126	Other direct insurance carriers	14 13	Q Q	2 676 D	711 D	56 b	_ D	_ D
5242 52421 524210	Agencies, brokerages, & other insurance related activities	143 131 131	44 088 38 609 38 609	13 972 11 702 11 702	3 168 2 637 2 637	543 458 458	55.3 57.2 57.2	9.9 8.0 8.0
52429	Other insurance related activities	12	5 479	2 270	531	85	42.1	23.6
	LIMA, OH MSA							
52	Finance & insurance	248	N	38 303	9 514	1 653	4.8	1.5
522	Credit intermediation & related activities	111	N	21 840	5 571	1 031	.1	1.5
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	82 62 62	N Q Q	18 561 15 176 15 176	4 715 3 912 3 912	903 709 709	- - -	1.7 .9 .9
52213 522130	Credit unions	15 15	12 481 12 481	2 080 2 080	494 494	136 136	- -	11.5 11.5
5222 52229 522292	Nondepository credit intermediation	22 21 13	16 989 D 7 979	2 709 D 1 804	642 D 418	99 b 65	1.1 D 2.2	_ D _
523	Securities intermediation & related activities	20	7 702	3 139	734	57	6.5	1.2
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	14 12 12	D 5 890 5 890	D 2 529 2 529	D 655 655	b 43 43	D .5 .5	D - -
524	Insurance carriers & related activities	117	N	13 324	3 209	565	11.7	1.5
5241 52412 524126	Insurance carriers Other direct insurance carriers Direct property & casualty insurance carriers	18 11 11	N Q Q	6 399 4 012 4 012	1 577 987 987	215 123 123	- - -	- - -
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	99 90 90	22 732 21 374 21 374	6 925 6 271 6 271	1 632 1 461 1 461	350 326 326	56.7 57.2 57.2	7.2 7.6 7.6

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(CIVISAS, I	wsas, and Pivisas), see Appendix Ej					Doid	Porcont (of revenue—
NAIGO						Paid employees for pay	reiceili	ii revenue—
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	MANSFIELD, OH MSA							
52	Finance & insurance	246	N	55 066	13 628	1 942	4.0	1.6
522	Credit intermediation & related activities	109	N	22 506	5 368	997	_	.6
5221	Depository credit intermediation	86	N	19 669	4 794	906	_	.4
52211 522110	Commercial banking	53 53	QQ	12 752 12 752	3 150 3 150	542 542	_	
52212 522120	Savings institutions Savings institutions	21 21	QQ	5 087 5 087	1 226 1 226	254 254	_	
52213 522130	Credit unions	12 12	11 248 11 248	1 830 1 830	418 418	110 110		4.0 4.0
5222 52229	Nondepository credit intermediation Other nondepository credit intermediation Real estate credit	20 19	D D	D D	D D	b b	D D	D D
522292 523	Real estate credit	11	9 983 10 173	1 663 3 721	313 1 006	50 52	1.9	1.5 4.5
524 5241	Insurance carriers & related activities	124 24	N N	28 839 19 859	7 254 5 293	893 539	8.6	2.4
52412 524126	Other direct insurance carriers Direct property & casualty insurance carriers	17 16	Q Q	17 530 D	4 721 D	453 e	D	_ D
5242 52421 524210	Agencies, brokerages, & other insurance related activities	100 96 96	25 073 23 982 23 982	8 980 8 404 8 404	1 961 1 852 1 852	354 337 337	43.8 45.6 45.6	12.4 12.4 12.4
	PARKERSBURG-MARIETTA, WV-OH MSA							
52	Finance & insurance	203	N	50 814	13 071	2 158	2.4	3.0
522	Credit intermediation & related activities	87	N	26 061	7 363	1 257	_	3.8
5221	Depository credit intermediation	70	N	24 334	6 992	1 184	_	3.9
52211 522110	Depository credit intermediation Commercial banking Commercial banking	49 49	QQ	21 331 21 331	6 294 6 294	1 046 1 046	_	_
52213 522130	Credit unions	18 18	D D	D D	D D	b b	D D	D D
5222 52229	Nondepository credit intermediation Other nondepository credit intermediation	14 14	D D	D D	D D	b b	D D	D D
523	Securities intermediation & related activities	18	9 385	2 688	622	71	3.7	6.7
5231 52312 523120	Securities & commodity contracts intermediation & brokerage Securities brokerage Securities brokerage	11 11 11	5 930 5 930 5 930	2 243 2 243 2 243	511 511 511	48 48 48	3.9 3.9 3.9	_ _ _
524	Insurance carriers & related activities	98	N	22 065	5 086	830	4.7	2.0
5241 52412 524126	Insurance carriers Other direct insurance carriers Direct property & casualty insurance carriers	19 11 10	N Q Q	15 074 5 272 D	3 541 1 236 D	556 154 c	_ _ D	.9 2.6 D
5242 52421	Agencies, brokerages, & other insurance related activities	79 77	20 484 D	6 991	1 545 D	274	48.3 D	12.3 D
524210	Insurance agencies & brokerages	77	D	D	D	e	D	D
	STEUBENVILLE-WEIRTON, OH-WV MSA							
52	Finance & insurance	177	N	29 258	6 830	1 281	3.6	3.6
522	Credit intermediation & related activities	92	N	18 619	4 447	920	.1	1.6
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	77 54 54	N Q Q	17 152 12 041 12 041	4 089 2 947 2 947	864 601 601	_ _ _	1.6 _ _
52213 522130	Credit unions	15 15	19 520 19 520	2 380 2 380	532 532	126 126	_	10.1 10.1
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities intermediation & related activities	13	D	D	D	b	D	D
524	Insurance carriers & related activities	71	N	6 585	1 565	290	12.4	2.7
5241	Insurance carriers	11	N	3 098	783	112	-	-
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages	60 60 60	11 362 11 362 11 362	3 487 3 487 3 487	782 782 782	178 178 178	59.2 59.2 59.2	12.7 12.7 12.7
525	Funds, trusts, & other financial vehicles (part)	1	D	Д	D	а	D	D

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(CMSAs, I	//SAs, and PMSAs), see Appendix E]					Paid	Percent of	of revenue—
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	employees for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	TOLEDO, OH MSA							
52	Finance & insurance	944	N	282 583	70 432	8 573	2.1	3.4
522	Credit intermediation & related activities	360	N	120 077	30 152	4 353	.1	2.0
5221 52211 522110	Depository credit intermediation Commercial banking Commercial banking	277 177 177	N Q Q	103 248 84 284 84 284	26 468 21 825 21 825	3 798 2 969 2 969	- - -	1.0 _ _
52212 522120	Savings institutions	42 42	Q Q	8 895 8 895	2 187 2 187	402 402	_	
52213 522130	Credit unions	58 58	63 659 63 659	10 069 10 069	2 456 2 456	427 427	_ _	11.2 11.2
5222 52229 522291 522292	Nondepository credit intermediation Other nondepository credit intermediation Consumer lending Real estate credit	66 56 15 36	69 958 D D 31 778	15 094 D D 7 954	3 331 D D 1 555	491 e b 238	.8 D D .3	11.0 D D 15.6
5223 52231 522310	Activities related to credit intermediation	17 12 12	4 446 D D	1 735 D D	353 D D	64 b b	.2 D D	9.3 D D
523	Securities intermediation & related activities	110	D	D	D	f	D	D
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	51 45 45	90 338 86 793 86 793	36 232 35 063 35 063	9 621 9 484 9 484	453 434 434	.9 .9 .9	4.2 3.8 3.8
5239 52392 523920	Other financial investment activities Portfolio management Portfolio management	59 21 21	D 75 815 75 815	D 4 802 4 802	D 1 104 1 104	c c c	D 1.0 1.0	D 1.0 1.0
52393 523930	Investment advice Investment advice	25 25	14 349 14 349	2 136 2 136	537 537	69 69	16.4 16.4	2.2 2.2
524	Insurance carriers & related activities	471	N	114 644	28 079	3 506	3.4	4.4
5241 52411 524113	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	96 34 25	N Q Q	62 045 45 744 12 452	15 056 11 172 3 353	1 832 1 353 468	- - -	4.2 4.7 –
52412 524126 524127	Other direct insurance carriers Direct property & casualty insurance carriers Direct title insurance carriers	62 52 10	Q Q Q	16 301 D D	3 884 D D	479 e b	_ D D	.1 D D
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	375 342 342	137 975 125 428 125 428	52 599 46 193 46 193	13 023 11 425 11 425	1 674 1 473 1 473	30.8 32.4 32.4	6.5 6.9 6.9
52429 524291 524292	Other insurance related activities Claims adjusting Third party administration of insurance & pension funds	33 11 16	12 547 2 440 7 713	6 406 1 083 4 000	1 598 265 949	201 44 123	14.4 20.6 16.3	2.7 7.0 1.2
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	b	D	D
	WHEELING, WV-OH MSA							
52	Finance & insurance	211	N	57 229	14 289	2 265	1.8	3.9
522 5221	Credit intermediation & related activities Depository credit intermediation	99 85	N N	31 310 29 348	7 845 7 409	1 346 1 270	_	7.7 8.1
52211 522110	Commercial banking Commercial banking	59 59	QQ	24 778 24 778	6 284 6 284	1 065 1 065	_ _ _	9.9 9.9
52212 522120	Savings institutions	12 12	QQ	D D	D D	C C	D D	D D
52213 522130	Credit unions	14 14	D D	D D	D D	b b	D D	D D
5222 52229	Nondepository credit intermediation Other nondepository credit intermediation	14 13	12 608 D	1 962 D	436 D	76 b	.2 D	.3 D
523	Securities intermediation & related activities	15	12 999	5 406	1 414	94	1.2	15.4
5231 52312 523120	Securities & commodity contracts intermediation & brokerage	11 10 10	D D D	D D D	D D D	b b b	D D D	D D D
524	Insurance carriers & related activities	97	N	20 513	5 030	825	3.2	.6
5241 52411	Insurance carriers Direct life, health, & medical insurance carriers	23 11	N Q	14 951 12 860	3 748 3 212	582 532	_ _	
52412 524126	Other direct insurance carriers Direct property & casualty insurance carriers	12 12	Q Q	2 091 2 091	536 536	50 50	_ _	_
5242 52421 524210	Agencies, brokerages, & other insurance related activities	74 69 69	17 175 15 107 15 107	5 562 4 631 4 631	1 282 1 042 1 042	243 209 209	57.9 59.5 59.5	10.7 12.1 12.1

[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]

(CIVIOAS, I	/ISAs, and PMSAs), see Appendix E]					Paid employees	Percent o	f revenue-
NAICS code	Geographic area and kind of business	Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	for pay period including March 12 (number)	From adminis- trative records ¹	Estimated ²
	YOUNGSTOWN-WARREN, OH MSA							
52	Finance & insurance	726	N	173 718	41 988	6 587	2.9	.9
522	Credit intermediation & related activities	337	N	98 630	23 459	4 310	.1	.7
5221	Depository credit intermediation Commercial banking Commercial banking	257	N	89 074	21 302	3 942	-	.2
52211		158	Q	53 683	13 253	2 468	-	-
522110		158	Q	53 683	13 253	2 468	-	-
52212 522120	Savings institutions Savings institutions	59 59	Q	27 270 27 270	6 094 6 094	1 153 1 153	_ _	=
52213	Credit unions	40	42 981	8 121	1 955	321	_	3.4
522130		40	42 981	8 121	1 955	321	_	3.4
5222	Nondepository credit intermediation Other nondepository credit intermediation Consumer lending Real estate credit	67	62 298	7 789	1 796	295	.4	4.8
52229		59	43 471	6 871	1 589	265	.5	6.9
522291		29	23 403	3 035	722	108	–	9.4
522292		23	D	D	D	c	D	D
5223	Activities related to credit intermediation	13	5 308	1 767	361	73	12.9	6.2
523	Securities intermediation & related activities	48	70 046	21 838	5 130	382	1.5	4.7
5231	Securities & commodity contracts intermediation & brokerage	28	42 761	17 861	4 291	244	1.2	7.4
52312		25	42 126	17 565	4 184	227	1.2	6.5
523120		25	42 126	17 565	4 184	227	1.2	6.5
5239	Other financial investment activities Portfolio management Portfolio management	20	27 285	3 977	839	138	2.0	.5
52392		12	5 208	3 017	583	80	6.3	1.2
523920		12	5 208	3 017	583	80	6.3	1.2
524	Insurance carriers & related activities	341	N	53 250	13 399	1 895	6.7	.7
5241	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	59	N	24 689	6 444	789	-	_
52411		23	Q	18 296	4 914	634	-	_
524113		21	Q	D	D	f	D	D
52412	Other direct insurance carriers	36	Q	6 393	1 530	155	_	_
524126		35	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	282	77 210	28 561	6 955	1 106	44.3	4.3
52421		266	67 582	24 751	5 814	933	46.2	4.8
524210		266	67 582	24 751	5 814	933	46.2	4.8
52429	Other insurance related activities Third party administration of insurance & pension funds	16	9 628	3 810	1 141	173	30.8	.9
524292		10	8 363	3 267	981	155	28.5	1.0
	AREA OUTSIDE OHIO METROPOLITAN AREAS							
52	Finance & insurance	2 436	N	508 966	123 934	19 998	3.7	3.7
522	Credit intermediation & related activities	1 168	N	D	D	j	D	D
5221	Depository credit intermediation Commercial banking Commercial banking	941	N	D	D	j	D	D
52211		703	Q	202 966	50 217	8 836	-	1.1
522110		703	Q	202 966	50 217	8 836	-	1.1
52212	Savings institutions	112	Q	D	D	g	D	D
522120		112	Q	D	D	g	D	D
52213	Credit unions	126	D	D	D	f	D	D
522130		126	D	D	D	f	D	D
5222	Nondepository credit intermediation Sales financing	190	D	D	D	g	D	D
52222		13	D	D	D	g	D	D
522220		13	D	D	D	g	D	D
52229 522291 522292 522298 5222981	Other nondepository credit intermediation Consumer lending Real estate credit All other nondepository credit intermediation. Pawn shops	176 71 81 24 18	D D 107 984 D D	D D 12 013 D D	D D 2 971 D D	f e 398 b b	D D .1 D	D D 1.8 D D
5223	Activities related to credit intermediation	37	11 172	2 795	471	96	7.0	_
52231		20	5 263	2 004	326	69	14.9	_
522310		20	5 263	2 004	326	69	14.9	_
52239	Other activities related to credit intermediation	16	D	D	D	b	D	D
522390		16	D	D	D	b	D	D
523	Securities intermediation & related activities	149	D	D	D	f	D	D
5231	Securities & commodity contracts intermediation & brokerage	100	D	D	D	e	D	D
52312		87	52 139	23 037	5 632	304	2.0	.1
523120		87	52 139	23 037	5 632	304	2.0	.1
5239	Other financial investment activities Miscellaneous intermediation Miscellaneous intermediation	49	D	D	D	c	D	D
52391		13	D	D	D	a	D	D
523910		13	D	D	D	a	D	D
52392	Portfolio management	15	12 313	4 980	1 210	136	3.0	5.8
523920		15	12 313	4 980	1 210	136	3.0	5.8
52393	Investment advice Investment advice	15	D	D	D	b	D	D
523930		15	D	D	D	b	D	D

[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					March 12	Percent of revenue —	
		Establish- ments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)		From adminis- trative records ¹	Estimated ²
	AREA OUTSIDE OHIO METROPOLITAN AREAS—Con.							
52	Finance & insurance - Con.							
524	Insurance carriers & related activities	1 119	N	D	D	i	D	D
5241 52411 524113	Insurance carriers Direct life, health, & medical insurance carriers Direct life insurance carriers	161 49 44	N Q Q	D D D	D D D	g f f	D D D	D D D
52412 524126	Other direct insurance carriers	110 105	Q	D D	D D	g g	D D	D D
5242 52421 524210	Agencies, brokerages, & other insurance related activities Insurance agencies & brokerages Insurance agencies & brokerages	958 939 939	D D D	D D D	D D D	h h h	D D D	D D D
52429 524292	Other insurance related activities	19 10	D 4 509	D 1 208	D 251	b 65	D 17.3	D 71.0

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.

FINANCE AND INSURANCE APPENDIX A A-1

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.

FINANCE AND INSURANCE APPENDIX B B-1

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 collaterized 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 collaterized 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 shortterm 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 federallysponsored)

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 shortterm capital to businesses in exchange for (or in consideration of) credit-related assets, such as installment notes, commercial paper, accounts receivable, and credit card

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, securityes 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:

- 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.
 - A sample of small employers, i.e., singleestablishment 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.

FINANCE AND INSURANCE APPENDIX C C-1

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.

1997 ECONOMIC CENSUS APPENDIX D D-1

Appendix E. Metropolitan Areas

ОНЮ

Akron, OH PMSA

Portage County, OH Summit County, OH

Canton-Massillon, OH MSA

Carroll County, OH Stark County, OH

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

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

Cincinnati—Hamilton, OH—KY—IN CMSA—Con.

Cincinnati, OH-KY-IN PMSA-Con.

Hamilton County, OH

Warren County, OH

Hamilton-Middletown, OH PMSA

Butler County, OH

Cleveland—Lorain—Elyria, OH PMSA

Ashtabula County, OH

Cuyahoga County, OH

Geauga County, OH

Lake County, OH

Lorain County, OH

Medina County, OH

Cleveland—Akron, OH CMSA

Akron, OH PMSA

Portage County, OH

Summit County, OH

Cleveland-Lorain-Elyria, OH PMSA

Ashtabula County, OH

Cuyahoga County, OH

Geauga County, OH

Lake County, OH

Lorain County, OH

Medina County, OH

Columbus, OH MSA

Delaware County, OH

Fairfield County, OH

Franklin County, OH

Licking County, OH

Madison County, OH

Pickaway County, OH

1997 ECONOMIC CENSUS APPENDIX E E-1

Dayton—Springfield, OH MSA

Clark County, OH

Greene County, OH

Miami County, OH

Montgomery County, OH

Hamilton-Middletown, OH PMSA

Butler County, OH

Huntington—Ashland, WV—KY—OH MSA

Boyd County, KY

Carter County, KY

Greenup County, KY

Lawrence County, OH

Cabell County, WV

Wayne County, WV

Lima, OH MSA

Allen County, OH

Auglaize County, OH

Mansfield, OH MSA

Crawford County, OH

Richland County, OH

Parkersburg-Marietta, WV-OH MSA

Washington County, OH

Wood County, WV

Steubenville-Weirton, OH-WV MSA

Jefferson County, OH

Brooke County, WV

Hancock County, WV

Toledo, OH MSA

Fulton County, OH

Lucas County, OH

Wood County, OH

Wheeling, WV-OH MSA

Belmont County, OH

Marshall County, WV

Ohio County, WV

Youngstown-Warren, OH MSA

Columbiana County, OH

Mahoning County, OH

Trumbull County, OH