

Nondepository Credit Intermediation: 2002

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U S C E N S U S B U R E A U

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



Table 1. Summary Statistics for the United States: 2002

[These data are preliminary and are subject to change; they will be superseded by data released in later reports.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

2002 NAICS code	Kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
5222	Nondepository credit intermediation	48 696	403 912 619	36 616 903	9 600 323	690 001	1.1	14.8
52221	Credit card issuing	673	34 505 552	2 287 469	651 775	63 620	.1	13.2
522210	Credit card issuing	673	34 505 552	2 287 469	651 775	63 620	.1	13.2
52222	Sales financing	7 008	121 489 478	8 961 052	2 438 627	185 620	.7	17.5
522220	Sales financing	7 008	121 489 478	8 961 052	2 438 627	185 620	.7	17.5
52229	Other nondepository credit intermediation	41 015	247 917 589	25 368 382	6 509 921	440 761	1.5	13.7

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

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

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

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

[These data are preliminary and are subject to change; they will be superseded by data released in later reports.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

1997 NAICS code	Kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees for pay period including March 12 (number)
5222	Nondepository credit intermediation	2002..	48 660	384 011 947	36 271 640
		1997..	47 556	229 213 945	22 660 754
52221	Credit card issuing	2002..	673	34 505 552	2 287 469
522210	Credit card issuing	1997..	588	24 503 307	1 782 651
		2002..	673	34 505 552	2 287 469
		1997..	588	24 503 307	1 782 651
52222	Sales financing	2002..	7 008	121 489 478	8 961 052
522220	Sales financing	1997..	8 143	78 133 239	6 163 041
		2002..	7 008	121 489 478	8 961 052
		1997..	8 143	78 133 239	6 163 041
52229	Other nondepository credit intermediation	2002..	40 979	228 016 917	25 023 119
		1997..	38 825	126 577 399	14 715 062

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

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
5222		Nondepository credit intermediation	48 696	X	403 912 619	X	100.0	73.5
	52720	Sales of merchandise	3 884	1 881 714	1 253 175	66.6	.3	X
		Loan income:						
	55010	Loans to financial businesses	2 417	30 268 080	24 888 386	82.2	6.2	73.4
	55011	Interest income	2 057	29 563 554	23 701 412	80.2	5.9	X
	55012	Origination fees	535	3 229 824	474 230	14.7	.1	X
	55013	Other fees	464	19 852 143	712 744	3.6	.2	X
	55020	Loans to nonfinancial businesses - secured	4 843	58 352 154	22 169 650	38.0	5.5	72.7
	55021	Interest income	4 212	56 911 486	18 178 136	31.9	4.5	X
	55022	Origination fees	2 522	16 180 455	1 581 004	9.8	.4	X
	55023	Other fees	2 926	31 024 622	2 410 510	7.8	.6	X
	55030	Loans to nonfinancial businesses - unsecured	1 224	25 704 041	2 984 123	11.6	.7	72.5
	55031	Interest income	1 097	24 838 680	1 761 827	7.1	.4	X
	55032	Origination fees	266	4 217 502	77 952	1.8	.2	X
	55033	Other fees	407	8 754 402	1 144 344	13.1	.3	X
	55040	Loans to governments	326	5 896 243	284 047	4.8	.1	72.9
	55041	Interest income	230	4 302 873	215 532	5.0	.1	X
	55042	Origination fees	103	2 049 043	26 788	1.3	.2	X
	55043	Other fees	67	749 931	41 727	5.6	.2	X
	55050	Loans to consumers - secured	33 071	214 041 835	171 073 128	79.9	42.4	73.2
		Interest income:						
	55051	Residential mortgage loans	16 526	125 666 468	78 960 693	62.8	19.5	X
	55052	Home equity loans	9 280	30 945 268	7 297 818	23.6	1.8	X
	55053	Vehicle loans	3 592	64 496 329	45 027 739	69.8	11.1	X
	55054	Other loans to consumers	12 561	27 747 994	9 238 382	33.3	2.3	X
		Origination fees:						
	55055	Residential mortgage loans	13 087	39 514 857	13 689 127	34.6	3.4	X
	55056	Home equity loans	3 021	9 721 700	316 035	3.3	.1	X
	55057	Vehicle loans	538	2 958 235	279 662	9.5	.1	X
	55058	Other loans to consumers	1 678	2 439 422	162 881	6.7	.2	X
		Other fees:						
	55059	Residential mortgage loans	11 534	93 747 875	13 060 535	13.9	3.2	X
	55061	Home equity loans	2 803	10 150 555	984 015	9.7	.2	X
	55062	Vehicle loans	1 467	19 508 469	831 894	4.3	.2	X
	55063	Other loans to consumers	6 725	18 602 201	1 224 347	6.6	.3	X
	55070	Loans to consumers - unsecured	10 249	81 037 282	54 225 290	66.9	13.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 890	73 912 000	66 735 896	90.3	16.5	72.2
	55211	Interest income	1 484	68 457 711	28 245 716	41.3	7.0	X
	55212	Cardholder fees	1 778	69 415 488	35 890 231	51.7	8.9	X
	55213	Merchant fees	145	8 268 026	2 599 949	31.4	.6	X
	55220	Credit card association products - fees	24	530 370	652	.1	.2	X
	55230	Factoring - fees	437	1 557 202	1 335 692	85.8	.3	X
	55240	Leasing products	1 571	50 864 882	29 832 155	58.7	7.4	71.0
	55241	Interest income - motor vehicle leases	380	29 771 964	15 325 535	51.5	3.8	X
	55242	Interest income - other leases	919	18 751 369	10 377 233	55.3	2.6	X
	55243	Fees - motor vehicle leases	177	5 795 380	991 471	17.1	.2	X
	55244	Fees from other leases, except real estate rents	646	13 294 262	3 137 916	23.6	.8	X
	55250	Installment credit products	400	5 205 062	1 535 253	29.5	.4	73.3
	55251	Interest income	349	4 833 292	1 230 246	25.5	.3	X
	55252	Fees	232	901 096	305 007	33.8	.1	X
	55260	All other credit financing products	396	5 055 409	1 311 669	25.9	.3	65.8
	55261	Interest income	222	4 583 009	1 005 129	21.9	.2	X
	55262	Fees	253	3 057 983	306 540	10.0	.1	X
		Securities origination products:						
	55310	Public offering products - equity securities	7	546 715	341	.1	.2	X
	55320	Public offering products - debt securities	185	1 154 009	337 812	29.3	.1	X
	55330	Private placement - equity securities	6	2 303	341	14.8	.2	X
	55340	Private placement - debt securities	15	52 642	20 453	38.9	.2	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	134	3 483 273	475 466	13.7	.1	73.5
	55471	Fees and commissions	82	414 177	63 808	15.4	.2	X
	55472	Net gains (losses) in trading accounts, excluding interest income	23	88 027	24 973	28.4	.2	X
	55473	Interest income from trading accounts	49	3 315 455	386 100	11.6	.1	X
	55480	National government notes and bonds	52	2 976 579	298 375	10.0	.1	73.5
	55482	Net gains (losses) in trading accounts, excluding interest income	9	84 327	8 677	10.3	.2	X
	55483	Interest income from trading accounts	44	2 946 468	285 115	9.7	.1	X
	55490	State provincial and local governments notes and bonds	40	1 450 736	53 483	3.7	.2	73.5
	55491	Fees and commissions	6	1 520	676	44.5	.2	X
	55492	Net gains (losses) in trading accounts, excluding interest income	12	48 404	19 898	41.1	.2	X
	55493	Interest income from trading accounts	23	1 400 812	28 165	2.0	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	31	2 825 508	147 247	5.2	.2	27.9
	55711	Fees and commissions	6	25 444	2 279	9.0	.2	X
	55731	Fees and commissions	6	1 367 613	204	.2	.2	X
	55742	Net gains (losses) in trading accounts, excluding interest income	49	1 088 705	3 179	.3	.2	X
	55743	Interest income from trading accounts	33	561 345	1 276	.2	.2	X
	55744	Margin interest	8	2 725	336	12.3	.2	X
	55750	Option contracts traded over-the-counter	19	1 435 982	22 670	1.6	.2	73.5
	55752	Net gains (losses) in trading accounts, excluding interest income	13	1 422 362	20 443	1.4	.2	X
	55760	Other derivative contracts, traded over-the-counter	31	587 097	54 279	9.2	.2	73.4
	55761	Fees and commissions	14	8 050	1 613	20.0	.2	X
	55762	Net gains (losses) in trading accounts, excluding interest income	17	579 047	52 616	9.1	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	60	427 849	25 736	6.0	.2	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	71	887 365	158 859	17.9	.2	X
	56110	Brokerage correspondent products - fees	95	204 424	17 154	8.4	.2	X

See footnotes at end of table.

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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
5222		Nondepository credit intermediation—Con.						
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	24	573 108	92 173	16.1	Z	X
	56310	Repurchase agreements - net gains (losses)	71	1 822 938	19 608	1.1	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net.....	15	164 683	56 832	34.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 515	11 980 270	7 327 054	61.2	1.8	X
	56610	Trading equities on own account - net gain (losses)	92	2 410 900	63 697	2.6	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	79	4 053 760	27 726	.7	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	63	286 177	8 897	3.1	Z	X
	57020	Fees for individual deposit account services	128	434 626	10 931	2.5	Z	68.3
	57021	ATM charges and other electronic transaction fees	70	167 003	1 333	.8	Z	X
	57022	Other deposit account service fees	105	359 799	9 598	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	188	480 168	199 936	41.6	Z	73.5
	57111	Fees for bundled services	86	405 490	158 263	39.0	Z	X
	57112	Fees for individual services	126	223 038	41 673	18.7	Z	X
	57120	Correspondent account products service fees	19	45 644	3 334	7.3	Z	X
	57130	Other cash handling and management product fees	104	324 907	29 017	8.9	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	59	212 592	1 305	.6	Z	X
	57220	Money order fees	86	52 058	399	.8	Z	X
	57230	Travelers' check fees	12	22 266	53	.2	Z	X
	57240	Other fees	309	572 124	77 928	13.6	Z	X
	57310	Foreign currency exchange fees - retail.....	50	398 510	14 930	3.7	Z	X
	57410	Trust products for business and governments - fiduciary fees	25	618 460	303 972	49.2	.1	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	11	1 431 758	11 336	.8	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	33	3 861 875	4 268	.1	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	87	239 479	52 728	22.0	Z	X
	57720	Financial planning and investment management services for individuals	267	1 778 546	598 089	33.6	.1	X
	57810	Other products supporting financial services - fees	6 346	181 032 160	16 095 930	8.9	4.0	X
52221		Credit card issuing	673	X	34 505 552	X	100.0	77.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	58	440 291	13 457	3.1	Z	77.3
	55021	Interest income	50	437 156	10 440	2.4	Z	X
	55022	Origination fees	27	13 535	276	2.0	Z	X
	55023	Other fees	27	16 207	2 741	16.9	Z	X
	55030	Loans to nonfinancial businesses - unsecured	58	694 597	625 586	90.1	1.8	77.3
	55031	Interest income	31	72 176	3 497	4.8	Z	X
	55032	Origination fees	8	2 188	13	.6	Z	X
	55033	Other fees	23	S	622 076	S	1.8	X
	55050	Loans to consumers - secured	46	538 632	63 145	11.7	.2	77.3
		Interest income:						
	55051	Residential mortgage loans	35	245 638	789	.3	Z	X
	55052	Home equity loans	23	20 678	469	2.3	Z	X
	55053	Vehicle loans	38	248 918	2 014	.8	Z	X
	55054	Other loans to consumers	23	517 308	47 476	9.2	.1	X
		Origination fees:						
	55055	Residential mortgage loans	12	225 956	104	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	12	11 737	162	1.4	Z	X
	55062	Vehicle loans	15	15 373	37	.2	Z	X
	55063	Other loans to consumers	8	290 436	12 090	4.2	Z	X
	55070	Loans to consumers - unsecured	81	6 327 628	4 411 190	69.7	12.8	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	565	28 298 348	26 809 088	94.7	77.7	75.5
	55211	Interest income	198	23 255 865	9 447 255	40.6	27.4	X
	55212	Cardholder fees	533	27 976 596	14 767 249	52.8	42.8	X
	55213	Merchant fees	89	7 703 376	2 594 584	33.7	7.5	X
	55220	Credit card association products - fees	12	13 802	345	2.5	Z	X
	55230	Factoring - fees	8	44 857	28 295	63.1	.1	X
	55240	Leasing products	12	467 550	11 042	2.4	Z	77.2
	55242	Interest income - other leases	6	467 428	2 487	.8	Z	X
	55244	Fees from other leases, except real estate rents	12	467 550	8 555	1.8	Z	X
	55250	Installment credit products	12	72 807	23 119	31.8	.1	77.3
	55252	Fees	12	72 807	23 119	31.8	.1	X
	55260	All other credit financing products	12	36 231	13 112	36.2	Z	77.3
	55261	Interest income	8	7 190	171	2.4	Z	X
	57810	Other products supporting financial services - fees	147	12 370 931	2 504 413	20.2	7.3	X
522210		Credit card issuing	673	X	34 505 552	X	100.0	77.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	58	440 291	13 457	3.1	Z	77.3
	55021	Interest income	50	437 156	10 440	2.4	Z	X
	55022	Origination fees	27	13 535	276	2.0	Z	X
	55023	Other fees	27	16 207	2 741	16.9	Z	X

See footnotes at end of table.

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

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			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522210		Credit card issuing—Con.						
		Loan income—Con.						
	55030	Loans to nonfinancial businesses - unsecured	58	694 597	625 586	90.1	1.8	77.3
	55031	Interest income	31	72 176	3 497	4.8	Z	X
	55032	Origination fees	8	2 188	13	.6	Z	X
	55033	Other fees	23	S	622 076	S	1.8	X
	55050	Loans to consumers - secured	46	538 632	63 145	11.7	.2	77.3
		Interest income:						
	55051	Residential mortgage loans	35	245 638	789	.3	Z	X
	55052	Home equity loans	23	20 678	469	2.3	Z	X
	55053	Vehicle loans	38	248 918	2 014	.8	Z	X
	55054	Other loans to consumers	23	517 308	47 476	9.2	.1	X
	55055	Origination fees:						
		Residential mortgage loans	12	225 956	104	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	12	11 737	162	1.4	Z	X
	55062	Vehicle loans	15	15 373	37	.2	Z	X
	55063	Other loans to consumers	8	290 436	12 090	4.2	Z	X
	55070	Loans to consumers - unsecured	81	6 327 628	4 411 190	69.7	12.8	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	565	28 298 348	26 809 088	94.7	77.7	75.5
	55211	Interest income	198	23 255 865	9 447 255	40.6	27.4	X
	55212	Cardholder fees	533	27 976 596	14 767 249	52.8	42.8	X
	55213	Merchant fees	89	7 703 376	2 594 584	33.7	7.5	X
	55220	Credit card association products - fees	12	13 802	345	2.5	Z	X
	55230	Factoring - fees	8	44 857	28 295	63.1	.1	X
	55240	Leasing products	12	467 550	11 042	2.4	Z	77.2
	55242	Interest income - other leases	6	467 428	2 487	.5	Z	X
	55244	Fees from other leases, except real estate rents	12	467 550	8 555	1.8	Z	X
	55250	Installment credit products	12	72 807	23 119	31.8	.1	77.3
	55252	Fees	12	72 807	23 119	31.8	.1	X
	55260	All other credit financing products	12	36 231	13 112	36.2	Z	77.3
	55261	Interest income	8	7 190	171	2.4	Z	X
	57810	Other products supporting financial services - fees	147	12 370 931	2 504 413	20.2	7.3	X
52222		Sales financing	7 008	X	121 489 478	X	100.0	67.6
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 067	39 425 595	11 270 490	28.6	9.3	66.8
	55021	Interest income	1 848	38 829 025	9 626 714	24.8	7.9	X
	55022	Origination fees	841	3 758 943	342 065	9.1	.3	X
	55023	Other fees	1 281	18 049 749	1 301 711	7.2	1.1	X
	55030	Loans to nonfinancial businesses - unsecured	383	17 262 767	1 168 632	6.8	1.0	66.3
	55031	Interest income	352	17 256 981	1 012 268	5.9	.8	X
	55032	Origination fees	56	935 633	30 704	3.3	Z	X
	55033	Other fees	132	4 140 112	125 660	3.0	.1	X
	55040	Loans to governments	56	3 545 926	103 364	2.9	.1	67.6
	55041	Interest income	46	3 543 311	98 225	2.8	.1	X
	55042	Origination fees	17	516 384	4 724	.9	Z	X
	55043	Other fees	9	506 710	415	.1	Z	X
	55050	Loans to consumers - secured	2 886	64 738 733	44 785 963	69.2	36.9	67.1
		Interest income:						
	55051	Residential mortgage loans	681	2 865 021	545 642	19.0	.4	X
	55052	Home equity loans	627	1 549 621	104 056	6.7	.1	X
	55053	Vehicle loans	1 849	59 127 152	41 189 325	69.7	33.9	X
	55054	Other loans to consumers	945	5 183 045	1 761 880	34.0	1.5	X
		Origination fees:						
	55055	Residential mortgage loans	28	588 362	3 125	.5	Z	X
	55056	Home equity loans	6	566	24	4.2	Z	X
	55057	Vehicle loans	233	2 398 034	214 284	8.9	.2	X
	55058	Other loans to consumers	69	109 926	30 534	27.8	Z	X
		Other fees:						
	55059	Residential mortgage loans	48	507 783	3 763	.7	Z	X
	55061	Home equity loans	7	467 102	442	.1	Z	X
	55062	Vehicle loans	672	15 512 109	598 323	3.9	.5	X
	55063	Other loans to consumers	691	4 043 313	334 565	8.3	.3	X
	55070	Loans to consumers - unsecured	376	1 690 090	505 762	29.9	.4	66.3
		Interest income:						
	55071	Personal lines of credit	52	36 718	2 610	7.1	Z	X
	55074	Other loans to consumers	317	1 600 729	434 755	27.2	.4	X
		Origination fees:						
	55075	Personal lines of credit	12	7 531	401	5.3	Z	X
	55078	Other loans to consumers	53	72 959	43 087	59.1	Z	X
		Other fees:						
	55079	Personal lines of credit	10	3 958	515	13.0	Z	X
	55083	Other loans to consumers	124	230 161	24 394	10.6	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 186	33 982 706	29 832 503	87.8	24.6	67.6
	55211	Interest income	1 177	33 977 161	15 249 263	44.9	12.6	X
	55212	Cardholder fees	1 156	29 861 871	14 579 262	48.8	12.0	X
	55213	Merchant fees	21	534 089	3 978	.7	Z	X
	55230	Factoring - fees	29	89 770	37 973	42.3	Z	X

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52222		Sales financing—Con.						
		Credit financing products, except loans—Con.						
	55240	Leasing products	1 298	48 341 590	29 682 010	61.4	24.4	65.2
	55241	Interest income - motor vehicle leases	344	29 451 191	15 318 233	52.0	12.6	X
	55242	Interest income - other leases	684	16 369 810	10 264 192	62.7	8.4	X
	55243	Fees - motor vehicle leases	166	5 587 663	984 225	17.6	.8	X
	55244	Fees from other leases, except real estate rents	609	12 220 328	3 115 360	25.5	2.6	X
	55250	Installment credit products	146	4 827 393	1 342 779	27.8	1.1	67.6
	55251	Interest income	128	4 689 834	1 184 919	25.3	1.0	X
	55252	Fees	85	582 028	157 860	27.1	.1	X
	55260	All other credit financing products	149	4 637 347	1 144 853	24.7	.9	59.6
	55261	Interest income	104	4 446 612	976 751	22.0	.8	X
	55262	Fees	80	2 689 914	168 102	6.2	.1	X
	57310	Foreign currency exchange fees - retail	6	116 079	266	.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	7	122 962	9 266	7.5	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	29	3 861 185	3 578	.1	Z	X
	57810	Other products supporting financial services - fees	808	19 624 095	1 602 039	8.2	1.3	X
522220		Sales financing	7 008	X	121 489 478	X	100.0	67.6
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 067	39 425 595	11 270 490	28.6	9.3	66.8
	55021	Interest income	1 848	38 829 025	9 626 714	24.8	7.9	X
	55022	Origination fees	841	3 758 943	342 065	9.1	.3	X
	55023	Other fees	1 281	18 049 749	1 301 711	7.2	1.1	X
	55030	Loans to nonfinancial businesses - unsecured	383	17 262 767	1 168 632	6.8	1.0	66.3
	55031	Interest income	352	17 256 981	1 012 268	5.9	.8	X
	55032	Origination fees	56	935 633	30 704	3.3	Z	X
	55033	Other fees	132	4 140 112	125 660	3.0	.1	X
	55040	Loans to governments	56	3 545 926	103 364	2.9	.1	67.6
	55041	Interest income	46	3 543 311	98 225	2.8	.1	X
	55042	Origination fees	17	516 384	4 724	.9	Z	X
	55043	Other fees	9	506 710	415	.1	Z	X
	55050	Loans to consumers - secured	2 886	64 738 733	44 785 963	69.2	36.9	67.1
		Interest income:						
	55051	Residential mortgage loans	681	2 865 021	545 642	19.0	.4	X
	55052	Home equity loans	627	1 549 621	104 056	6.7	.1	X
	55053	Vehicle loans	1 849	59 127 152	41 189 325	69.7	33.9	X
	55054	Other loans to consumers	945	5 183 045	1 761 880	34.0	1.5	X
		Origination fees:						
	55055	Residential mortgage loans	28	588 362	3 125	.5	Z	X
	55056	Home equity loans	6	566	24	4.2	Z	X
	55057	Vehicle loans	233	2 398 034	214 284	8.9	.2	X
	55058	Other loans to consumers	69	109 926	30 534	27.8	Z	X
		Other fees:						
	55059	Residential mortgage loans	48	507 783	3 763	.7	Z	X
	55061	Home equity loans	7	467 102	442	.1	Z	X
	55062	Vehicle loans	672	15 512 109	598 323	3.9	.5	X
	55063	Other loans to consumers	691	4 043 313	334 565	8.3	.3	X
	55070	Loans to consumers - unsecured	376	1 690 090	505 762	29.9	.4	66.3
		Interest income:						
	55071	Personal lines of credit	52	36 718	2 610	7.1	Z	X
	55074	Other loans to consumers	317	1 600 729	434 755	27.2	.4	X
		Origination fees:						
	55075	Personal lines of credit	12	7 531	401	5.3	Z	X
	55078	Other loans to consumers	53	72 959	43 087	59.1	Z	X
		Other fees:						
	55079	Personal lines of credit	10	3 958	515	13.0	Z	X
	55083	Other loans to consumers	124	230 161	24 394	10.6	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 186	33 982 706	29 832 503	87.8	24.6	67.6
	55211	Interest income	1 177	33 977 161	15 249 263	44.9	12.6	X
	55212	Cardholder fees	1 156	29 861 871	14 579 262	48.8	12.0	X
	55213	Merchant fees	21	534 089	3 978	.7	Z	X
	55230	Factoring - fees	29	89 770	37 973	42.3	Z	X
	55240	Leasing products	1 298	48 341 590	29 682 010	61.4	24.4	65.2
	55241	Interest income - motor vehicle leases	344	29 451 191	15 318 233	52.0	12.6	X
	55242	Interest income - other leases	684	16 369 810	10 264 192	62.7	8.4	X
	55243	Fees - motor vehicle leases	166	5 587 663	984 225	17.6	.8	X
	55244	Fees from other leases, except real estate rents	609	12 220 328	3 115 360	25.5	2.6	X
	55250	Installment credit products	146	4 827 393	1 342 779	27.8	1.1	67.6
	55251	Interest income	128	4 689 834	1 184 919	25.3	1.0	X
	55252	Fees	85	582 028	157 860	27.1	.1	X
	55260	All other credit financing products	149	4 637 347	1 144 853	24.7	.9	59.6
	55261	Interest income	104	4 446 612	976 751	22.0	.8	X
	55262	Fees	80	2 689 914	168 102	6.2	.1	X
	57310	Foreign currency exchange fees - retail	6	116 079	266	.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	7	122 962	9 266	7.5	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	29	3 861 185	3 578	.1	Z	X
	57810	Other products supporting financial services - fees	808	19 624 095	1 602 039	8.2	1.3	X

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52229		Other nondepository credit intermediation	41 015	X	247 917 589	X	100.0	75.9
	52720	Sales of merchandise	3 884	1 881 714	1 253 175	66.6	.5	X
		Loan income:						
	55010	Loans to financial businesses	2 417	30 268 080	24 888 386	82.2	10.0	75.8
	55011	Interest income	2 057	29 563 554	23 701 412	80.2	9.6	X
	55012	Origination fees	535	3 229 824	474 230	14.7	.2	X
	55013	Other fees	464	19 852 143	712 744	3.6	.3	X
	55020	Loans to nonfinancial businesses - secured	2 718	18 486 268	10 885 703	58.9	4.4	75.3
	55021	Interest income	2 314	17 645 305	8 540 982	48.4	3.4	X
	55022	Origination fees	1 654	12 407 977	1 238 663	10.0	.5	X
	55023	Other fees	1 618	12 958 666	1 106 058	8.5	.4	X
	55030	Loans to nonfinancial businesses - unsecured	783	7 746 677	1 189 905	15.4	.5	75.7
	55031	Interest income	714	7 509 523	746 062	9.9	.3	X
	55032	Origination fees	202	3 279 681	47 235	1.4	Z	X
	55033	Other fees	252	3 992 285	396 608	9.9	.2	X
	55040	Loans to governments	266	2 342 726	180 683	7.7	.1	74.6
	55041	Interest income	180	751 971	117 307	15.6	Z	X
	55042	Origination fees	86	1 532 659	22 064	1.4	Z	X
	55043	Other fees	58	243 221	41 312	17.0	Z	X
	55050	Loans to consumers - secured	30 139	148 764 470	126 224 020	84.8	50.9	75.7
		Interest income:						
	55051	Residential mortgage loans	15 810	122 555 809	78 414 262	64.0	31.6	X
	55052	Home equity loans	8 630	29 374 969	7 193 293	24.5	2.9	X
	55053	Vehicle loans	1 705	5 120 259	3 836 400	74.9	1.5	X
	55054	Other loans to consumers	11 593	22 047 641	7 429 026	33.7	3.0	X
		Origination fees:						
	55055	Residential mortgage loans	13 047	38 700 539	13 685 898	35.4	5.5	X
	55056	Home equity loans	3 015	9 721 134	316 011	3.3	.1	X
	55057	Vehicle loans	301	558 429	65 374	11.7	Z	X
	55058	Other loans to consumers	1 609	2 329 496	132 347	5.7	.1	X
		Other fees:						
	55059	Residential mortgage loans	11 474	93 228 355	13 056 610	14.0	5.3	X
	55061	Home equity loans	2 796	9 683 453	983 573	10.2	.4	X
	55062	Vehicle loans	780	3 980 987	233 534	5.9	.1	X
	55063	Other loans to consumers	6 026	14 268 452	877 692	6.2	.4	X
	55070	Loans to consumers - unsecured	9 792	73 019 564	49 308 338	67.5	19.9	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	139	11 630 946	10 094 305	86.8	4.1	72.8
	55211	Interest income	109	11 224 685	3 549 198	31.6	1.4	X
	55212	Cardholder fees	89	11 577 021	6 543 720	56.5	2.6	X
	55213	Merchant fees	35	30 561	1 387	4.5	Z	X
	55220	Credit card association products - fees	10	516 568	307	.1	Z	X
	55230	Factoring - fees	400	1 422 575	1 269 424	89.2	.5	X
	55240	Leasing products	261	2 055 742	139 103	6.8	.1	74.2
	55241	Interest income - motor vehicle leases	36	320 773	7 302	2.3	Z	X
	55242	Interest income - other leases	229	1 914 131	110 554	5.8	Z	X
	55243	Fees - motor vehicle leases	11	207 717	7 246	3.5	Z	X
	55244	Fees from other leases, except real estate rents	25	606 384	14 001	2.3	Z	X
	55250	Installment credit products	242	304 862	169 355	55.6	.1	72.5
	55251	Interest income	221	143 458	45 327	31.6	Z	X
	55252	Fees	135	246 261	124 028	50.4	.1	X
	55260	All other credit financing products	235	381 831	153 704	40.3	.1	75.1
	55261	Interest income	110	129 207	28 207	21.8	Z	X
	55262	Fees	169	339 028	125 497	37.0	.1	X
		Securities origination products:						
	55310	Public offering products - equity securities	7	546 715	341	.1	Z	X
	55320	Public offering products - debt securities	185	1 154 009	337 812	29.3	.1	X
	55330	Private placement - equity securities	6	2 303	341	14.8	Z	X
	55340	Private placement - debt securities	15	52 642	20 453	38.9	Z	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	134	3 483 273	475 466	13.7	.2	75.9
	55471	Fees and commissions	82	414 177	63 808	15.4	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	23	88 027	24 973	28.4	Z	X
	55473	Interest income from trading accounts	49	3 315 455	386 100	11.6	.2	X
	55480	National government notes and bonds	52	2 976 579	298 375	10.0	.1	75.9
	55482	Net gains (losses) in trading accounts, excluding interest income	9	84 327	8 677	10.3	Z	X
	55483	Interest income from trading accounts	44	2 946 468	285 115	9.7	.1	X
	55490	State provincial and local governments notes and bonds	40	1 450 736	53 483	3.7	Z	75.9
	55491	Fees and commissions	6	1 520	676	44.5	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	12	48 404	19 898	41.1	Z	X
	55493	Interest income from trading accounts	23	1 400 812	28 165	2.0	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	31	2 825 508	147 247	5.2	.1	28.9
	55711	Fees and commissions	6	25 444	2 279	9.0	Z	X
	55731	Fees and commissions	6	1 367 613	204	Z	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	49	1 088 705	3 179	.3	Z	X
	55743	Interest income from trading accounts	33	561 345	1 276	.2	Z	X
	55744	Margin interest	8	2 725	336	12.3	Z	X
	55750	Option contracts traded over-the-counter	19	1 435 982	22 670	1.6	Z	75.9
	55752	Net gains (losses) in trading accounts, excluding interest income	13	1 422 362	20 443	1.4	Z	X
	55760	Other derivative contracts, traded over-the-counter	31	587 097	54 279	9.2	Z	75.8
	55761	Fees and commissions	14	8 050	1 613	20.0	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	17	579 047	52 616	9.1	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	60	427 849	25 736	6.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	71	887 365	158 859	17.9	.1	X
	56110	Brokerage correspondent products - fees	95	204 424	17 154	8.4	Z	X

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52229		Other nondepository credit intermediation—Con.						
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	24	573 108	92 173	16.1	Z	X
	56310	Repurchase agreements - net gains (losses)	71	1 822 938	19 608	1.1	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	15	164 683	56 832	34.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 515	11 980 270	7 327 054	61.2	3.0	X
	56610	Trading equities on own account - net gain (losses)	92	2 410 900	63 697	2.6	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	79	4 053 760	27 726	.7	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	63	286 177	8 897	3.1	Z	X
	57020	Fees for individual deposit account services	128	434 626	10 931	2.5	Z	70.5
	57021	ATM charges and other electronic transaction fees	70	167 003	1 333	.8	Z	X
	57022	Other deposit account service fees	105	359 799	9 598	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	188	480 168	199 936	41.6	.1	75.9
	57111	Fees for bundled services	86	405 490	158 263	39.0	.1	X
	57112	Fees for individual services	126	223 038	41 673	18.7	Z	X
	57120	Correspondent account products service fees	19	45 644	3 334	7.3	Z	X
	57130	Other cash handling and management product fees	104	324 907	29 017	8.9	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	59	212 592	1 305	.6	Z	X
	57220	Money order fees	86	52 058	399	.8	Z	X
	57230	Travelers' check fees	12	22 266	53	.2	Z	X
	57240	Other fees	309	572 124	77 928	13.6	Z	X
	57310	Foreign currency exchange fees - retail	44	282 431	14 664	5.2	Z	X
	57410	Trust products for business and governments - fiduciary fees	25	618 460	303 972	49.2	.1	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	87	239 479	52 728	22.0	Z	X
	57720	Financial planning and investment management services for individuals	267	1 778 546	598 089	33.6	.2	X
	57810	Other products supporting financial services - fees	5 391	149 037 134	11 989 478	8.0	4.8	X

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

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

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

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

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

2002 NAICS code	Kind of business and largest firms based on revenue	Establishments (number)	Revenue		Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)
			Amount (\$1,000)	As percent of total			
5222	Nondepository credit intermediation						
	All firms	48 696	403 912 619	100.0	36 616 903	9 600 323	690 001
	4 largest firms	3 280	166 726 453	41.3	4 850 549	1 466 446	86 475
	8 largest firms	7 511	206 873 695	51.2	9 724 202	2 889 376	185 678
	20 largest firms	10 706	263 953 166	65.3	15 941 782	4 423 867	300 145
	50 largest firms	14 490	315 239 859	78.0	19 783 392	5 353 996	365 309
52221	Credit card issuing						
	All firms	673	34 505 552	100.0	2 287 469	651 775	63 620
	4 largest firms	317	26 694 304	77.4	1 266 201	359 954	34 610
	8 largest firms	466	30 070 063	87.1	1 585 356	457 894	44 655
	20 largest firms	507	33 277 017	96.4	2 089 090	595 315	57 873
	50 largest firms	566	34 435 375	99.8	2 266 905	646 255	62 951
522210	Credit card issuing						
	All firms	673	34 505 552	100.0	2 287 469	651 775	63 620
	4 largest firms	317	26 694 304	77.4	1 266 201	359 954	34 610
	8 largest firms	466	30 070 063	87.1	1 585 356	457 894	44 655
	20 largest firms	507	33 277 017	96.4	2 089 090	595 315	57 873
	50 largest firms	566	34 435 375	99.8	2 266 905	646 255	62 951
52222	Sales financing						
	All firms	7 008	121 489 478	100.0	8 961 052	2 438 627	185 620
	4 largest firms	1 758	60 129 578	49.5	3 144 958	854 636	76 499
	8 largest firms	2 385	79 655 928	65.6	4 747 633	1 250 067	108 828
	20 largest firms	3 087	95 686 516	78.8	5 932 804	1 582 951	127 558
	50 largest firms	3 504	107 940 248	88.8	6 936 311	1 911 926	147 512
522220	Sales financing						
	All firms	7 008	121 489 478	100.0	8 961 052	2 438 627	185 620
	4 largest firms	1 758	60 129 578	49.5	3 144 958	854 636	76 499
	8 largest firms	2 385	79 655 928	65.6	4 747 633	1 250 067	108 828
	20 largest firms	3 087	95 686 516	78.8	5 932 804	1 582 951	127 558
	50 largest firms	3 504	107 940 248	88.8	6 936 311	1 911 926	147 512
52229	Other nondepository credit intermediation						
	All firms	41 015	247 917 589	100.0	25 368 382	6 509 921	440 761
	4 largest firms	2 360	115 925 023	46.8	3 934 028	1 221 379	53 471
	8 largest firms	6 608	139 964 634	56.5	7 380 856	2 162 053	109 574
	20 largest firms	7 813	170 758 337	68.9	9 801 714	2 698 844	143 525
	50 largest firms	12 362	199 167 878	80.3	13 212 011	3 639 102	204 880

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