

Product Lines: 2002

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2002 Economic Census

Finance and Insurance

Subject Series



USCENSUSBUREAU

Helping You Make Informed Decisions

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



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-- Not applicable for this report.

Table 1. Product Lines by Kind of Business for the United States: 2002

[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.]

NAICS code	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		
52		Finance and insurance	440	268	X	2 803 854 868	X	100.0	83.6
	50110	Life insurance premiums earned - net	N	N	N	121 166 476	N	4.3	X
	50120	Accident, health, and medical insurance premiums earned - net	N	N	N	356 674 795	N	12.7	X
	50130	Property and casualty direct insurance premiums earned - net	N	N	N	321 137 208	N	11.5	X
	50160	Title insurance premiums earned - net	N	N	N	9 918 345	N	.4	X
	50170	Other insurance premiums earned - net	N	N	N	12 001 275	N	.4	X
	50180	Reinsurance premiums - assumed	N	N	N	59 670 332	N	2.1	X
	50190	Annuity revenue, including considerations and annuity fund deposit	N	N	N	206 838 567	N	7.4	X
	50340	Realized capital gains (losses) on investment accounts	N	N	N	-4 840 655	N	-2	X
	50480	Other investment income - net	N	N	N	143 809 617	N	5.1	X
	50510	Income from fiduciary activities, including trust, custody, and escrow	N	N	N	3 049	N	Z	X
	50520	Asset/investment portfolio management fees	N	N	N	8 118	N	Z	X
	50800	Securities commissions	N	N	N	431 173	N	Z	X
	50830	Insurance commissions	N	N	N	76 595 180	N	2.7	X
	50840	Fees collected for providing administrative services	N	N	N	19 495 870	N	.7	X
	50850	Third party administration and management fees	N	N	N	18 392 138	N	.7	X
	50860	Insurance claims adjusting/appraisal fees	N	N	N	4 345 221	N	.2	X
	50870	Other insurance consulting fees	N	N	N	1 491 433	N	.1	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	N	N	N	55 647	N	Z	X
	50890	Title search, title reconveyance, and title abstract service fees	N	N	N	1 776 901	N	.1	X
	50900	Fees or commissions from risk consulting	N	N	N	738 230	N	Z	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	N	N	N	181 474	N	Z	X
	50990	Revenue from all other insurance-related activities	N	N	N	3 139 182	N	.1	X
	51200	Real estate sales commissions	N	N	N	53 495	N	Z	X
	51300	Gross rents from real properties	N	N	N	2 193 931	N	.1	X
	52000	Gross rents from real property owned by this establishment	N	N	N	18 157 844	N	.6	X
	52100	Real estate brokerage fees and commissions	N	N	N	15 175	N	Z	X
	52200	Property management fees	N	N	N	510 905	N	Z	X
	52410	Receipts and/or commissions from operators of concessions on your premises	N	N	N	652	N	Z	X
	52430	Revenue from construction, remodeling, and repair work done for others	N	N	N	41 276	N	Z	X
	52440	Net gains (losses) from sales of real property owned by this establishment	N	N	N	1 326 995	N	Z	X
	52450	Other investment income - net	N	N	N	145 391	N	Z	X
	52700	Interest income	N	N	N	2 223 662	N	.1	X
	52720	Sales of merchandise	N	N	N	1 324 858	N	Z	X
		Loan income:							
	55010	Loans to financial businesses	N	N	N	62 890 957	N	2.2	X
	55020	Loans to nonfinancial businesses - secured	N	N	N	122 739 511	N	4.4	X
	55030	Loans to nonfinancial businesses - unsecured	N	N	N	30 839 797	N	1.1	X
	55040	Loans to governments	N	N	N	2 566 640	N	.1	X
	55050	Loans to consumers - secured	N	N	N	351 649 410	N	12.5	X
	55070	Loans to consumers - unsecured	N	N	N	73 491 921	N	2.6	X
		Credit financing products, except loans:							
	55210	Credit card cardholder and merchant fees	N	N	N	65 093 232	N	2.3	X
	55220	Credit card association products - fees	N	N	N	4 072 296	N	.1	X
	55230	Factoring - fees	N	N	N	1 892 520	N	.1	X
	55240	Leasing products	N	N	N	44 606 074	N	1.6	X
	55250	Installment credit products	N	N	N	2 174 190	N	.1	X
	55260	All other credit financing products	N	N	N	5 057 653	N	.2	X
		Securities origination products:							
	55310	Public offering products - equity securities	N	N	N	10 234 488	N	.4	X
	55320	Public offering products - debt securities	N	N	N	7 127 236	N	.3	X
	55330	Private placement - equity securities	N	N	N	1 416 779	N	.1	X
	55340	Private placement - debt securities	N	N	N	1 748 980	N	.1	X
		Brokering and dealing products - debt instruments:							
	55410	Negotiable certificates of deposit	N	N	N	1 452 279	N	.1	X
	55420	Commercial paper issued by financial institutions	N	N	N	606 481	N	Z	X
	55430	Commercial paper issued by nonfinancial institutions	N	N	N	146 775	N	Z	X
	55440	Bankers acceptance	N	N	N	47 002	N	Z	X
	55450	Treasury bills	N	N	N	2 188 243	N	.1	X
	55460	Other money market instruments	N	N	N	7 264 283	N	.3	X
	55470	Corporate and trust notes and bonds	N	N	N	6 952 225	N	.2	X
	55480	National government notes and bonds	N	N	N	19 637 645	N	.7	X
	55490	State provincial and local governments notes and bonds	N	N	N	15 590 798	N	.6	X
	55610	Brokering and dealing products, equities	N	N	N	73 522 231	N	2.6	X
		Brokering and dealing products - derivative contracts:							
	55710	Futures contracts, exchange-traded	N	N	N	7 369 103	N	.3	X
	55720	Option contracts, exchange-traded	N	N	N	2 110 535	N	.1	X
	55730	Forward contracts, traded over-the-counter	N	N	N	1 026 755	N	Z	X
	55740	Swaps, traded over-the-counter	N	N	N	5 755 277	N	.2	X
	55750	Option contracts traded over-the-counter	N	N	N	896 769	N	Z	X
	55760	Other derivative contracts, traded over-the-counter	N	N	N	1 448 368	N	.1	X
	55810	Brokering and dealing foreign currency fees - wholesale	N	N	N	360 748	N	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	N	N	N	10 629 872	N	.4	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	N	N	N	1 859 971	N	.1	X
	56110	Brokerage correspondent products - fees	N	N	N	437 451	N	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	N	N	N	3 153 741	N	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52		Finance and insurance—Con.						
	56310	Repurchase agreements - net gains (losses)	N	N	7 603 936	N	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	N	N	1 705 527	N	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	N	N	30 567 112	N	1.1	X
	56610	Trading equities on own account - net gain (losses)	N	N	6 517 625	N	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	N	N	7 765 787	N	.3	X
	56810	Trading foreign currency on own account - net gain (losses)	N	N	3 327 022	N	.1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	N	N	28 442 841	N	1.0	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	N	N	1 886 827	N	.1	X
	57020	Fees for individual deposit account services	N	N	38 042 094	N	1.4	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	N	N	3 159 194	N	.1	X
	57120	Correspondent account products service fees	N	N	17 832 129	N	.6	X
	57130	Other cash handling and management product fees	N	N	1 955 393	N	.1	X
		Document payment products:						
	57210	Cashier's and certified check fees	N	N	554 433	N	Z	X
	57220	Money order fees	N	N	661 373	N	Z	X
	57230	Travelers' check fees	N	N	114 895	N	Z	X
	57240	Other fees	N	N	3 049 691	N	.1	X
	57310	Foreign currency exchange fees - retail	N	N	308 123	N	Z	X
	57410	Trust products for business and governments - fiduciary fees	N	N	22 888 293	N	.8	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	N	N	12 021 474	N	.4	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	N	N	2 414 810	N	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	N	N	543 692	N	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	N	N	1 100 282	N	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	N	N	37 459	N	Z	X
	57620	ACH bill and utility payment fees	N	N	110 579	N	Z	X
	57630	Other ACH fees	N	N	4 781 797	N	.2	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	N	N	44 142 493	N	1.6	X
	57720	Financial planning and investment management services for individuals	N	N	74 284 962	N	2.6	X
	57810	Other products supporting financial services - fees	N	N	133 695 458	N	4.8	X
	59810	Other revenue	N	N	25 197 998	N	.9	X
521		Monetary authorities - central bank	47	X	28 909 454	X	100.0	100.0
		Loan income:						
	55010	Loans to financial businesses	39	28 909 454	289 093	1.0	1.0	X
	56310	Repurchase agreements - net gains (losses)	39	28 909 454	-289 093	-1.0	-1.0	X
	56810	Trading foreign currency on own account - net gain (losses)	39	28 909 454	2 290 579	7.9	7.9	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	39	28 909 454	25 458 207	88.1	88.1	X
		Automated clearinghouse (ACH) products:						
	57630	Other ACH fees	39	28 909 454	871 575	3.0	3.0	X
	57810	Other products supporting financial services - fees	39	28 909 454	289 093	1.0	1.0	X
5211		Monetary authorities - central bank	47	X	28 909 454	X	100.0	100.0
		Loan income:						
	55010	Loans to financial businesses	39	28 909 454	289 093	1.0	1.0	X
	56310	Repurchase agreements - net gains (losses)	39	28 909 454	-289 093	-1.0	-1.0	X
	56810	Trading foreign currency on own account - net gain (losses)	39	28 909 454	2 290 579	7.9	7.9	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	39	28 909 454	25 458 207	88.1	88.1	X
		Automated clearinghouse (ACH) products:						
	57630	Other ACH fees	39	28 909 454	871 575	3.0	3.0	X
	57810	Other products supporting financial services - fees	39	28 909 454	289 093	1.0	1.0	X
52111		Monetary authorities - central bank	47	X	28 909 454	X	100.0	100.0
		Loan income:						
	55010	Loans to financial businesses	39	28 909 454	289 093	1.0	1.0	100.0
	55011	Interest income	39	28 909 454	289 093	1.0	1.0	X
	56310	Repurchase agreements - net gains (losses)	39	28 909 454	-289 093	-1.0	-1.0	X
	56810	Trading foreign currency on own account - net gain (losses)	39	28 909 454	2 290 579	7.9	7.9	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	39	28 909 454	25 458 207	88.1	88.1	X
		Automated clearinghouse (ACH) products:						
	57630	Other ACH fees	39	28 909 454	871 575	3.0	3.0	X
	57810	Other products supporting financial services - fees	39	28 909 454	289 093	1.0	1.0	X

See footnotes at end of table.

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NAICS code	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	
521110		Monetary authorities - central bank	47	X	28 909 454	X	100.0	100.0
		Loan income:						
	55010	Loans to financial businesses	39		28 909 454		1.0	1.0
	55011	Interest income	39		28 909 454		1.0	1.0
	56310	Repurchase agreements - net gains (losses)	39		28 909 454		-1.0	-1.0
	56810	Trading foreign currency on own account - net gain (losses)	39		28 909 454		7.9	7.9
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	39		28 909 454		88.1	88.1
		Automated clearinghouse (ACH) products:						
	57630	Other ACH fees	39		28 909 454		3.0	3.0
	57810	Other products supporting financial services - fees	39		28 909 454		1.0	1.0
522		Credit intermediation and related activities	196 451	X	1 055 713 787	X	100.0	83.1
	52720	Sales of merchandise	N	N	1 324 858	N	.1	X
		Loan income:						
	55010	Loans to financial businesses	N	N	61 448 777	N	5.8	X
	55020	Loans to nonfinancial businesses - secured	N	N	121 858 644	N	11.5	X
	55030	Loans to nonfinancial businesses - unsecured	N	N	30 393 530	N	2.9	X
	55040	Loans to governments	N	N	2 507 497	N	.2	X
	55050	Loans to consumers - secured	N	N	351 649 410	N	33.3	X
	55070	Loans to consumers - unsecured	N	N	73 491 921	N	7.0	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	N	N	65 093 232	N	6.2	X
	55220	Credit card association products - fees	N	N	4 072 296	N	.4	X
	55230	Factoring - fees	N	N	1 892 520	N	.2	X
	55240	Leasing products	N	N	44 606 074	N	4.2	X
	55250	Installment credit products	N	N	2 174 190	N	.2	X
	55260	All other credit financing products	N	N	5 057 653	N	.5	X
		Securities origination products:						
	55310	Public offering products - equity securities	N	N	3 469 635	N	.3	X
	55320	Public offering products - debt securities	N	N	1 184 733	N	.1	X
	55330	Private placement - equity securities	N	N	11 443	N	Z	X
	55340	Private placement - debt securities	N	N	111 394	N	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	N	N	534 797	N	.1	X
	55420	Commercial paper issued by financial institutions	N	N	360 170	N	Z	X
	55430	Commercial paper issued by nonfinancial institutions	N	N	67 109	N	Z	X
	55440	Bankers acceptance	N	N	38 639	N	Z	X
	55450	Treasury bills	N	N	512 389	N	Z	X
	55460	Other money market instruments	N	N	6 424 239	N	.6	X
	55470	Corporate and trust notes and bonds	N	N	2 475 043	N	.2	X
	55480	National government notes and bonds	N	N	10 053 614	N	1.0	X
	55490	State provincial and local governments notes and bonds	N	N	11 068 144	N	1.0	X
	55610	Brokering and dealing products, equities	N	N	1 817 884	N	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	N	N	483 507	N	Z	X
	55720	Option contracts, exchange-traded	N	N	272 305	N	Z	X
	55730	Forward contracts, traded over-the-counter	N	N	741 078	N	.1	X
	55740	Swaps, traded over-the-counter	N	N	4 832 528	N	.5	X
	55750	Option contracts traded over-the-counter	N	N	170 976	N	Z	X
	55760	Other derivative contracts, traded over-the-counter	N	N	504 067	N	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	N	N	132 911	N	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	N	N	1 338 967	N	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	N	N	462 220	N	Z	X
	56110	Brokerage correspondent products - fees	N	N	165 193	N	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	N	N	887 506	N	.1	X
	56310	Repurchase agreements - net gains (losses)	N	N	1 582 715	N	.2	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	N	N	914 100	N	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	N	N	16 932 425	N	1.6	X
	56610	Trading equities on own account - net gain (losses)	N	N	1 388 150	N	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses)	N	N	2 582 365	N	.2	X
	56810	Trading foreign currency on own account - net gain (losses)	N	N	291 868	N	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	N	N	1 160 937	N	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	N	N	1 886 827	N	.2	X
	57020	Fees for individual deposit account services	N	N	38 042 094	N	3.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	N	N	3 159 194	N	.3	X
	57120	Correspondent account products service fees	N	N	17 832 129	N	1.7	X
	57130	Other cash handling and management product fees	N	N	1 955 393	N	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	N	N	554 433	N	.1	X
	57220	Money order fees	N	N	661 373	N	.1	X
	57230	Travelers' check fees	N	N	114 895	N	Z	X
	57240	Other fees	N	N	3 049 691	N	.3	X
	57310	Foreign currency exchange fees - retail	N	N	308 123	N	Z	X
	57410	Trust products for business and governments - fiduciary fees	N	N	15 397 655	N	1.5	X

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						Establishments with the product line	All establishments ¹	
522		Credit intermediation and related activities—Con.						
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees	N	N	10 230 269	N	1.0	X
	57530	Security and commodity contract trade execution, clearing and settlement fees	N	N	477 041	N	Z	X
	57540	Access fees for security and commodity contract trade execution and clearing systems	N	N	1 449	N	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	N	N	17 990	N	Z	X
	57610	Automated clearinghouse (ACH) products:						
	57620	ACH payroll deposit fees	N	N	37 459	N	Z	X
	57630	ACH bill and utility payment fees	N	N	110 579	N	Z	X
	57630	Other ACH fees	N	N	3 910 222	N	.4	X
	57710	Financial planning and investment management products:						
	57720	Financial planning and investment management services for businesses and government	N	N	4 858 748	N	.5	X
	57810	Financial planning and investment management services for individuals	N	N	4 489 501	N	.4	X
	57810	Other products supporting financial services - fees	N	N	110 075 069	N	10.4	X
5221		Depository credit intermediation	114 581	X	604 573 768	X	100.0	90.9
	55010	Loan income:						
	55020	Loans to financial businesses	N	N	33 018 975	N	5.5	X
	55030	Loans to nonfinancial businesses - secured	N	N	92 001 205	N	15.2	X
	55040	Loans to nonfinancial businesses - unsecured	N	N	21 773 471	N	3.6	X
	55050	Loans to governments	N	N	2 146 995	N	.4	X
	55070	Loans to consumers - secured	N	N	159 496 333	N	26.4	X
	55070	Loans to consumers - unsecured	N	N	18 019 891	N	3.0	X
	55210	Credit financing products, except loans:						
	55220	Credit card cardholder and merchant fees	N	N	21 498 990	N	3.6	X
	55230	Credit card association products - fees	N	N	768 928	N	.1	X
	55240	Factoring - fees	N	N	127 039	N	Z	X
	55250	Leasing products	N	N	8 179 984	N	1.4	X
	55260	Installment credit products	N	N	322 069	N	.1	X
	55260	All other credit financing products	N	N	1 961 999	N	.3	X
	55310	Securities origination products:						
	55320	Public offering products - equity securities	N	N	3 469 574	N	.6	X
	55330	Public offering products - debt securities	N	N	844 266	N	.1	X
	55340	Private placement - equity securities	N	N	11 417	N	Z	X
	55340	Private placement - debt securities	N	N	92 384	N	Z	X
	55410	Brokering and dealing products - debt instruments:						
	55420	Negotiable certificates of deposit	N	N	534 797	N	.1	X
	55430	Commercial paper issued by financial institutions	N	N	360 170	N	.1	X
	55440	Commercial paper issued by nonfinancial institutions	N	N	67 109	N	Z	X
	55450	Bankers acceptance	N	N	38 639	N	Z	X
	55450	Treasury bills	N	N	512 389	N	.1	X
	55460	Other money market instruments	N	N	6 424 239	N	1.1	X
	55470	Corporate and trust notes and bonds	N	N	1 978 061	N	.3	X
	55480	National government notes and bonds	N	N	9 828 669	N	1.6	X
	55490	State provincial and local governments notes and bonds	N	N	11 012 182	N	1.8	X
	55610	Brokering and dealing products, equities	N	N	1 817 884	N	.3	X
	55710	Brokering and dealing products - derivative contracts:						
	55720	Futures contracts, exchange-traded	N	N	185 452	N	Z	X
	55730	Option contracts, exchange-traded	N	N	263 373	N	Z	X
	55740	Forward contracts, traded over-the-counter	N	N	554 983	N	.1	X
	55750	Swaps, traded over-the-counter	N	N	4 818 843	N	.8	X
	55760	Option contracts traded over-the-counter	N	N	147 699	N	Z	X
	55770	Other derivative contracts, traded over-the-counter	N	N	439 183	N	.1	X
	55810	Brokering and dealing foreign currency fees - wholesale	N	N	124 819	N	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	N	N	1 305 233	N	.2	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	N	N	217 506	N	Z	X
	56110	Brokerage correspondent products - fees	N	N	70 803	N	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	N	N	839 131	N	.1	X
	56310	Repurchase agreements - net gains (losses)	N	N	1 559 883	N	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	N	N	863 560	N	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	N	N	12 358 694	N	2.0	X
	56610	Trading equities on own account - net gain (losses)	N	N	1 262 798	N	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	N	N	2 728 714	N	.5	X
	56810	Trading foreign currency on own account - net gain (losses)	N	N	282 716	N	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	N	N	1 064 100	N	.2	X
	57010	Deposit account related products:						
	57020	Fees for bundled deposit account services	N	N	1 858 291	N	.3	X
	57020	Fees for individual deposit account services	N	N	36 675 667	N	6.1	X
	57110	Cash handling and management products:						
	57120	Business account and cash management service fees	N	N	2 729 057	N	.5	X
	57130	Correspondent account products service fees	N	N	17 804 138	N	2.9	X
	57130	Other cash handling and management product fees	N	N	1 283 156	N	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5221		Depository credit intermediation—Con.						
		Document payment products:						
	57210	Cashier's and certified check fees	N	N	176 692	N	Z	X
	57220	Money order fees	N	N	80 588	N	Z	X
	57230	Travelers' check fees	N	N	47 351	N	Z	X
	57240	Other fees	N	N	1 758 757	N	.3	X
	57310	Foreign currency exchange fees - retail.....	N	N	205 880	N	Z	X
	57410	Trust products for business and governments - fiduciary fees	N	N	15 071 942	N	2.5	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	N	N	1 233 881	N	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	N	N	390 347	N	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	N	N	1 449	N	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	N	N	17 990	N	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	N	N	27 120	N	Z	X
	57620	ACH bill and utility payment fees	N	N	26 735	N	Z	X
	57630	Other ACH fees	N	N	134 072	N	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	N	N	4 754 688	N	.8	X
	57720	Financial planning and investment management services for individuals	N	N	3 011 736	N	.5	X
	57810	Other products supporting financial services - fees	N	N	91 889 082	N	15.2	X
52211		Commercial banking	81 357	X	488 659 993	X	100.0	91.8
		Loan income:						
	55010	Loans to financial businesses	Q	Q	20 964 854	Q	4.3	91.7
	55011	Interest income	Q	Q	19 918 594	Q	4.1	X
	55012	Origination fees	Q	Q	244 067	Q	.1	X
	55013	Other fees	Q	Q	802 193	Q	.2	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	82 315 613	Q	16.8	91.8
	55021	Interest income	Q	Q	78 824 352	Q	16.1	X
	55022	Origination fees	Q	Q	1 377 546	Q	.3	X
	55023	Other fees	Q	Q	2 113 715	Q	.4	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	21 045 944	Q	4.3	91.7
	55031	Interest income	Q	Q	19 786 233	Q	4.0	X
	55032	Origination fees	Q	Q	365 041	Q	.1	X
	55033	Other fees	Q	Q	894 670	Q	.2	X
	55040	Loans to governments	Q	Q	1 876 811	Q	.4	91.8
	55041	Interest income	Q	Q	1 863 346	Q	.4	X
	55042	Origination fees	Q	Q	3 511	Q	Z	X
	55043	Other fees	Q	Q	9 954	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	103 885 736	Q	21.3	91.4
		Interest income:						
	55051	Residential mortgage loans	Q	Q	66 324 448	Q	13.6	X
	55052	Home equity loans	Q	Q	7 758 281	Q	1.6	X
	55053	Vehicle loans	Q	Q	8 143 755	Q	1.7	X
	55054	Other loans to consumers	Q	Q	16 065 780	Q	3.3	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	2 174 066	Q	.4	X
	55056	Home equity loans	Q	Q	133 401	Q	Z	X
	55057	Vehicle loans	Q	Q	84 483	Q	Z	X
	55058	Other loans to consumers	Q	Q	207 586	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	2 113 808	Q	.4	X
	55061	Home equity loans	Q	Q	105 800	Q	Z	X
	55062	Vehicle loans	Q	Q	361 912	Q	.1	X
	55063	Other loans to consumers	Q	Q	412 416	Q	.1	X
	55070	Loans to consumers - unsecured	Q	Q	14 690 457	Q	3.0	91.4
		Interest income:						
	55071	Personal lines of credit	Q	Q	13 030 021	Q	2.7	X
	55074	Other loans to consumers	Q	Q	1 234 407	Q	.3	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	112 813	Q	Z	X
	55078	Other loans to consumers	Q	Q	35 433	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	189 900	Q	Z	X
	55083	Other loans to consumers	Q	Q	87 883	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	18 190 367	Q	3.7	78.2
	55211	Interest income	Q	Q	14 950 596	Q	3.1	X
	55212	Cardholder fees	Q	Q	1 077 920	Q	.2	X
	55213	Merchant fees	Q	Q	2 161 820	Q	.4	X
	55220	Credit card association products - fees	Q	Q	425 712	Q	.1	X
	55230	Factoring - fees	Q	Q	125 232	Q	Z	X
	55240	Leasing products	Q	Q	7 855 308	Q	1.6	91.0
	55241	Interest income - motor vehicle leases	Q	Q	442 883	Q	.1	X
	55242	Interest income - other leases	Q	Q	7 204 162	Q	1.5	X
	55243	Fees - motor vehicle leases	Q	Q	130 818	Q	Z	X
	55244	Fees from other leases, except real estate rents	Q	Q	77 445	Q	Z	X
	55250	Installment credit products	Q	Q	148 951	Q	Z	91.2
	55251	Interest income	Q	Q	138 810	Q	Z	X
	55252	Fees	Q	Q	10 141	Q	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52211		Commercial banking—Con.						
		Credit financing products, except loans—Con.						
	55260	All other credit financing products.....	Q	Q	1 520 625	Q	.3	91.8
	55261	Interest income	Q	Q	1 373 691	Q	.3	X
	55262	Fees	Q	Q	146 934	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	205 893	Q	Z	X
	55320	Public offering products - debt securities	Q	Q	700 510	Q	.1	X
	55330	Private placement - equity securities	Q	Q	9 859	Q	Z	X
	55340	Private placement - debt securities	Q	Q	90 987	Q	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	514 639	Q	.1	88.6
	55411	Fees and commissions	Q	Q	54 672	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	26 789	Q	Z	X
	55413	Interest income from trading accounts	Q	Q	424 003	Q	.1	X
	55414	Margin interest	Q	Q	9 175	Q	Z	X
	55420	Commercial paper issued by financial institutions	Q	Q	305 489	Q	.1	91.8
	55421	Fees and commissions	Q	Q	9 472	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	3 891	Q	Z	X
	55423	Interest income from trading accounts	Q	Q	175 868	Q	Z	X
	55424	Margin interest	Q	Q	116 258	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	49 400	Q	Z	91.8
	55431	Fees and commissions	Q	Q	5 273	Q	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	1 896	Q	Z	X
	55433	Interest income from trading accounts	Q	Q	40 040	Q	Z	X
	55434	Margin interest	Q	Q	2 191	Q	Z	X
	55440	Bankers acceptance	Q	Q	34 640	Q	Z	91.8
	55441	Fees and commissions	Q	Q	6 924	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	727	Q	Z	X
	55443	Interest income from trading accounts	Q	Q	25 824	Q	Z	X
	55444	Margin interest	Q	Q	1 165	Q	Z	X
	55450	Treasury bills	Q	Q	476 048	Q	.1	91.7
	55451	Fees and commissions	Q	Q	107 924	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	3 683	Q	Z	X
	55453	Interest income from trading accounts	Q	Q	343 620	Q	.1	X
	55454	Margin interest	Q	Q	20 821	Q	Z	X
	55460	Other money market instruments	Q	Q	3 736 796	Q	.8	88.9
	55461	Fees and commissions	Q	Q	2 760 560	Q	.6	X
	55462	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	50 741	Q	Z	X
	55463	Interest income from trading accounts	Q	Q	778 766	Q	.2	X
	55464	Margin interest	Q	Q	146 729	Q	Z	X
	55470	Corporate and trust notes and bonds	Q	Q	1 391 650	Q	.3	91.4
	55471	Fees and commissions	Q	Q	161 925	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	64 019	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	860 940	Q	.2	X
	55474	Margin interest	Q	Q	304 766	Q	.1	X
	55480	National government notes and bonds	Q	Q	8 054 219	Q	1.6	91.7
	55481	Fees and commissions	Q	Q	294 305	Q	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	1 06 895	Q	Z	X
	55483	Interest income from trading accounts	Q	Q	7 121 132	Q	1.5	X
	55484	Margin interest	Q	Q	531 886	Q	.1	X
	55490	State provincial and local governments notes and bonds	Q	Q	10 922 685	Q	2.2	91.8
	55491	Fees and commissions	Q	Q	87 785	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	16 061	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	10 734 624	Q	2.2	X
	55494	Margin interest	Q	Q	84 215	Q	Z	X
	55610	Brokering and dealing products, equities	Q	Q	607 889	Q	.1	91.8
	55611	Fees and commissions	Q	Q	227 064	Q	Z	X
	55612	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	40 423	Q	Z	X
	55613	Interest income from trading accounts	Q	Q	325 588	Q	.1	X
	55614	Margin interest	Q	Q	14 814	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	175 352	Q	Z	76.9
	55711	Fees and commissions	Q	Q	69 165	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	-17 810	Q	Z	X
	55713	Interest income from trading accounts	Q	Q	122 799	Q	Z	X
	55714	Margin interest	Q	Q	1 198	Q	Z	X
	55720	Option contracts, exchange-traded	Q	Q	263 205	Q	.1	91.8
	55721	Fees and commissions	Q	Q	517	Q	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	262 642	Q	.1	X
	55723	Interest income from trading accounts	Q	Q	46	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	534 322	Q	.1	81.1
	55731	Fees and commissions	Q	Q	62 966	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	410 591	Q	.1	X
	55733	Interest income from trading accounts	Q	Q	60 765	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	4 797 373	Q	1.0	90.2
	55741	Fees and commissions	Q	Q	86 778	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	3 346 058	Q	.7	X
	55743	Interest income from trading accounts	Q	Q	1 362 560	Q	.3	X
	55750	Option contracts traded over-the-counter	Q	Q	147 465	Q	Z	91.8
	55751	Fees and commissions	Q	Q	476	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	144 460	Q	Z	X
	55753	Interest income from trading accounts	Q	Q	2 529	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	434 217	Q	.1	86.9
	55761	Fees and commissions	Q	Q	25 030	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	335 487	Q	.1	X
	55763	Interest income from trading accounts	Q	Q	72 226	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	120 497	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	1 241 866	Q	.3	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	141 992	Q	Z	X
	56110	Brokerage correspondent products - fees	Q	Q	61 938	Q	Z	X

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NAICS code	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	
52211		Commercial banking—Con.						
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	671 726	Q	.1	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	1 543 776	Q	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	846 330	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	11 506 682	Q	2.4	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	1 135 139	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	2 716 938	Q	.6	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	227 987	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	527 386	Q	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	1 483 905	Q	.3	X
	57020	Fees for individual deposit account services	Q	Q	30 257 378	Q	6.2	91.2
	57021	ATM charges and other electronic transaction fees	Q	Q	3 064 567	Q	.6	X
	57022	Other deposit account service fees	Q	Q	27 192 811	Q	5.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	2 419 387	Q	.5	90.3
	57111	Fees for bundled services	Q	Q	1 241 163	Q	.3	X
	57112	Fees for individual services	Q	Q	1 178 224	Q	.2	X
	57120	Correspondent account products service fees	Q	Q	17 677 480	Q	3.6	X
	57130	Other cash handling and management product fees	Q	Q	1 205 213	Q	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	137 457	Q	Z	X
	57220	Money order fees	Q	Q	39 029	Q	Z	X
	57230	Travelers' check fees	Q	Q	27 349	Q	Z	X
	57240	Other fees	Q	Q	1 473 411	Q	.3	X
	57310	Foreign currency exchange fees - retail	Q	Q	194 707	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	14 754 637	Q	3.0	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	970 589	Q	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	178 831	Q	Z	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	Q	Q	680	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	6 070	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	20 031	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	16 694	Q	Z	X
	57630	Other ACH fees	Q	Q	52 694	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	4 715 868	Q	1.0	X
	57720	Financial planning and investment management services for individuals	Q	Q	2 826 854	Q	.6	X
	57810	Other products supporting financial services - fees	Q	Q	82 961 224	Q	17.0	X
522110		Commercial banking	81 357	X	488 659 993	X	100.0	91.8
		Loan income:						
	55010	Loans to financial businesses	Q	Q	20 964 854	Q	4.3	91.7
	55011	Interest income	Q	Q	19 918 594	Q	4.1	X
	55012	Origination fees	Q	Q	244 067	Q	.1	X
	55013	Other fees	Q	Q	802 193	Q	.2	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	82 315 613	Q	16.8	91.8
	55021	Interest income	Q	Q	78 824 352	Q	16.1	X
	55022	Origination fees	Q	Q	1 377 546	Q	.3	X
	55023	Other fees	Q	Q	2 113 715	Q	.4	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	21 045 944	Q	4.3	91.7
	55031	Interest income	Q	Q	19 786 233	Q	4.0	X
	55032	Origination fees	Q	Q	365 041	Q	.1	X
	55033	Other fees	Q	Q	894 670	Q	.2	X
	55040	Loans to governments	Q	Q	1 876 811	Q	.4	91.8
	55041	Interest income	Q	Q	1 863 346	Q	.4	X
	55042	Origination fees	Q	Q	3 511	Q	Z	X
	55043	Other fees	Q	Q	9 954	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	103 885 736	Q	21.3	91.4
		Interest income:						
	55051	Residential mortgage loans	Q	Q	66 324 448	Q	13.6	X
	55052	Home equity loans	Q	Q	7 758 281	Q	1.6	X
	55053	Vehicle loans	Q	Q	8 143 755	Q	1.7	X
	55054	Other loans to consumers	Q	Q	16 065 780	Q	3.3	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	2 174 066	Q	.4	X
	55056	Home equity loans	Q	Q	133 401	Q	Z	X
	55057	Vehicle loans	Q	Q	84 483	Q	Z	X
	55058	Other loans to consumers	Q	Q	207 586	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	2 113 808	Q	.4	X
	55061	Home equity loans	Q	Q	105 800	Q	Z	X
	55062	Vehicle loans	Q	Q	361 912	Q	.1	X
	55063	Other loans to consumers	Q	Q	412 416	Q	.1	X

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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	
522110		Commercial banking—Con.						
	55070	Loan income—Con. Loans to consumers - unsecured	Q	Q	14 690 457	Q	3.0	91.4
		Interest income:						
	55071	Personal lines of credit	Q	Q	13 030 021	Q	2.7	X
	55074	Other loans to consumers	Q	Q	1 234 407	Q	.3	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	112 813	Q	Z	X
	55078	Other loans to consumers	Q	Q	35 433	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	189 900	Q	Z	X
	55083	Other loans to consumers	Q	Q	87 883	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	18 190 367	Q	3.7	78.2
	55211	Interest income	Q	Q	14 950 596	Q	3.1	X
	55212	Cardholder fees	Q	Q	1 077 920	Q	.2	X
	55213	Merchant fees	Q	Q	2 161 820	Q	.4	X
	55220	Credit card association products - fees	Q	Q	425 712	Q	.1	X
	55230	Factoring - fees	Q	Q	125 232	Q	.2	X
	55240	Leasing products	Q	Q	7 855 308	Q	1.6	91.0
	55241	Interest income - motor vehicle leases	Q	Q	442 883	Q	.1	X
	55242	Interest income - other leases	Q	Q	7 204 162	Q	1.5	X
	55243	Fees - motor vehicle leases	Q	Q	130 818	Q	.3	X
	55244	Fees from other leases, except real estate rents	Q	Q	77 445	Q	.2	X
	55250	Installment credit products	Q	Q	148 951	Q	.3	91.2
	55251	Interest income	Q	Q	138 810	Q	.3	X
	55252	Fees	Q	Q	10 141	Q	.0	X
	55260	All other credit financing products	Q	Q	1 520 625	Q	.3	91.8
	55261	Interest income	Q	Q	1 373 691	Q	.3	X
	55262	Fees	Q	Q	146 934	Q	.2	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	205 893	Q	.1	X
	55320	Public offering products - debt securities	Q	Q	700 510	Q	.1	X
	55330	Private placement - equity securities	Q	Q	9 859	Q	.0	X
	55340	Private placement - debt securities	Q	Q	90 987	Q	.0	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	514 639	Q	.1	88.6
	55411	Fees and commissions	Q	Q	54 672	Q	.0	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	26 789	Q	.0	X
	55413	Interest income from trading accounts	Q	Q	424 003	Q	.1	X
	55414	Margin interest	Q	Q	9 175	Q	.0	X
	55420	Commercial paper issued by financial institutions	Q	Q	305 489	Q	.1	91.8
	55421	Fees and commissions	Q	Q	9 472	Q	.0	X
	55422	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 891	Q	.0	X
	55423	Interest income from trading accounts	Q	Q	175 868	Q	.0	X
	55424	Margin interest	Q	Q	116 258	Q	.0	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	49 400	Q	.0	91.8
	55431	Fees and commissions	Q	Q	5 273	Q	.0	X
	55432	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 896	Q	.0	X
	55433	Interest income from trading accounts	Q	Q	40 040	Q	.0	X
	55434	Margin interest	Q	Q	2 191	Q	.0	X
	55440	Bankers acceptance	Q	Q	34 640	Q	.0	91.8
	55441	Fees and commissions	Q	Q	6 924	Q	.0	X
	55442	Net gains (losses) in trading accounts, excluding interest income	Q	Q	727	Q	.0	X
	55443	Interest income from trading accounts	Q	Q	25 824	Q	.0	X
	55444	Margin interest	Q	Q	1 165	Q	.0	X
	55450	Treasury bills	Q	Q	476 048	Q	.1	91.7
	55451	Fees and commissions	Q	Q	107 924	Q	.0	X
	55452	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 683	Q	.0	X
	55453	Interest income from trading accounts	Q	Q	343 620	Q	.1	X
	55454	Margin interest	Q	Q	20 821	Q	.0	X
	55460	Other money market instruments	Q	Q	3 736 796	Q	.8	88.9
	55461	Fees and commissions	Q	Q	2 760 560	Q	.6	X
	55462	Net gains (losses) in trading accounts, excluding interest income	Q	Q	50 741	Q	.0	X
	55463	Interest income from trading accounts	Q	Q	778 766	Q	.2	X
	55464	Margin interest	Q	Q	146 729	Q	.0	X
	55470	Corporate and trust notes and bonds	Q	Q	1 391 650	Q	.3	91.4
	55471	Fees and commissions	Q	Q	161 925	Q	.0	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	64 019	Q	.0	X
	55473	Interest income from trading accounts	Q	Q	860 940	Q	.2	X
	55474	Margin interest	Q	Q	304 766	Q	.1	X
	55480	National government notes and bonds	Q	Q	8 054 219	Q	1.6	91.7
	55481	Fees and commissions	Q	Q	294 305	Q	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	106 895	Q	.0	X
	55483	Interest income from trading accounts	Q	Q	7 121 132	Q	1.5	X
	55484	Margin interest	Q	Q	531 886	Q	.1	X
	55490	State provincial and local governments notes and bonds	Q	Q	10 922 685	Q	2.2	91.8
	55491	Fees and commissions	Q	Q	87 785	Q	.0	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	16 061	Q	.0	X
	55493	Interest income from trading accounts	Q	Q	10 734 624	Q	2.2	X
	55494	Margin interest	Q	Q	84 215	Q	.0	X
	55610	Brokering and dealing products, equities	Q	Q	607 889	Q	.1	91.8
	55611	Fees and commissions	Q	Q	227 064	Q	.0	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	40 423	Q	.0	X
	55613	Interest income from trading accounts	Q	Q	325 588	Q	.1	X
	55614	Margin interest	Q	Q	14 814	Q	.0	X
		Brokering and dealing products - derivative contracts:						

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522110		Commercial banking—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55710	Futures contracts, exchange-traded	Q	Q	175 352	Q	Z	76.9
	55711	Fees and commissions	Q	Q	69 165	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-17 810	Q	Z	X
	55713	Interest income from trading accounts	Q	Q	122 799	Q	Z	X
	55714	Margin interest	Q	Q	1 198	Q	Z	X
	55720	Option contracts, exchange-traded	Q	Q	263 205	Q	.1	91.8
	55721	Fees and commissions	Q	Q	517	Q	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income	Q	Q	262 642	Q	.1	X
	55723	Interest income from trading accounts	Q	Q	46	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	534 322	Q	.1	81.1
	55731	Fees and commissions	Q	Q	62 966	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	410 591	Q	.1	X
	55733	Interest income from trading accounts	Q	Q	60 765	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	4 797 373	Q	1.0	90.2
	55741	Fees and commissions	Q	Q	86 778	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 346 058	Q	.7	X
	55743	Interest income from trading accounts	Q	Q	1 362 560	Q	.3	X
	55750	Option contracts traded over-the-counter	Q	Q	147 465	Q	Z	91.8
	55751	Fees and commissions	Q	Q	476	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income	Q	Q	144 460	Q	Z	X
	55753	Interest income from trading accounts	Q	Q	2 529	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	434 217	Q	.1	86.9
	55761	Fees and commissions	Q	Q	25 030	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	Q	Q	335 487	Q	.1	X
	55763	Interest income from trading accounts	Q	Q	72 226	Q	Z	X
	55910	Brokering and dealing foreign currency fees - wholesale	Q	Q	120 497	Q	Z	X
	56010	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	1 241 866	Q	.3	X
	56110	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	141 992	Q	Z	X
	56210	Brokerage correspondent products - fees	Q	Q	61 938	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	671 726	Q	.1	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	1 543 776	Q	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	846 330	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	11 506 682	Q	2.4	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	1 135 139	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	2 716 938	Q	.6	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	227 987	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	527 386	Q	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	1 483 905	Q	.3	X
	57020	Fees for individual deposit account services	Q	Q	30 257 378	Q	6.2	91.2
	57021	ATM charges and other electronic transaction fees	Q	Q	3 064 567	Q	.6	X
	57022	Other deposit account service fees	Q	Q	27 192 811	Q	5.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	2 419 387	Q	.5	90.3
	57111	Fees for bundled services	Q	Q	1 241 163	Q	.3	X
	57112	Fees for individual services	Q	Q	1 178 224	Q	.2	X
	57120	Correspondent account products service fees	Q	Q	17 677 480	Q	3.6	X
	57130	Other cash handling and management product fees	Q	Q	1 205 213	Q	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	137 457	Q	Z	X
	57220	Money order fees	Q	Q	39 029	Q	Z	X
	57230	Travelers' check fees	Q	Q	27 349	Q	Z	X
	57240	Other fees	Q	Q	1 473 411	Q	.3	X
	57310	Foreign currency exchange fees - retail	Q	Q	194 707	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	14 754 637	Q	3.0	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	970 589	Q	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	178 831	Q	Z	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	Q	Q	680	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	6 070	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	20 031	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	16 694	Q	Z	X
	57630	Other ACH fees	Q	Q	52 694	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	4 715 868	Q	1.0	X
	57720	Financial planning and investment management services for individuals	Q	Q	2 826 854	Q	.6	X
	57810	Other products supporting financial services - fees	Q	Q	82 961 224	Q	17.0	X
5221101		National commercial banks - banking	44 590	X	282 055 763	X	100.0	94.9
		Loan income:						
	55010	Loans to financial businesses	Q	Q	5 479 239	Q	1.9	94.8
	55011	Interest income	Q	Q	5 359 675	Q	1.9	X
	55012	Origination fees	Q	Q	66 334	Q	Z	X
	55013	Other fees	Q	Q	53 230	Q	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

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NAICS code	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	
5221101		National commercial banks - banking—Con.						
		Loan income—Con.						
	55020	Loans to nonfinancial businesses - secured	Q	0	40 056 727	Q	14.2	94.8
	55021	Interest income	Q	0	38 785 094	Q	13.8	X
	55022	Origination fees	Q	0	515 471	Q	.2	X
	55023	Other fees	Q	0	756 162	Q	.3	X
	55030	Loans to nonfinancial businesses - unsecured	Q	0	4 007 819	Q	1.4	94.8
	55031	Interest income	Q	0	3 921 056	Q	1.4	X
	55032	Origination fees	Q	0	51 077	Q	.0	X
	55033	Other fees	Q	0	35 686	Q	.1	X
	55040	Loans to governments	Q	0	633 906	Q	.2	94.8
	55041	Interest income	Q	0	628 004	Q	.2	X
	55042	Origination fees	Q	0	1 185	Q	.0	X
	55043	Other fees	Q	0	4 717	Q	.0	X
	55050	Loans to consumers - secured	Q	Q	61 845 687	Q	21.9	94.5
		Interest income:						
	55051	Residential mortgage loans	Q	Q	41 491 003	Q	14.7	X
	55052	Home equity loans	Q	Q	3 845 319	Q	1.4	X
	55053	Vehicle loans	Q	Q	2 907 175	Q	1.0	X
	55054	Other loans to consumers	Q	Q	11 166 379	Q	4.0	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	1 287 006	Q	.5	X
	55056	Home equity loans	Q	Q	46 816	Q	.0	X
	55057	Vehicle loans	Q	Q	32 841	Q	.0	X
	55058	Other loans to consumers	Q	Q	84 547	Q	.0	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	726 637	Q	.3	X
	55061	Home equity loans	Q	Q	33 680	Q	.0	X
	55062	Vehicle loans	Q	Q	81 412	Q	.0	X
	55063	Other loans to consumers	Q	Q	143 072	Q	.1	X
	55070	Loans to consumers - unsecured	Q	Q	11 491 324	Q	4.1	94.6
		Interest income:						
	55071	Personal lines of credit	Q	Q	10 916 636	Q	3.9	X
	55074	Other loans to consumers	Q	Q	343 963	Q	.1	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	67 346	Q	.0	X
	55078	Other loans to consumers	Q	Q	15 332	Q	.0	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	126 137	Q	.0	X
	55083	Other loans to consumers	Q	Q	21 910	Q	.0	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	16 462 174	Q	5.8	75.7
	55211	Interest income	Q	Q	14 140 839	Q	5.0	X
	55212	Cardholder fees	Q	Q	784 308	Q	.3	X
	55213	Merchant fees	Q	Q	1 537 027	Q	.5	X
	55220	Credit card association products - fees	Q	Q	358 677	Q	.1	X
	55230	Factoring - fees	Q	Q	78 633	Q	.0	X
	55240	Leasing products	Q	Q	6 574 219	Q	2.3	93.8
	55241	Interest income - motor vehicle leases	Q	Q	198 054	Q	.1	X
	55242	Interest income - other leases	Q	Q	6 349 186	Q	2.3	X
	55243	Fees - motor vehicle leases	Q	Q	8 605	Q	.0	X
	55244	Fees from other leases, except real estate rents	Q	Q	18 374	Q	.0	X
	55250	Installment credit products	Q	Q	34 038	Q	.0	93.3
	55251	Interest income	Q	Q	29 866	Q	.0	X
	55252	Fees	Q	Q	4 172	Q	.0	X
	55260	All other credit financing products	Q	Q	1 054 869	Q	.4	94.9
	55261	Interest income	Q	Q	1 035 429	Q	.4	X
	55262	Fees	Q	Q	19 440	Q	.0	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	47 984	Q	.0	X
	55320	Public offering products - debt securities	Q	Q	193 805	Q	.1	X
	55330	Private placement - equity securities	Q	Q	2 205	Q	.0	X
	55340	Private placement - debt securities	Q	Q	9 291	Q	.0	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	118 465	Q	.0	94.8
	55411	Fees and commissions	Q	Q	38 361	Q	.0	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	6 508	Q	.0	X
	55413	Interest income from trading accounts	Q	Q	73 341	Q	.0	X
	55414	Margin interest	Q	Q	255	Q	.0	X
	55420	Commercial paper issued by financial institutions	Q	Q	101 142	Q	.0	94.9
	55421	Fees and commissions	Q	Q	1 653	Q	.0	X
	55422	Net gains (losses) in trading accounts, excluding interest income	Q	Q	4 166	Q	.0	X
	55423	Interest income from trading accounts	Q	Q	86 701	Q	.0	X
	55424	Margin interest	Q	Q	8 622	Q	.0	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	8 575	Q	.0	94.9
	55431	Fees and commissions	Q	Q	503	Q	.0	X
	55433	Interest income from trading accounts	Q	Q	6 094	Q	.0	X
	55434	Margin interest	Q	Q	1 978	Q	.0	X
	55440	Bankers acceptance	Q	Q	3 282	Q	.0	94.9
	55443	Interest income from trading accounts	Q	Q	3 109	Q	.0	X
	55450	Treasury bills	Q	Q	160 147	Q	.1	94.8
	55451	Fees and commissions	Q	Q	85 816	Q	.0	X
	55452	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 068	Q	.0	X
	55453	Interest income from trading accounts	Q	Q	66 378	Q	.0	X
	55454	Margin interest	Q	Q	6 885	Q	.0	X

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NAICS code	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—		
						Estab-lishments with the product line	All estab-lishments ¹	
5221101		National commercial banks - banking—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55460	Other money market instruments	Q	Q	254 702	Q	.1	94.7
	55461	Fees and commissions	Q	Q	65 476	Q	Z	X
	55462	Net gains (losses) in trading accounts, excluding interest income	Q	Q	409	Q	Z	X
	55463	Interest income from trading accounts	Q	Q	183 981	Q	.1	X
	55464	Margin interest	Q	Q	4 836	Q	Z	X
	55470	Corporate and trust notes and bonds	Q	Q	348 459	Q	.1	94.7
	55471	Fees and commissions	Q	Q	67 028	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	6 357	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	251 802	Q	.1	X
	55474	Margin interest	Q	Q	23 272	Q	Z	X
	55480	National government notes and bonds	Q	Q	2 715 781	Q	1.0	94.9
	55481	Fees and commissions	Q	Q	82 600	Q	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	80 528	Q	Z	X
	55483	Interest income from trading accounts	Q	Q	2 423 538	Q	.9	X
	55484	Margin interest	Q	Q	129 115	Q	Z	X
	55490	State provincial and local governments notes and bonds	Q	Q	7 754 114	Q	2.7	94.9
	55491	Fees and commissions	Q	Q	48 021	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	9 395	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	7 679 757	Q	2.7	X
	55494	Margin interest	Q	Q	16 941	Q	Z	X
	55610	Brokering and dealing products, equities	Q	Q	410 702	Q	.1	94.8
	55611	Fees and commissions	Q	Q	88 616	Q	Z	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	26 366	Q	Z	X
	55613	Interest income from trading accounts	Q	Q	294 376	Q	.1	X
	55614	Margin interest	Q	Q	1 344	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	38 858	Q	Z	92.2
	55711	Fees and commissions	Q	Q	37 946	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income	Q	Q	795	Q	Z	X
	55720	Option contracts, exchange-traded	Q	Q	2 782	Q	Z	93.8
	55721	Fees and commissions	Q	Q	159	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	-1 297	Q	Z	53.5
	55731	Fees and commissions	Q	Q	-53	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-1 238	Q	Z	X
	55733	Interest income from trading accounts	Q	Q	-6	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	313 270	Q	.1	94.8
	55741	Fees and commissions	Q	Q	35 711	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	Q	Q	25 113	Q	Z	X
	55743	Interest income from trading accounts	Q	Q	252 001	Q	.1	X
	55750	Option contracts traded over-the-counter	Q	Q	-4 006	Q	Z	93.9
	55751	Fees and commissions	Q	Q	177	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-4 183	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	118 757	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	39 588	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	1 035 674	Q	.4	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	24 589	Q	Z	X
	56110	Brokerage correspondent products - fees	Q	Q	47 193	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	166 768	Q	.1	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	476 374	Q	.2	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	499 293	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	2 460 309	Q	.9	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	69 044	Q	Z	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	17 264	Q	Z	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	105	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	175 135	Q	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	458 392	Q	.2	X
	57020	Fees for individual deposit account services	Q	Q	20 422 390	Q	7.2	94.5
	57021	ATM charges and other electronic transaction fees	Q	Q	1 830 474	Q	.6	X
	57022	Other deposit account service fees	Q	Q	18 591 916	Q	6.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	1 100 312	Q	.4	91.5
	57111	Fees for bundled services	Q	Q	579 312	Q	.2	X
	57112	Fees for individual services	Q	Q	521 000	Q	.2	X
	57120	Correspondent account products service fees	Q	Q	17 260 093	Q	6.1	X
	57130	Other cash handling and management product fees	Q	Q	458 152	Q	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	36 169	Q	Z	X
	57220	Money order fees	Q	Q	11 698	Q	Z	X
	57230	Travelers' check fees	Q	Q	6 622	Q	Z	X
	57240	Other fees	Q	Q	305 146	Q	.1	X
	57310	Foreign currency exchange fees - retail	Q	Q	90 971	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	7 935 681	Q	2.8	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	914 015	Q	.3	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	128 732	Q	Z	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	Q	Q	593	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	8 246	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	5 283	Q	Z	X
	57630	Other ACH fees	Q	Q	21 416	Q	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

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NAICS code	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	
5221101		National commercial banks - banking—Con.						
	57710	Financial planning and investment management products: Financial planning and investment management services for businesses and government	Q	Q	3 471 815	Q	1.2	X
	57720	Financial planning and investment management services for individuals	Q	Q	1 385 458	Q	.5	X
	57810	Other products supporting financial services - fees	Q	Q	62 348 913	Q	22.1	X
5221102		State commercial banks - banking	36 302	X	169 566 070	X	100.0	90.8
		Loan income:						
	55010	Loans to financial businesses	Q	Q	4 754 788	Q	2.8	90.7
	55011	Interest income	Q	Q	4 189 718	Q	2.5	X
	55012	Origination fees	Q	Q	67 129	Q	Z	X
	55013	Other fees	Q	Q	497 941	Q	.3	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	37 612 614	Q	22.2	90.7
	55021	Interest income	Q	Q	36 073 649	Q	21.3	X
	55022	Origination fees	Q	Q	769 898	Q	.5	X
	55023	Other fees	Q	Q	769 067	Q	.5	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	11 178 467	Q	6.6	90.6
	55031	Interest income	Q	Q	10 765 649	Q	6.3	X
	55032	Origination fees	Q	Q	127 113	Q	.1	X
	55033	Other fees	Q	Q	285 705	Q	.2	X
	55040	Loans to governments	Q	Q	788 579	Q	.5	90.7
	55041	Interest income	Q	Q	784 512	Q	.5	X
	55042	Origination fees	Q	Q	1 938	Q	Z	X
	55043	Other fees	Q	Q	2 129	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	41 761 509	Q	24.6	90.4
		Interest income:						
	55051	Residential mortgage loans	Q	Q	24 730 792	Q	14.6	X
	55052	Home equity loans	Q	Q	3 888 022	Q	2.3	X
	55053	Vehicle loans	Q	Q	5 232 433	Q	3.1	X
	55054	Other loans to consumers	Q	Q	4 801 545	Q	2.8	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	886 318	Q	.5	X
	55056	Home equity loans	Q	Q	86 420	Q	.1	X
	55057	Vehicle loans	Q	Q	51 842	Q	Z	X
	55058	Other loans to consumers	Q	Q	107 468	Q	.1	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	1 385 794	Q	.8	X
	55061	Home equity loans	Q	Q	43 400	Q	Z	X
	55062	Vehicle loans	Q	Q	280 478	Q	.2	X
	55063	Other loans to consumers	Q	Q	266 997	Q	.2	X
	55070	Loans to consumers - unsecured	Q	Q	3 151 849	Q	1.9	90.1
		Interest income:						
	55071	Personal lines of credit	Q	Q	2 099 888	Q	1.2	X
	55074	Other loans to consumers	Q	Q	858 433	Q	.5	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	45 447	Q	Z	X
	55078	Other loans to consumers	Q	Q	19 647	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	63 393	Q	Z	X
	55083	Other loans to consumers	Q	Q	65 041	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	1 721 417	Q	1.0	89.9
	55211	Interest income	Q	Q	807 141	Q	.5	X
	55212	Cardholder fees	Q	Q	290 149	Q	.2	X
	55213	Merchant fees	Q	Q	624 127	Q	.4	X
	55220	Credit card association products - fees	Q	Q	67 016	Q	Z	X
	55230	Factoring - fees	Q	Q	32 996	Q	Z	X
	55240	Leasing products	Q	Q	1 263 621	Q	.7	90.5
	55241	Interest income - motor vehicle leases	Q	Q	244 829	Q	.1	X
	55242	Interest income - other leases	Q	Q	837 508	Q	.5	X
	55243	Fees - motor vehicle leases	Q	Q	122 213	Q	.1	X
	55244	Fees from other leases, except real estate rents	Q	Q	59 071	Q	.1	X
	55250	Installment credit products	Q	Q	113 501	Q	.1	90.5
	55251	Interest income	Q	Q	107 588	Q	.1	X
	55252	Fees	Q	Q	5 913	Q	Z	X
	55260	All other credit financing products	Q	Q	301 289	Q	.2	90.4
	55261	Interest income	Q	Q	255 386	Q	.2	X
	55262	Fees	Q	Q	45 903	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	154 877	Q	.1	X
	55320	Public offering products - debt securities	Q	Q	321 662	Q	.2	X
	55330	Private placement - equity securities	Q	Q	7 654	Q	Z	X
	55340	Private placement - debt securities	Q	Q	20 027	Q	Z	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	73 388	Q	Z	89.3
	55411	Fees and commissions	Q	Q	15 693	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	15 206	Q	Z	X
	55413	Interest income from trading accounts	Q	Q	40 933	Q	Z	X
	55414	Margin interest	Q	Q	1 556	Q	Z	X
	55420	Commercial paper issued by financial institutions	Q	Q	87 231	Q	.1	90.6
	55421	Fees and commissions	Q	Q	6 593	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income	Q	Q	468	Q	Z	X
	55423	Interest income from trading accounts	Q	Q	77 513	Q	Z	X
	55424	Margin interest	Q	Q	2 657	Q	Z	X

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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	
5221102		State commercial banks - banking—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	31 808	Q	Z	90.8
	55431	Fees and commissions	Q	Q	4 496	Q	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	1 896	Q	Z	X
	55433	Interest income from trading accounts	Q	Q	25 203	Q	Z	X
	55434	Margin interest	Q	Q	213	Q	Z	X
	55440	Bankers acceptance	Q	Q	27 572	Q	Z	90.8
	55441	Fees and commissions	Q	Q	5 859	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	727	Q	Z	X
	55443	Interest income from trading accounts	Q	Q	20 835	Q	Z	X
	55450	Treasury bills	Q	Q	179 800	Q	.1	90.6
	55451	Fees and commissions	Q	Q	14 253	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	960	Q	Z	X
	55453	Interest income from trading accounts	Q	Q	150 888	Q	.1	X
	55454	Margin interest	Q	Q	13 699	Q	Z	X
	55460	Other money market instruments	Q	Q	2 682 109	Q	1.6	90.7
	55461	Fees and commissions	Q	Q	2 421 875	Q	1.4	X
	55462	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	30 102	Q	Z	X
	55463	Interest income from trading accounts	Q	Q	217 152	Q	.1	X
	55464	Margin interest	Q	Q	12 980	Q	Z	X
	55470	Corporate and trust notes and bonds	Q	Q	591 637	Q	.3	90.6
	55471	Fees and commissions	Q	Q	33 811	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	5 096	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	307 022	Q	.2	X
	55474	Margin interest	Q	Q	245 708	Q	.1	X
	55480	National government notes and bonds	Q	Q	3 679 331	Q	2.2	90.5
	55481	Fees and commissions	Q	Q	198 005	Q	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	47 278	Q	Z	X
	55483	Interest income from trading accounts	Q	Q	3 040 689	Q	1.8	X
	55484	Margin interest	Q	Q	393 359	Q	.2	X
	55490	State provincial and local governments notes and bonds	Q	Q	2 970 423	Q	1.8	90.7
	55491	Fees and commissions	Q	Q	39 667	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	7 864	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	2 855 618	Q	1.7	X
	55494	Margin interest	Q	Q	67 274	Q	Z	X
	55610	Brokering and dealing products, equities	Q	Q	192 944	Q	.1	90.7
	55611	Fees and commissions	Q	Q	141 715	Q	.1	X
	55612	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	6 547	Q	Z	X
	55613	Interest income from trading accounts	Q	Q	31 212	Q	Z	X
	55614	Margin interest	Q	Q	13 470	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	50 049	Q	Z	72.5
	55711	Fees and commissions	Q	Q	31 219	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	18 531	Q	Z	X
	55720	Option contracts, exchange-traded	Q	Q	128 001	Q	.1	90.8
	55721	Fees and commissions	Q	Q	4	Q	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	127 951	Q	.1	X
	55723	Interest income from trading accounts	Q	Q	46	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	186 586	Q	.1	71.7
	55731	Fees and commissions	Q	Q	3 802	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	184 148	Q	.1	X
	55733	Interest income from trading accounts	Q	Q	-1 364	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	254 359	Q	.2	90.8
	55741	Fees and commissions	Q	Q	24 159	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	221 577	Q	.1	X
	55743	Interest income from trading accounts	Q	Q	8 623	Q	Z	X
	55750	Option contracts traded over-the-counter	Q	Q	7 704	Q	Z	90.8
	55751	Fees and commissions	Q	Q	140	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	7 150	Q	Z	X
	55753	Interest income from trading accounts	Q	Q	414	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	34 418	Q	Z	89.7
	55761	Fees and commissions	Q	Q	12 847	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income ...	Q	Q	20 952	Q	Z	X
	55763	Interest income from trading accounts	Q	Q	619	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	62 633	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	197 615	Q	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	117 403	Q	.1	X
	56110	Brokerage correspondent products - fees	Q	Q	14 404	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	449 934	Q	.3	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	1 212 345	Q	.7	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	332 558	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	7 768 262	Q	4.6	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	1 060 121	Q	.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	995 559	Q	.6	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	-514 540	Q	-.3	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	325 044	Q	.2	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	968 229	Q	.6	X
	57020	Fees for individual deposit account services	Q	Q	9 789 132	Q	5.8	89.7
	57021	ATM charges and other electronic transaction fees	Q	Q	1 229 280	Q	.7	X
	57022	Other deposit account service fees	Q	Q	8 559 852	Q	5.0	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	1 192 524	Q	.7	90.5
	57111	Fees for bundled services	Q	Q	609 812	Q	.4	X
	57112	Fees for individual services	Q	Q	582 712	Q	.3	X
	57120	Correspondent account products service fees	Q	Q	356 935	Q	.2	X

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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	
5221102		State commercial banks - banking—Con.						
	57130	Cash handling and management products—Con. Other cash handling and management product fees	Q	Q	731 198	Q	.4	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	100 269	Q	.1	X
	57220	Money order fees	Q	Q	22 021	Q	Z	X
	57230	Travelers' check fees	Q	Q	20 666	Q	Z	X
	57240	Other fees	Q	Q	899 518	Q	.5	X
	57310	Foreign currency exchange fees - retail	Q	Q	97 135	Q	.1	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	6 794 774	Q	4.0	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	45 124	Q	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	39 388	Q	Z	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	Q	Q	87	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	3 638	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	11 738	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	11 411	Q	Z	X
	57630	Other ACH fees	Q	Q	30 666	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	1 215 811	Q	.7	X
	57720	Financial planning and investment management services for individuals	Q	Q	1 387 709	Q	.8	X
	57810	Other products supporting financial services - fees	Q	Q	19 397 533	Q	11.4	X
52212		Savings institutions	16 744	X	77 459 937	X	100.0	88.2
		Loan income:						
	55010	Loans to financial businesses	Q	Q	11 602 519	Q	15.0	86.8
	55011	Interest income	Q	Q	11 502 673	Q	14.9	X
	55012	Origination fees	Q	Q	25 520	Q	Z	X
	55013	Other fees	Q	Q	74 326	Q	.1	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	9 092 281	Q	11.7	88.1
	55021	Interest income	Q	Q	8 753 494	Q	11.3	X
	55022	Origination fees	Q	Q	101 774	Q	.1	X
	55023	Other fees	Q	Q	237 013	Q	.3	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	706 491	Q	.9	87.9
	55031	Interest income	Q	Q	650 671	Q	.8	X
	55032	Origination fees	Q	Q	16 470	Q	Z	X
	55033	Other fees	Q	Q	39 350	Q	.1	X
	55040	Loans to governments	Q	Q	269 894	Q	.3	82.8
	55041	Interest income	Q	Q	268 877	Q	.3	X
	55042	Origination fees	Q	Q	7	Q	Z	X
	55043	Other fees	Q	Q	1 010	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	32 005 691	Q	41.3	85.6
		Interest income:						
	55051	Residential mortgage loans	Q	Q	23 023 161	Q	29.7	X
	55052	Home equity loans	Q	Q	2 350 999	Q	3.0	X
	55053	Vehicle loans	Q	Q	2 002 313	Q	2.6	X
	55054	Other loans to consumers	Q	Q	1 408 924	Q	1.8	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	1 860 668	Q	2.4	X
	55056	Home equity loans	Q	Q	24 904	Q	Z	X
	55057	Vehicle loans	Q	Q	8 137	Q	Z	X
	55058	Other loans to consumers	Q	Q	30 342	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	1 060 193	Q	1.4	X
	55061	Home equity loans	Q	Q	91 028	Q	.1	X
	55062	Vehicle loans	Q	Q	52 258	Q	.1	X
	55063	Other loans to consumers	Q	Q	92 764	Q	.1	X
	55070	Loans to consumers - unsecured	Q	Q	292 471	Q	.4	87.7
		Interest income:						
	55071	Personal lines of credit	Q	Q	110 609	Q	.1	X
	55074	Other loans to consumers	Q	Q	170 848	Q	.2	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	343	Q	Z	X
	55078	Other loans to consumers	Q	Q	2 375	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	3 085	Q	Z	X
	55083	Other loans to consumers	Q	Q	5 211	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	688 479	Q	.9	87.5
	55211	Interest income	Q	Q	542 205	Q	.7	X
	55212	Cardholder fees	Q	Q	92 380	Q	.1	X
	55213	Merchant fees	Q	Q	53 894	Q	.1	X
	55220	Credit card association products - fees	Q	Q	223 269	Q	.3	X
	55230	Factoring - fees	Q	Q	1 807	Q	Z	X
	55240	Leasing products	Q	Q	241 025	Q	.3	87.4
	55241	Interest income - motor vehicle leases	Q	Q	36 847	Q	Z	X
	55242	Interest income - other leases	Q	Q	199 224	Q	.3	X
	55243	Fees - motor vehicle leases	Q	Q	376	Q	Z	X
	55244	Fees from other leases, except real estate rents	Q	Q	4 578	Q	Z	X

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52212		Savings institutions—Con.						
		Credit financing products, except loans—Con.						
	52250	Installment credit products	Q	Q	81 992	Q	.1	88.2
	52251	Interest income	Q	Q	75 362	Q	.1	X
	52252	Fees	Q	Q	6 630	Q	Z	X
	52260	All other credit financing products	Q	Q	22 549	Q	Z	88.1
	52261	Interest income	Q	Q	21 640	Q	Z	X
	52262	Fees	Q	Q	909	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	3 263 649	Q	4.2	X
	55320	Public offering products - debt securities	Q	Q	136 248	Q	.2	X
	55330	Private placement - equity securities	Q	Q	1 541	Q	Z	X
	55340	Private placement - debt securities	Q	Q	1 397	Q	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	20 158	Q	Z	79.7
	55411	Fees and commissions	Q	Q	4 229	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	553	Q	Z	X
	55413	Interest income from trading accounts	Q	Q	15 119	Q	Z	X
	55414	Margin interest	Q	Q	257	Q	Z	X
	55420	Commercial paper issued by financial institutions	Q	Q	54 681	Q	.1	87.4
	55421	Fees and commissions	Q	Q	27 015	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	1 696	Q	Z	X
	55423	Interest income from trading accounts	Q	Q	25 202	Q	Z	X
	55424	Margin interest	Q	Q	768	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	17 709	Q	Z	88.2
	55432	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	656	Q	Z	X
	55433	Interest income from trading accounts	Q	Q	16 319	Q	Z	X
	55434	Margin interest	Q	Q	209	Q	Z	X
	55440	Bankers acceptance	Q	Q	3 999	Q	Z	88.2
	55441	Fees and commissions	Q	Q	2 758	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	38	Q	Z	X
	55443	Interest income from trading accounts	Q	Q	1 203	Q	Z	X
	55450	Treasury bills	Q	Q	34 316	Q	Z	88.2
	55451	Fees and commissions	Q	Q	5	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	680	Q	Z	X
	55453	Interest income from trading accounts	Q	Q	30 706	Q	Z	X
	55454	Margin interest	Q	Q	2 925	Q	Z	X
	55460	Other money market instruments	Q	Q	2 687 166	Q	3.5	87.3
	55461	Fees and commissions	Q	Q	46 717	Q	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	1 960 938	Q	2.5	X
	55463	Interest income from trading accounts	Q	Q	668 206	Q	.9	X
	55464	Margin interest	Q	Q	11 305	Q	Z	X
	55470	Corporate and trust notes and bonds	Q	Q	586 411	Q	.8	87.8
	55471	Fees and commissions	Q	Q	4 081	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	-2 800	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	408 510	Q	.5	X
	55474	Margin interest	Q	Q	176 820	Q	.3	X
	55480	National government notes and bonds	Q	Q	1 767 363	Q	2.3	73.9
	55481	Fees and commissions	Q	Q	18 163	Q	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	44 396	Q	.1	X
	55483	Interest income from trading accounts	Q	Q	1 506 269	Q	1.9	X
	55484	Margin interest	Q	Q	198 535	Q	.3	X
	55490	State provincial and local governments notes and bonds	Q	Q	83 410	Q	.1	88.1
	55491	Fees and commissions	Q	Q	3 017	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	259	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	76 914	Q	.1	X
	55494	Margin interest	Q	Q	3 220	Q	Z	X
	55610	Brokering and dealing products, equities	Q	Q	1 203 164	Q	1.6	87.6
	55611	Fees and commissions	Q	Q	436 560	Q	.6	X
	55612	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	247 005	Q	.3	X
	55613	Interest income from trading accounts	Q	Q	513 462	Q	.7	X
	55614	Margin interest	Q	Q	6 137	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	10 100	Q	Z	88.0
	55712	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	8 739	Q	Z	X
	55713	Interest income from trading accounts	Q	Q	1 361	Q	Z	X
	55720	Option contracts, exchange-traded	Q	Q	168	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	20 661	Q	Z	88.2
	55731	Fees and commissions	Q	Q	1 008	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	15 403	Q	Z	X
	55733	Interest income from trading accounts	Q	Q	4 250	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	21 217	Q	Z	88.2
	55741	Fees and commissions	Q	Q	775	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	20 442	Q	Z	X
	55750	Option contracts traded over-the-counter	Q	Q	234	Q	Z	88.2
	55751	Fees and commissions	Q	Q	219	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	4 966	Q	Z	88.2
	55761	Fees and commissions	Q	Q	1 010	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	3 790	Q	Z	X
	55763	Interest income from trading accounts	Q	Q	57	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	4 322	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	63 367	Q	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	75 514	Q	.1	X
	56110	Brokerage correspondent products - fees	Q	Q	8 698	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	150 777	Q	.2	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	16 107	Q	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	17 230	Q	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	852 012	Q	1.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52212		Savings institutions—Con.						
	56610	Trading equities on own account - net gain (losses)	Q	Q	127 586	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	11 776	Q	Z	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	45	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	536 714	Q	.7	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	180 127	Q	.2	X
	57020	Fees for individual deposit account services	Q	Q	3 764 775	Q	4.9	62.2
	57021	ATM charges and other electronic transaction fees	Q	Q	967 954	Q	1.3	X
	57022	Other deposit account service fees	Q	Q	2 796 821	Q	3.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	239 573	Q	.3	75.6
	57111	Fees for bundled services	Q	Q	163 826	Q	.2	X
	57112	Fees for individual services	Q	Q	75 747	Q	.1	X
	57120	Correspondent account products service fees	Q	Q	14 416	Q	Z	X
	57130	Other cash handling and management product fees	Q	Q	31 506	Q	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	9 085	Q	Z	X
	57220	Money order fees	Q	Q	12 115	Q	Z	X
	57230	Travelers' check fees	Q	Q	4 869	Q	Z	X
	57240	Other fees	Q	Q	52 810	Q	.1	X
	57310	Foreign currency exchange fees - retail	Q	Q	2 023	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	246 360	Q	.3	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	2 480	Q	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	1 493	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	182	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	51	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	2 345	Q	Z	X
	57630	Other ACH fees	Q	Q	9 546	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	32 135	Q	Z	X
	57720	Financial planning and investment management services for individuals	Q	Q	83 626	Q	.1	X
	57810	Other products supporting financial services - fees	Q	Q	5 759 246	Q	7.4	X
522120		Savings institutions	16 744	X	77 459 937	X	100.0	88.2
		Loan income:						
	55010	Loans to financial businesses	Q	Q	11 602 519	Q	15.0	86.8
	55011	Interest income	Q	Q	11 502 673	Q	14.9	X
	55012	Origination fees	Q	Q	25 520	Q	Z	X
	55013	Other fees	Q	Q	74 326	Q	.1	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	9 092 281	Q	11.7	88.1
	55021	Interest income	Q	Q	8 753 494	Q	11.3	X
	55022	Origination fees	Q	Q	101 774	Q	.1	X
	55023	Other fees	Q	Q	237 013	Q	.3	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	706 491	Q	.9	87.9
	55031	Interest income	Q	Q	650 671	Q	.8	X
	55032	Origination fees	Q	Q	16 470	Q	Z	X
	55033	Other fees	Q	Q	39 350	Q	.1	X
	55040	Loans to governments	Q	Q	269 894	Q	.3	82.8
	55041	Interest income	Q	Q	268 877	Q	.3	X
	55042	Origination fees	Q	Q	7	Q	Z	X
	55043	Other fees	Q	Q	1 010	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	32 005 691	Q	41.3	85.6
		Interest income:						
	55051	Residential mortgage loans	Q	Q	23 023 161	Q	29.7	X
	55052	Home equity loans	Q	Q	2 350 999	Q	3.0	X
	55053	Vehicle loans	Q	Q	2 002 313	Q	2.6	X
	55054	Other loans to consumers	Q	Q	1 408 924	Q	1.8	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	1 860 668	Q	2.4	X
	55056	Home equity loans	Q	Q	24 904	Q	Z	X
	55057	Vehicle loans	Q	Q	8 137	Q	Z	X
	55058	Other loans to consumers	Q	Q	30 342	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	1 060 193	Q	1.4	X
	55061	Home equity loans	Q	Q	91 028	Q	.1	X
	55062	Vehicle loans	Q	Q	52 258	Q	.1	X
	55063	Other loans to consumers	Q	Q	92 764	Q	.1	X
	55070	Loans to consumers - unsecured	Q	Q	292 471	Q	.4	87.7
		Interest income:						
	55071	Personal lines of credit	Q	Q	110 609	Q	.1	X
	55074	Other loans to consumers	Q	Q	170 848	Q	.2	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	343	Q	Z	X
	55078	Other loans to consumers	Q	Q	2 375	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	3 085	Q	Z	X
	55083	Other loans to consumers	Q	Q	5 211	Q	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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—		
						Estab-lishments with the product line	All estab-lishments ¹	
522120		Savings institutions—Con.						
	55210	Credit financing products, except loans:						
	55211	Credit card cardholder and merchant fees	Q	Q	688 479	Q	.9	87.5
	55212	Interest income	Q	Q	542 205	Q	.7	X
	55213	Cardholder fees	Q	Q	92 380	Q	.1	X
	55213	Merchant fees	Q	Q	53 894	Q	.1	X
	55220	Credit card association products - fees	Q	Q	223 269	Q	.3	X
	55230	Factoring - fees	Q	Q	1 807	Q	.2	X
	55240	Leasing products	Q	Q	241 025	Q	.3	87.4
	55241	Interest income - motor vehicle leases	Q	Q	36 847	Q	.2	X
	55242	Interest income - other leases	Q	Q	199 224	Q	.3	X
	55243	Fees - motor vehicle leases	Q	Q	376	Q	.2	X
	55244	Fees from other leases, except real estate rents	Q	Q	4 578	Q	.2	X
	55250	Installment credit products	Q	Q	81 992	Q	.1	88.2
	55251	Interest income	Q	Q	75 362	Q	.1	X
	55252	Fees	Q	Q	6 630	Q	.2	X
	55260	All other credit financing products	Q	Q	22 549	Q	.2	88.1
	55261	Interest income	Q	Q	21 640	Q	.2	X
	55262	Fees	Q	Q	909	Q	.2	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	3 263 649	Q	4.2	X
	55320	Public offering products - debt securities	Q	Q	136 248	Q	.2	X
	55330	Private placement - equity securities	Q	Q	1 541	Q	.2	X
	55340	Private placement - debt securities	Q	Q	1 397	Q	.2	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	20 158	Q	.2	79.7
	55411	Fees and commissions	Q	Q	4 229	Q	.2	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	553	Q	.2	X
	55413	Interest income from trading accounts	Q	Q	15 119	Q	.2	X
	55414	Margin interest	Q	Q	257	Q	.2	X
	55420	Commercial paper issued by financial institutions	Q	Q	54 681	Q	.1	87.4
	55421	Fees and commissions	Q	Q	27 015	Q	.2	X
	55422	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 696	Q	.2	X
	55423	Interest income from trading accounts	Q	Q	25 202	Q	.2	X
	55424	Margin interest	Q	Q	768	Q	.2	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	17 709	Q	.2	88.2
	55432	Net gains (losses) in trading accounts, excluding interest income	Q	Q	656	Q	.2	X
	55433	Interest income from trading accounts	Q	Q	16 319	Q	.2	X
	55434	Margin interest	Q	Q	209	Q	.2	X
	55440	Bankers acceptance	Q	Q	3 999	Q	.2	88.2
	55441	Fees and commissions	Q	Q	2 758	Q	.2	X
	55442	Net gains (losses) in trading accounts, excluding interest income	Q	Q	38	Q	.2	X
	55443	Interest income from trading accounts	Q	Q	1 203	Q	.2	X
	55450	Treasury bills	Q	Q	34 316	Q	.2	88.2
	55451	Fees and commissions	Q	Q	5	Q	.2	X
	55452	Net gains (losses) in trading accounts, excluding interest income	Q	Q	680	Q	.2	X
	55453	Interest income from trading accounts	Q	Q	30 706	Q	.2	X
	55454	Margin interest	Q	Q	2 925	Q	.2	X
	55460	Other money market instruments	Q	Q	2 687 166	Q	3.5	87.3
	55461	Fees and commissions	Q	Q	46 717	Q	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 960 938	Q	2.5	X
	55463	Interest income from trading accounts	Q	Q	668 206	Q	.9	X
	55464	Margin interest	Q	Q	11 305	Q	.2	X
	55470	Corporate and trust notes and bonds	Q	Q	586 411	Q	.8	87.8
	55471	Fees and commissions	Q	Q	4 081	Q	.2	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-2 800	Q	.2	X
	55473	Interest income from trading accounts	Q	Q	408 510	Q	.5	X
	55474	Margin interest	Q	Q	176 620	Q	.2	X
	55480	National government notes and bonds	Q	Q	1 767 363	Q	2.3	73.9
	55481	Fees and commissions	Q	Q	18 163	Q	.2	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	44 396	Q	.1	X
	55483	Interest income from trading accounts	Q	Q	1 506 269	Q	1.9	X
	55484	Margin interest	Q	Q	198 535	Q	.3	X
	55490	State provincial and local governments notes and bonds	Q	Q	83 410	Q	.1	88.1
	55491	Fees and commissions	Q	Q	3 017	Q	.2	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	259	Q	.2	X
	55493	Interest income from trading accounts	Q	Q	76 914	Q	.1	X
	55494	Margin interest	Q	Q	3 220	Q	.2	X
	55610	Brokering and dealing products, equities	Q	Q	1 203 164	Q	1.6	87.6
	55611	Fees and commissions	Q	Q	436 560	Q	.6	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	247 005	Q	.3	X
	55613	Interest income from trading accounts	Q	Q	513 462	Q	.7	X
	55614	Margin interest	Q	Q	6 137	Q	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	10 100	Q	.2	88.0
	55712	Net gains (losses) in trading accounts, excluding interest income	Q	Q	8 739	Q	.2	X
	55713	Interest income from trading accounts	Q	Q	1 361	Q	.2	X
	55720	Option contracts, exchange-traded	Q	Q	168	Q	.2	X
	55730	Forward contracts, traded over-the-counter	Q	Q	20 661	Q	.2	88.2
	55731	Fees and commissions	Q	Q	1 008	Q	.2	X
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	15 403	Q	.2	X
	55733	Interest income from trading accounts	Q	Q	4 250	Q	.2	X
	55740	Swaps, traded over-the-counter	Q	Q	21 217	Q	.2	88.2
	55741	Fees and commissions	Q	Q	775	Q	.2	X
	55742	Net gains (losses) in trading accounts, excluding interest income	Q	Q	20 442	Q	.2	X
	55750	Option contracts traded over-the-counter	Q	Q	234	Q	.2	88.2
	55751	Fees and commissions	Q	Q	219	Q	.2	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	4 966	Q	.2	88.2
	55761	Fees and commissions	Q	Q	1 010	Q	.2	X
	55762	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 790	Q	.2	X
	55763	Interest income from trading accounts	Q	Q	57	Q	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	4 322	Q	.2	X

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[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.]

NAICS code	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	
522120		Savings institutions—Con.						
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	63 367	Q	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	75 514	Q	.1	X
	56110	Brokerage correspondent products - fees	Q	Q	8 698	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	150 777	Q	.2	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	16 107	Q	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	17 230	Q	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	852 012	Q	1.1	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	127 586	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	11 776	Q	Z	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	45	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	536 714	Q	.7	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	180 127	Q	.2	X
	57020	Fees for individual deposit account services	Q	Q	3 764 775	Q	4.9	62.2
	57021	ATM charges and other electronic transaction fees	Q	Q	967 954	Q	1.3	X
	57022	Other deposit account service fees	Q	Q	2 796 821	Q	3.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	239 573	Q	.3	75.6
	57111	Fees for bundled services	Q	Q	163 826	Q	.2	X
	57112	Fees for individual services	Q	Q	75 747	Q	.1	X
	57120	Correspondent account products service fees	Q	Q	14 416	Q	Z	X
	57130	Other cash handling and management product fees	Q	Q	31 506	Q	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	9 085	Q	Z	X
	57220	Money order fees	Q	Q	12 115	Q	Z	X
	57230	Travelers' check fees	Q	Q	4 869	Q	Z	X
	57240	Other fees	Q	Q	52 810	Q	.1	X
	57310	Foreign currency exchange fees - retail	Q	Q	2 023	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	246 360	Q	.3	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	2 480	Q	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	1 493	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	182	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	51	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	2 345	Q	Z	X
	57630	Other ACH fees	Q	Q	9 546	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	32 135	Q	Z	X
	57720	Financial planning and investment management services for individuals	Q	Q	83 626	Q	.1	X
	57810	Other products supporting financial services - fees	Q	Q	5 759 246	Q	7.4	X
5221201		Savings institutions - federally chartered	11 801	X	55 971 008	X	100.0	85.0
		Loan income:						
	55010	Loans to financial businesses	Q	Q	10 381 045	Q	18.5	83.5
	55011	Interest income	Q	Q	10 304 455	Q	18.4	X
	55012	Origination fees	Q	Q	9 434	Q	Z	X
	55013	Other fees	Q	Q	67 156	Q	.1	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	6 458 205	Q	11.5	84.9
	55021	Interest income	Q	Q	6 189 378	Q	11.1	X
	55022	Origination fees	Q	Q	69 465	Q	.1	X
	55023	Other fees	Q	Q	199 362	Q	.4	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	477 102	Q	.9	84.8
	55031	Interest income	Q	Q	434 807	Q	.8	X
	55032	Origination fees	Q	Q	10 594	Q	Z	X
	55033	Other fees	Q	Q	31 701	Q	.1	X
	55040	Loans to governments	Q	Q	160 041	Q	.3	72.8
	55041	Interest income	Q	Q	159 684	Q	.3	X
	55043	Other fees	Q	Q	355	Q	Z	X
	55050	Loans to consumers - secured	Q	Q	20 844 374	Q	37.2	82.5
		Interest income:						
	55051	Residential mortgage loans	Q	Q	13 939 589	Q	24.9	X
	55052	Home equity loans	Q	Q	1 597 607	Q	2.9	X
	55053	Vehicle loans	Q	Q	1 627 065	Q	2.9	X
	55054	Other loans to consumers	Q	Q	1 111 858	Q	2.0	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	1 650 918	Q	3.0	X
	55056	Home equity loans	Q	Q	14 088	Q	Z	X
	55057	Vehicle loans	Q	Q	7 448	Q	Z	X
	55058	Other loans to consumers	Q	Q	24 695	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans	Q	Q	713 205	Q	1.3	X
	55061	Home equity loans	Q	Q	24 419	Q	Z	X
	55062	Vehicle loans	Q	Q	48 103	Q	.1	X
	55063	Other loans to consumers	Q	Q	85 379	Q	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5221201		Savings institutions - federally chartered—Con.						
	55070	Loan income—Con. Loans to consumers - unsecured	Q	Q	127 482	Q	.2	84.4
		Interest income:						
	55071	Personal lines of credit	Q	Q	62 328	Q	.1	X
	55074	Other loans to consumers	Q	Q	59 364	Q	.1	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	289	Q	Z	X
	55078	Other loans to consumers	Q	Q	1 811	Q	Z	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	2 388	Q	Z	X
	55083	Other loans to consumers	Q	Q	1 302	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	589 583	Q	1.1	84.1
	55211	Interest income	Q	Q	466 667	Q	.8	X
	55212	Cardholder fees	Q	Q	78 679	Q	.1	X
	55213	Merchant fees	Q	Q	44 237	Q	.1	X
	55220	Credit card association products - fees	Q	Q	221 429	Q	.4	X
	55230	Factoring - fees	Q	Q	1 752	Q	Z	X
	55240	Leasing products	Q	Q	193 078	Q	.3	84.6
	55241	Interest income - motor vehicle leases	Q	Q	14 253	Q	Z	X
	55242	Interest income - other leases	Q	Q	175 429	Q	.3	X
	55243	Fees - motor vehicle leases	Q	Q	317	Q	Z	X
	55244	Fees from other leases, except real estate rents	Q	Q	3 079	Q	Z	X
	55250	Installment credit products	Q	Q	8 094	Q	Z	85.0
	55251	Interest income	Q	Q	1 533	Q	Z	X
	55252	Fees	Q	Q	6 561	Q	Z	X
	55260	All other credit financing products	Q	Q	4 621	Q	Z	84.9
	55261	Interest income	Q	Q	4 349	Q	Z	X
	55262	Fees	Q	Q	272	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	2 964 310	Q	5.3	X
	55320	Public offering products - debt securities	Q	Q	86 851	Q	.2	X
	55330	Private placement - equity securities	Q	Q	751	Q	Z	X
	55340	Private placement - debt securities	Q	Q	284	Q	Z	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	13 607	Q	Z	74.9
	55411	Fees and commissions	Q	Q	636	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 054	Q	Z	X
	55413	Interest income from trading accounts	Q	Q	11 664	Q	Z	X
	55414	Margin interest	Q	Q	253	Q	Z	X
	55420	Commercial paper issued by financial institutions	Q	Q	26 106	Q	Z	84.1
	55421	Fees and commissions	Q	Q	7 703	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 696	Q	Z	X
	55423	Interest income from trading accounts	Q	Q	16 519	Q	Z	X
	55424	Margin interest	Q	Q	188	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	13 187	Q	Z	85.0
	55432	Net gains (losses) in trading accounts, excluding interest income	Q	Q	656	Q	Z	X
	55433	Interest income from trading accounts	Q	Q	12 461	Q	Z	X
	55440	Bankers acceptance	Q	Q	3 999	Q	Z	85.0
	55441	Fees and commissions	Q	Q	2 758	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income	Q	Q	38	Q	Z	X
	55443	Interest income from trading accounts	Q	Q	1 203	Q	Z	X
	55450	Treasury bills	Q	Q	13 396	Q	Z	85.0
	55452	Net gains (losses) in trading accounts, excluding interest income	Q	Q	680	Q	Z	X
	55453	Interest income from trading accounts	Q	Q	12 027	Q	Z	X
	55460	Other money market instruments	Q	Q	2 396 102	Q	4.3	83.9
	55461	Fees and commissions	Q	Q	35 873	Q	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income	Q	Q	1 838 127	Q	3.3	X
	55463	Interest income from trading accounts	Q	Q	520 496	Q	.9	X
	55464	Margin interest	Q	Q	1 606	Q	Z	X
	55470	Corporate and trust notes and bonds	Q	Q	257 474	Q	.5	84.6
	55471	Fees and commissions	Q	Q	1 640	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-1 275	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	249 043	Q	.4	X
	55474	Margin interest	Q	Q	8 066	Q	Z	X
	55480	National government notes and bonds	Q	Q	1 026 310	Q	1.8	61.3
	55481	Fees and commissions	Q	Q	13 287	Q	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	34 484	Q	.1	X
	55483	Interest income from trading accounts	Q	Q	958 966	Q	1.7	X
	55484	Margin interest	Q	Q	19 573	Q	Z	X
	55490	State provincial and local governments notes and bonds	Q	Q	36 572	Q	.1	84.9
	55491	Fees and commissions	Q	Q	536	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	237	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	33 946	Q	.1	X
	55494	Margin interest	Q	Q	1 853	Q	Z	X
	55610	Brokerage and dealing products, equities	Q	Q	1 084 162	Q	1.9	84.8
	55611	Fees and commissions	Q	Q	411 436	Q	.7	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	226 525	Q	.4	X
	55613	Interest income from trading accounts	Q	Q	445 777	Q	.8	X
	55614	Margin interest	Q	Q	424	Q	Z	X
		Brokerage and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	9 867	Q	Z	84.8
	55712	Net gains (losses) in trading accounts, excluding interest income	Q	Q	8 739	Q	Z	X
	55713	Interest income from trading accounts	Q	Q	1 128	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	18 769	Q	Z	85.0
	55731	Fees and commissions	Q	Q	1 008	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	13 511	Q	Z	X
	55733	Interest income from trading accounts	Q	Q	4 250	Q	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

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NAICS code	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	
5221201		Savings institutions - federally chartered—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55740	Swaps, traded over-the-counter	Q	Q	21 213	Q	Z	85.0
	55741	Fees and commissions	Q	Q	771	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	Q	Q	20 442	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	4 764	Q	Z	85.0
	55761	Fees and commissions	Q	Q	945	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 787	Q	Z	X
	55763	Interest income from trading accounts	Q	Q	32	Q	Z	X
	55910	Brokering and dealing foreign currency fees - wholesale	Q	Q	4 289	Q	Z	X
	56010	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	24 409	Q	Z	X
	56110	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	32 574	Q	.1	X
	56110	Brokerage correspondent products - fees	Q	Q	1 367	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	114 069	Q	.2	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	9 260	Q	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	14 303	Q	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	402 019	Q	.7	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	63 561	Q	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	3 988	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	472 759	Q	.8	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	134 682	Q	.2	X
	57020	Fees for individual deposit account services	Q	Q	2 909 273	Q	5.2	52.0
	57021	ATM charges and other electronic transaction fees	Q	Q	818 281	Q	1.5	X
	57022	Other deposit account service fees	Q	Q	2 090 992	Q	3.7	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	208 930	Q	.4	69.6
	57111	Fees for bundled services	Q	Q	151 820	Q	.3	X
	57112	Fees for individual services	Q	Q	57 110	Q	.1	X
	57120	Correspondent account products service fees	Q	Q	6 323	Q	Z	X
	57130	Other cash handling and management product fees	Q	Q	21 416	Q	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	4 866	Q	Z	X
	57220	Money order fees	Q	Q	7 634	Q	Z	X
	57230	Travelers' check fees	Q	Q	3 373	Q	Z	X
	57240	Other fees	Q	Q	27 445	Q	Z	X
	57310	Foreign currency exchange fees - retail	Q	Q	1 480	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	223 752	Q	.4	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	22	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	Q	Q	115	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	12	Q	Z	X
	57620	ACH bill and utility payment fees	Q	Q	1 652	Q	Z	X
	57630	Other ACH fees	Q	Q	3 228	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	22 874	Q	Z	X
	57720	Financial planning and investment management services for individuals	Q	Q	51 107	Q	.1	X
	57810	Other products supporting financial services - fees	Q	Q	3 755 027	Q	6.7	X
5221203		Savings institutions - not federally chartered	4 939	X	D	X	D	D
		Loan income:						
	55010	Loans to financial businesses	Q	Q	D	Q	D	D
	55011	Interest income	Q	Q	D	Q	D	X
	55012	Origination fees	Q	Q	D	Q	D	X
	55013	Other fees	Q	Q	D	Q	D	X
	55020	Loans to nonfinancial businesses - secured	Q	Q	D	Q	D	D
	55021	Interest income	Q	Q	D	Q	D	X
	55022	Origination fees	Q	Q	D	Q	D	X
	55023	Other fees	Q	Q	D	Q	D	X
	55030	Loans to nonfinancial businesses - unsecured	Q	Q	D	Q	D	D
	55031	Interest income	Q	Q	D	Q	D	X
	55032	Origination fees	Q	Q	D	Q	D	X
	55033	Other fees	Q	Q	D	Q	D	X
	55040	Loans to governments	Q	Q	D	Q	D	D
	55041	Interest income	Q	Q	D	Q	D	X
	55042	Origination fees	Q	Q	D	Q	D	X
	55043	Other fees	Q	Q	D	Q	D	X
	55050	Loans to consumers - secured	Q	Q	D	Q	D	D
		Interest income:						
	55051	Residential mortgage loans	Q	Q	D	Q	D	X
	55052	Home equity loans	Q	Q	D	Q	D	X
	55053	Vehicle loans	Q	Q	D	Q	D	X
	55054	Other loans to consumers	Q	Q	D	Q	D	X
		Origination fees:						
	55055	Residential mortgage loans	Q	Q	D	Q	D	X
	55056	Home equity loans	Q	Q	D	Q	D	X
	55057	Vehicle loans	Q	Q	D	Q	D	X
	55058	Other loans to consumers	Q	Q	D	Q	D	X

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NAICS code	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	
5221203		Savings institutions - not federally chartered—Con.						
	55050	Loan income—Con. Loans to consumers - secured—Con. Other fees:						
	55059	Residential mortgage loans	Q	Q	D	Q	D	X
	55061	Home equity loans	Q	Q	D	Q	D	X
	55062	Vehicle loans	Q	Q	D	Q	D	X
	55063	Other loans to consumers	Q	Q	D	Q	D	X
	55070	Loans to consumers - unsecured	Q	Q	D	Q	D	D
		Interest income:						
	55071	Personal lines of credit	Q	Q	D	Q	D	X
	55074	Other loans to consumers	Q	Q	D	Q	D	X
		Origination fees:						
	55075	Personal lines of credit	Q	Q	D	Q	D	X
	55078	Other loans to consumers	Q	Q	D	Q	D	X
		Other fees:						
	55079	Personal lines of credit	Q	Q	D	Q	D	X
	55083	Other loans to consumers	Q	Q	D	Q	D	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	Q	Q	D	Q	D	D
	55211	Interest income	Q	Q	D	Q	D	X
	55212	Cardholder fees	Q	Q	D	Q	D	X
	55213	Merchant fees	Q	Q	D	Q	D	X
	55220	Credit card association products - fees	Q	Q	D	Q	D	X
	55230	Factoring - fees	Q	Q	D	Q	D	X
	55240	Leasing products	Q	Q	D	Q	D	D
	55241	Interest income - motor vehicle leases	Q	Q	D	Q	D	X
	55242	Interest income - other leases	Q	Q	D	Q	D	X
	55243	Fees - motor vehicle leases	Q	Q	D	Q	D	X
	55244	Fees from other leases, except real estate rents	Q	Q	D	Q	D	X
	55250	Installment credit products	Q	Q	D	Q	D	D
	55251	Interest income	Q	Q	D	Q	D	X
	55252	Fees	Q	Q	D	Q	D	X
	55260	All other credit financing products	Q	Q	D	Q	D	D
	55261	Interest income	Q	Q	D	Q	D	X
	55262	Fees	Q	Q	D	Q	D	X
		Securities origination products:						
	55310	Public offering products - equity securities	Q	Q	D	Q	D	X
	55320	Public offering products - debt securities	Q	Q	D	Q	D	X
	55330	Private placement - equity securities	Q	Q	D	Q	D	X
	55340	Private placement - debt securities	Q	Q	D	Q	D	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	Q	Q	D	Q	D	D
	55411	Fees and commissions	Q	Q	D	Q	D	X
	55412	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55413	Interest income from trading accounts	Q	Q	D	Q	D	X
	55414	Margin interest	Q	Q	D	Q	D	X
	55420	Commercial paper issued by financial institutions	Q	Q	D	Q	D	D
	55421	Fees and commissions	Q	Q	D	Q	D	X
	55423	Interest income from trading accounts	Q	Q	D	Q	D	X
	55424	Margin interest	Q	Q	D	Q	D	X
	55430	Commercial paper issued by nonfinancial institutions	Q	Q	D	Q	D	D
	55433	Interest income from trading accounts	Q	Q	D	Q	D	X
	55434	Margin interest	Q	Q	D	Q	D	X
	55450	Treasury bills	Q	Q	D	Q	D	D
	55451	Fees and commissions	Q	Q	D	Q	D	X
	55453	Interest income from trading accounts	Q	Q	D	Q	D	X
	55454	Margin interest	Q	Q	D	Q	D	X
	55460	Other money market instruments	Q	Q	D	Q	D	D
	55461	Fees and commissions	Q	Q	D	Q	D	X
	55462	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55463	Interest income from trading accounts	Q	Q	D	Q	D	X
	55464	Margin interest	Q	Q	D	Q	D	X
	55470	Corporate and trust notes and bonds	Q	Q	D	Q	D	D
	55471	Fees and commissions	Q	Q	D	Q	D	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55473	Interest income from trading accounts	Q	Q	D	Q	D	X
	55474	Margin interest	Q	Q	D	Q	D	X
	55480	National government notes and bonds	Q	Q	D	Q	D	D
	55481	Fees and commissions	Q	Q	D	Q	D	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55483	Interest income from trading accounts	Q	Q	D	Q	D	X
	55484	Margin interest	Q	Q	D	Q	D	X
	55490	State provincial and local governments notes and bonds	Q	Q	D	Q	D	D
	55491	Fees and commissions	Q	Q	D	Q	D	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55493	Interest income from trading accounts	Q	Q	D	Q	D	X
	55494	Margin interest	Q	Q	D	Q	D	X
	55610	Brokering and dealing products, equities	Q	Q	D	Q	D	D
	55611	Fees and commissions	Q	Q	D	Q	D	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55613	Interest income from trading accounts	Q	Q	D	Q	D	X
	55614	Margin interest	Q	Q	D	Q	D	X
		Brokering and dealing products - derivative contracts:						
	55730	Forward contracts, traded over-the-counter	Q	Q	D	Q	D	D
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	D	Q	D	X
	55750	Option contracts traded over-the-counter	Q	Q	D	Q	D	D
	55751	Fees and commissions	Q	Q	D	Q	D	X

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NAICS code	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	
5221203		Savings institutions - not federally chartered—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55760	Other derivative contracts, traded over-the-counter	Q	Q	D	Q	D	D
	55761	Fees and commissions	Q	Q	D	Q	D	X
	55762	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	D	Q	D	X
	55763	Interest income from trading accounts	Q	Q	D	Q	D	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	D	Q	D	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	D	Q	D	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	D	Q	D	X
	56110	Brokerage correspondent products - fees	Q	Q	D	Q	D	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	D	Q	D	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	D	Q	D	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	D	Q	D	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	D	Q	D	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	D	Q	D	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	D	Q	D	X
	56810	Trading foreign currency on own account - net gain (losses)	Q	Q	D	Q	D	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	D	Q	D	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	D	Q	D	X
	57020	Fees for individual deposit account services	Q	Q	D	Q	D	D
	57021	ATM charges and other electronic transaction fees	Q	Q	D	Q	D	X
	57022	Other deposit account service fees	Q	Q	D	Q	D	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	D	Q	D	D
	57111	Fees for bundled services	Q	Q	D	Q	D	X
	57112	Fees for individual services	Q	Q	D	Q	D	X
	57120	Correspondent account products service fees	Q	Q	D	Q	D	X
	57130	Other cash handling and management product fees	Q	Q	D	Q	D	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	D	Q	D	X
	57220	Money order fees	Q	Q	D	Q	D	X
	57230	Travelers' check fees	Q	Q	D	Q	D	X
	57240	Other fees	Q	Q	D	Q	D	X
	57310	Foreign currency exchange fees - retail	Q	Q	D	Q	D	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	D	Q	D	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	D	Q	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	D	Q	D	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	Q	Q	D	Q	D	X
	57620	ACH bill and utility payment fees	Q	Q	D	Q	D	X
	57630	Other ACH fees	Q	Q	D	Q	D	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	D	Q	D	X
	57720	Financial planning and investment management services for individuals	Q	Q	D	Q	D	X
	57810	Other products supporting financial services - fees	Q	Q	D	Q	D	X
52213		Credit unions	16 295	X	37 050 065	X	100.0	84.2
		Loan income:						
	55010	Loans to financial businesses	868	3 011 082	396 500	13.2	1.1	83.7
	55011	Interest income	853	2 986 971	389 000	13.0	1.1	X
	55012	Origination fees	30	74 992	1 046	1.4	Z	X
	55013	Other fees	71	306 926	6 454	2.1	Z	X
	55020	Loans to nonfinancial businesses - secured	1 550	5 742 339	513 776	8.9	1.4	83.8
	55021	Interest income	1 533	5 678 018	476 883	8.4	1.3	X
	55022	Origination fees	187	939 450	26 863	2.9	.1	X
	55023	Other fees	144	718 747	10 030	1.4	Z	X
	55030	Loans to nonfinancial businesses - unsecured	351	1 231 609	19 929	1.6	.1	83.2
	55031	Interest income	349	1 217 902	19 724	1.6	.1	X
	55032	Origination fees	18	73 713	111	.2	Z	X
	55033	Other fees	17	51 441	94	.2	Z	X
	55050	Loans to consumers - secured	15 716	35 976 360	23 199 268	64.5	62.6	83.1
		Interest income:						
	55051	Residential mortgage loans	10 353	31 364 841	7 249 794	23.1	19.6	X
	55052	Home equity loans	11 010	30 920 633	2 875 949	9.3	7.8	X
	55053	Vehicle loans	14 618	33 594 079	9 969 933	29.7	26.9	X
	55054	Other loans to consumers	12 551	30 317 922	1 932 999	6.4	5.2	X
		Origination fees:						
	55055	Residential mortgage loans	4 343	18 421 112	416 075	2.3	1.1	X
	55056	Home equity loans	887	3 370 692	16 976	.5	Z	X
	55057	Vehicle loans	755	1 631 676	47 054	2.9	.1	X
	55058	Other loans to consumers	570	1 726 865	27 242	1.6	.1	X
		Other fees:						
	55059	Residential mortgage loans	3 079	14 164 883	474 735	3.4	1.3	X
	55061	Home equity loans	1 518	6 738 800	21 693	.3	.1	X
	55062	Vehicle loans	3 384	10 340 326	76 700	.7	.2	X
	55063	Other loans to consumers	3 055	10 418 286	90 118	.9	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52213		Credit unions—Con.						
	55070	Loan income—Con. Loans to consumers - unsecured	13 906	32 129 071	3 028 420	9.4	8.2	83.3
	55071	Interest income:						
	55074	Personal lines of credit	10 060	26 950 683	1 458 149	5.4	3.9	X
		Other loans to consumers	9 435	23 012 001	1 440 321	6.3	3.9	X
	55075	Origination fees:						
	55078	Personal lines of credit	221	416 746	4 617	1.1	Z	X
		Other loans to consumers	302	663 553	8 101	1.2	Z	X
	55079	Other fees:						
	55083	Personal lines of credit	1 416	6 715 989	47 881	.7	.1	X
		Other loans to consumers	2 109	6 526 675	69 351	1.1	.2	X
	55210	Credit financing products, except loans:						
	55211	Credit card cardholder and merchant fees	9 386	26 447 128	2 428 647	9.2	6.6	83.1
	55212	Interest income	8 950	24 706 899	1 791 151	7.3	4.8	X
	55213	Cardholder fees	5 630	18 461 274	207 475	1.1	.6	X
	55218	Merchant fees	3 709	12 981 154	430 021	3.3	1.2	X
	55220	Credit card association products - fees	955	3 049 746	119 947	3.9	.3	X
	55240	Leasing products	1 221	5 942 096	83 632	1.4	.2	83.2
	55241	Interest income - motor vehicle leases	1 180	5 775 727	81 575	1.4	.2	X
	55242	Interest income - other leases	36	165 189	778	.5	Z	X
	55243	Fees - motor vehicle leases	51	284 404	375	.1	Z	X
	55244	Fees from other leases, except real estate rents	124	1 408 345	904	.1	Z	X
	55250	Installment credit products	526	1 213 999	90 811	7.5	.2	83.7
	55251	Interest income	325	759 995	82 874	10.9	.2	X
	55252	Fees	280	560 770	7 937	1.4	Z	X
	55260	All other credit financing products	1 317	2 529 109	412 744	16.3	1.1	81.7
	55261	Interest income	788	1 576 701	379 520	24.1	1.0	X
	55262	Fees	724	1 163 921	33 224	2.9	.1	X
	57010	Deposit account related products:						
	57020	Fees for bundled deposit account services	1 659	5 130 566	193 999	3.8	.5	X
	57021	Fees for individual deposit account services	11 668	31 690 358	2 646 742	8.4	7.1	82.6
	57022	ATM charges and other electronic transaction fees	9 566	28 524 062	862 135	3.0	2.3	X
		Other deposit account service fees	10 350	28 279 585	1 784 607	6.3	4.8	X
	57110	Cash handling and management products:						
	57111	Business account and cash management service fees	811	2 938 958	45 101	1.5	.1	84.0
	57112	Fees for bundled services	306	1 001 987	9 691	1.0	Z	X
	57120	Fees for individual services	607	2 325 541	35 410	1.5	.1	X
	57130	Correspondent account products service fees	184	1 028 945	112 114	10.9	.3	X
		Other cash handling and management product fees	540	1 991 950	45 751	2.3	.1	X
	57210	Document payment products:						
	57220	Cashier's and certified check fees	3 328	12 549 134	30 096	.2	.1	X
	57230	Money order fees	4 633	16 145 477	29 442	.2	.1	X
	57240	Travelers' check fees	2 537	11 610 806	15 133	.1	Z	X
	57310	Other fees	3 779	10 791 946	232 336	2.2	.6	X
		Foreign currency exchange fees - retail	162	763 998	9 150	1.2	Z	X
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees	481	1 687 602	115 523	6.8	.3	X
	57530	Security and commodity contract trade execution, clearing and settlement fees	79	523 073	65 570	12.5	.2	X
	57540	Access fees for security and commodity contract trade execution and clearing systems	18	90 547	769	.8	Z	X
		Security and commodity contract exchange and clearinghouse listing fees	32	130 331	11 738	9.0	Z	X
	57610	Automated clearinghouse (ACH) products:						
	57620	ACH payroll deposit fees	236	703 929	7 038	1.0	Z	X
	57630	ACH bill and utility payment fees	588	2 465 509	7 696	.3	Z	X
	57810	Other ACH fees	1 700	5 852 781	71 832	1.2	.2	X
		Other products supporting financial services - fees	6 722	20 190 863	3 116 361	15.4	8.4	X
522130		Credit unions	16 295	X	37 050 065	X	100.0	84.2
	55010	Loan income:						
	55011	Loans to financial businesses	868	3 011 082	396 500	13.2	1.1	83.7
	55012	Interest income	853	2 986 971	389 000	13.0	1.1	X
	55013	Origination fees	30	74 992	1 046	1.4	Z	X
	55020	Other fees	71	306 926	6 454	2.1	Z	X
	55021	Loans to nonfinancial businesses - secured	1 550	5 742 339	513 776	8.9	1.4	83.8
	55022	Interest income	1 533	5 678 018	476 883	8.4	1.3	X
	55023	Origination fees	187	939 450	26 863	2.9	.1	X
	55030	Other fees	144	718 747	10 030	1.4	Z	X
	55031	Loans to nonfinancial businesses - unsecured	351	1 231 609	19 929	1.6	.1	83.2
	55032	Interest income	349	1 217 902	19 724	1.6	.1	X
	55033	Origination fees	18	73 713	111	.1	Z	X
	55034	Other fees	17	51 441	94	.2	Z	X
	55050	Loans to consumers - secured	15 716	35 976 360	23 199 268	64.5	62.6	83.1
	55051	Interest income:						
	55052	Residential mortgage loans	10 353	31 364 841	7 249 794	23.1	19.6	X
	55053	Home equity loans	11 010	30 920 633	2 875 949	9.3	7.8	X
	55054	Vehicle loans	14 618	33 594 079	9 969 933	29.7	26.9	X
		Other loans to consumers	12 551	30 317 922	1 932 999	6.4	5.2	X
	55055	Origination fees:						
	55056	Residential mortgage loans	4 343	18 421 112	416 075	2.3	1.1	X
	55057	Home equity loans	887	3 370 692	16 976	.5	Z	X
	55058	Vehicle loans	755	1 631 676	47 054	2.9	.1	X
		Other loans to consumers	570	1 726 865	27 242	1.6	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522130		Credit unions—Con.						
	55050	Loan income—Con.						
		Loans to consumers - secured—Con.						
		Other fees:						
	55059	Residential mortgage loans	3 079	14 164 883	474 735	3.4	1.3	X
	55061	Home equity loans	1 518	6 738 800	21 693	.3	.1	X
	55062	Vehicle loans	3 384	10 340 326	76 700	.7	.2	X
	55063	Other loans to consumers	3 055	10 418 286	90 118	.9	.2	X
	55070	Loans to consumers - unsecured	13 906	32 129 071	3 028 420	9.4	8.2	83.3
		Interest income:						
	55071	Personal lines of credit	10 060	26 950 683	1 458 149	5.4	3.9	X
	55074	Other loans to consumers	9 435	23 012 001	1 440 321	6.3	3.9	X
		Origination fees:						
	55075	Personal lines of credit	221	416 746	4 617	1.1	Z	X
	55078	Other loans to consumers	302	663 553	8 101	1.2	Z	X
		Other fees:						
	55079	Personal lines of credit	1 416	6 715 989	47 881	.7	.1	X
	55083	Other loans to consumers	2 109	6 526 675	69 351	1.1	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	9 386	26 447 128	2 428 647	9.2	6.6	83.1
	55211	Interest income	8 950	24 706 899	1 791 151	7.3	4.8	X
	55212	Cardholder fees	5 630	18 461 274	207 475	1.1	.6	X
	55213	Merchant fees	3 709	12 981 154	430 021	3.3	1.2	X
	55220	Credit card association products - fees	955	3 049 746	119 947	3.9	.3	X
	55240	Leasing products	1 221	5 942 096	83 632	1.4	.2	83.2
	55241	Interest income - motor vehicle leases	1 180	5 775 727	81 575	1.4	.2	X
	55242	Interest income - other leases	36	165 189	778	.5	Z	X
	55243	Fees - motor vehicle leases	51	284 404	375	.1	Z	X
	55244	Fees from other leases, except real estate rents	124	1 408 345	904	.7	Z	X
	55250	Installment credit products	526	1 213 999	90 811	7.5	.2	83.7
	55251	Interest income	325	759 995	82 874	10.9	.2	X
	55252	Fees	280	560 770	7 937	1.4	Z	X
	55260	All other credit financing products	1 317	2 529 109	412 744	16.3	1.1	81.7
	55261	Interest income	788	1 576 701	379 520	24.1	1.0	X
	55262	Fees	724	1 163 921	33 224	2.9	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	1 659	5 130 566	193 999	3.8	.5	X
	57020	Fees for individual deposit account services	11 668	31 690 358	2 646 742	8.4	7.1	82.6
	57021	ATM charges and other electronic transaction fees	9 566	28 524 062	862 135	3.0	2.3	X
	57022	Other deposit account service fees	10 350	28 279 585	1 784 607	6.3	4.8	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	811	2 938 958	45 101	1.5	.1	84.0
	57111	Fees for bundled services	306	1 001 987	9 691	1.0	Z	X
	57112	Fees for individual services	607	2 325 541	35 410	1.5	.1	X
	57120	Correspondent account products service fees	184	1 028 945	112 114	10.9	.3	X
	57130	Other cash handling and management product fees	540	1 991 950	45 751	2.3	.1	X
		Document payment products:						
	57210	Cashier's and certified check fees	3 328	12 549 134	30 096	.2	.1	X
	57220	Money order fees	4 633	16 145 477	29 442	.2	.1	X
	57230	Travelers' check fees	2 537	11 610 806	15 133	.1	Z	X
	57240	Other fees	3 779	10 791 946	232 336	2.2	.6	X
	57310	Foreign currency exchange fees - retail	162	763 998	9 150	1.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	481	1 687 602	115 523	6.8	.3	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	79	523 073	65 570	12.5	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	18	90 547	769	.8	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	32	130 331	11 738	9.0	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	236	703 929	7 038	1.0	Z	X
	57620	ACH bill and utility payment fees	588	2 465 509	7 696	.3	Z	X
	57630	Other ACH fees	1 700	5 852 781	71 832	1.2	.2	X
	57810	Other products supporting financial services - fees	6 722	20 190 863	3 116 361	15.4	8.4	X
5221301		Credit unions - federally chartered	9 102	X	19 629 157	X	100.0	85.9
		Loan income:						
	55010	Loans to financial businesses	490	1 547 445	179 686	11.6	.9	85.4
	55011	Interest income	485	1 542 569	176 798	11.5	.9	X
	55012	Origination fees	22	37 476	708	1.9	Z	X
	55013	Other fees	49	193 041	2 180	1.1	Z	X
	55020	Loans to nonfinancial businesses - secured	811	2 864 770	259 752	9.1	1.3	85.7
	55021	Interest income	798	2 831 515	258 003	9.1	1.3	X
	55022	Origination fees	72	320 218	1 410	.4	Z	X
	55023	Other fees	49	193 849	339	.2	Z	X
	55030	Loans to nonfinancial businesses - unsecured	168	568 298	10 691	1.9	.1	85.6
	55031	Interest income	168	568 298	10 583	1.9	.1	X
	55033	Other fees	7	10 545	58	.6	Z	X
	55050	Loans to consumers - secured	8 719	19 016 037	12 196 033	64.1	62.1	84.1
		Interest income:						
	55051	Residential mortgage loans	5 569	16 538 505	3 787 351	22.9	19.3	X
	55052	Home equity loans	5 891	16 015 957	1 595 098	10.0	8.1	X
	55053	Vehicle loans	8 071	17 459 690	5 056 784	29.0	25.8	X
	55054	Other loans to consumers	6 972	15 907 450	1 048 938	6.6	5.3	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5221301		Credit unions - federally chartered—Con.						
	55050	Loan income—Con. Loans to consumers - secured—Con. Origination fees:						
	55055	Residential mortgage loans	2 303	10 182 725	243 363	2.4	1.2	X
	55056	Home equity loans	486	1 842 017	10 952	.6	.1	X
	55057	Vehicle loans	396	752 834	20 642	2.7	.1	X
	55058	Other loans to consumers	337	961 019	12 063	1.3	.1	X
	55059	Other fees:						
	55061	Residential mortgage loans	1 477	6 961 842	343 337	4.9	1.7	X
	55062	Home equity loans	780	3 245 803	7 781	.2	.2	X
	55063	Vehicle loans	1 712	4 989 521	34 868	.7	.2	X
	55070	Other loans to consumers	1 618	5 128 817	34 856	.7	.2	X
	55070	Loans to consumers - unsecured	7 768	16 844 894	1 739 331	10.3	8.9	84.7
	55071	Interest income:						
	55074	Personal lines of credit	5 499	14 461 292	793 866	5.5	4.0	X
	55074	Other loans to consumers	5 467	12 879 150	891 794	6.9	4.5	X
	55075	Origination fees:						
	55078	Personal lines of credit	122	239 897	2 958	1.2	Z	X
	55078	Other loans to consumers	197	438 248	6 073	1.4	Z	X
	55079	Other fees:						
	55083	Personal lines of credit	785	3 743 382	13 730	.4	.1	X
	55083	Other loans to consumers	1 160	3 341 598	30 910	.9	.2	X
	55210	Credit financing products, except loans:						
	55211	Credit card cardholder and merchant fees	5 220	14 082 739	1 378 518	9.8	7.0	84.3
	55211	Interest income	4 986	13 370 866	1 025 582	7.7	5.2	X
	55212	Cardholder fees	3 115	9 941 794	105 826	1.1	.5	X
	55213	Merchant fees	1 981	7 218 065	247 110	3.4	1.3	X
	55220	Credit card association products - fees	500	1 481 506	70 314	4.7	.4	X
	55240	Leasing products	672	3 555 066	43 162	1.2	.2	84.9
	55241	Interest income - motor vehicle leases	650	3 480 699	41 810	1.2	.2	X
	55242	Interest income - other leases	18	82 847	339	.4	Z	X
	55243	Fees - motor vehicle leases	34	192 369	157	.1	Z	X
	55244	Fees from other leases, except real estate rents	121	1 398 685	856	.1	Z	X
	55250	Installment credit products	301	564 556	27 888	4.9	.1	85.4
	55251	Interest income	193	316 951	23 682	7.5	.1	X
	55252	Fees	144	289 013	4 206	1.5	Z	X
	55260	All other credit financing products	704	1 218 346	229 465	18.8	1.2	82.4
	55261	Interest income	468	868 701	213 709	24.6	1.1	X
	55262	Fees	354	464 158	15 756	3.4	.1	X
	57010	Deposit account related products:						
	57020	Fees for bundled deposit account services	755	2 160 562	63 588	2.9	.3	X
	57021	Fees for individual deposit account services	6 225	16 218 507	1 330 532	8.2	6.8	84.4
	57021	ATM charges and other electronic transaction fees	5 107	14 793 230	467 162	3.2	2.4	X
	57022	Other deposit account service fees	5 463	14 260 200	863 370	6.1	4.4	X
	57110	Cash handling and management products:						
	57111	Business account and cash management service fees	414	1 466 929	28 505	1.9	.1	85.7
	57111	Fees for bundled services	145	421 571	3 350	.8	Z	X
	57112	Fees for individual services	297	1 142 605	25 155	2.2	.1	X
	57120	Correspondent account products service fees	96	719 784	92 350	12.8	.5	X
	57130	Other cash handling and management product fees	237	983 946	16 524	1.7	.1	X
	57210	Document payment products:						
	57220	Cashier's and certified check fees	1 806	6 424 306	15 703	.2	.1	X
	57230	Money order fees	2 548	8 899 526	15 347	.2	.1	X
	57240	Travelers' check fees	1 422	6 499 419	7 692	.1	Z	X
	57240	Other fees	2 066	6 078 596	122 343	2.0	.6	X
	57310	Foreign currency exchange fees - retail	94	474 279	5 357	1.1	Z	X
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees	231	672 093	30 370	4.5	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	50	231 727	35 828	15.5	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	7	12 641	84	.7	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	8	23 474	4 513	19.2	Z	X
	57610	Automated clearinghouse (ACH) products:						
	57620	ACH payroll deposit fees	110	272 632	3 036	1.1	Z	X
	57630	ACH bill and utility payment fees	360	1 528 143	5 463	.4	Z	X
	57630	Other ACH fees	1 021	3 131 632	41 830	1.3	.2	X
	57810	Other products supporting financial services - fees	3 514	10 510 306	1 675 252	15.9	8.5	X
5221309		Credit unions - not federally chartered	7 193	X	17 420 908	X	100.0	82.3
	55010	Loan income:						
	55011	Loans to financial businesses	378	1 463 637	216 814	14.8	1.2	81.8
	55011	Interest income	368	1 444 402	212 202	14.7	1.2	X
	55012	Origination fees	8	37 516	338	.9	Z	X
	55013	Other fees	22	113 885	4 274	3.8	Z	X
	55020	Loans to nonfinancial businesses - secured	739	2 877 569	254 024	8.8	1.5	81.7
	55021	Interest income	735	2 846 503	218 880	7.7	1.3	X
	55022	Origination fees	115	619 232	25 453	4.1	.1	X
	55023	Other fees	95	524 898	9 691	1.8	.1	X
	55030	Loans to nonfinancial businesses - unsecured	183	663 311	9 238	1.4	.1	80.7
	55031	Interest income	181	649 604	9 141	1.4	.1	X
	55032	Origination fees	13	28 429	61	.2	Z	X
	55033	Other fees	10	40 896	36	.1	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5221309		Credit unions - not federally chartered—Con.						
	55050	Loan income—Con. Loans to consumers - secured	6 997	16 960 323	11 003 235	64.9	63.2	81.8
		Interest income:						
	55051	Residential mortgage loans	4 784	14 826 336	3 462 443	23.4	19.9	X
	55052	Home equity loans	5 119	14 904 676	1 280 851	8.6	7.4	X
	55053	Vehicle loans	6 547	16 134 389	4 913 149	30.5	28.2	X
	55054	Other loans to consumers	5 579	14 410 472	884 061	6.1	5.1	X
		Origination fees:						
	55055	Residential mortgage loans	2 040	8 238 387	172 712	2.1	1.0	X
	55056	Home equity loans	401	1 528 675	6 024	.4	Z	X
	55057	Vehicle loans	359	878 842	26 412	3.0	.2	X
	55058	Other loans to consumers	233	765 846	15 179	2.0	.1	X
		Other fees:						
	55059	Residential mortgage loans	1 602	7 203 041	131 398	1.8	.8	X
	55061	Home equity loans	738	3 492 997	13 912	.4	.1	X
	55062	Vehicle loans	1 672	5 350 805	41 832	.8	.2	X
	55063	Other loans to consumers	1 437	5 289 469	55 262	1.0	.3	X
	55070	Loans to consumers - unsecured	6 138	15 284 177	1 289 089	8.4	7.4	81.6
		Interest income:						
	55071	Personal lines of credit	4 561	12 489 391	664 283	5.3	3.8	X
	55074	Other loans to consumers	3 968	10 132 851	548 527	5.4	3.1	X
		Origination fees:						
	55075	Personal lines of credit	99	176 849	1 659	.9	Z	X
	55078	Other loans to consumers	105	225 305	2 028	.9	Z	X
		Other fees:						
	55079	Personal lines of credit	631	2 972 607	34 151	1.1	.2	X
	55083	Other loans to consumers	949	3 185 077	38 441	1.2	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	4 166	12 364 389	1 050 129	8.5	6.0	81.7
	55211	Interest income	3 964	11 336 033	765 569	6.8	4.4	X
	55212	Cardholder fees	2 515	8 519 480	101 649	1.2	.6	X
	55213	Merchant fees	1 728	5 763 089	182 911	3.2	1.1	X
	55220	Credit card association products - fees	455	1 568 240	49 633	3.2	.3	X
	55240	Leasing products	549	2 387 030	40 470	1.7	.2	81.3
	55241	Interest income - motor vehicle leases	530	2 295 028	39 765	1.7	.2	X
	55242	Interest income - other leases	18	82 342	439	.5	Z	X
	55243	Fees - motor vehicle leases	17	92 035	218	.2	Z	X
	55250	Installment credit products	225	649 443	62 923	9.7	.4	81.8
	55251	Interest income	132	443 044	59 192	13.4	.3	X
	55252	Fees	136	271 757	3 731	1.4	Z	X
	55260	All other credit financing products	613	1 310 763	183 279	14.0	1.1	80.7
	55261	Interest income	320	708 000	165 811	23.4	1.0	X
	55262	Fees	370	699 763	17 468	2.5	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	904	2 970 004	130 411	4.4	.7	X
	57020	Fees for individual deposit account services	5 443	15 471 851	1 316 210	8.5	7.6	80.6
	57021	ATM charges and other electronic transaction fees	4 459	13 730 832	394 973	2.9	2.3	X
	57022	Other deposit account service fees	4 887	14 019 385	921 237	6.6	5.3	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	397	1 472 029	16 596	1.1	.1	82.1
	57111	Fees for bundled services	161	580 416	6 341	1.1	Z	X
	57112	Fees for individual services	310	1 182 936	10 255	.9	.1	X
	57120	Correspondent account products service fees	88	309 161	19 764	6.4	.1	X
	57130	Other cash handling and management product fees	303	1 008 004	29 227	2.9	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	1 522	6 124 828	14 393	.2	.1	X
	57220	Money order fees	2 085	7 245 951	14 095	.2	.1	X
	57230	Travelers' check fees	1 115	5 111 387	7 441	.1	Z	X
	57240	Other fees	1 713	4 713 350	109 993	2.3	.6	X
	57310	Foreign currency exchange fees - retail	68	289 719	3 793	1.3	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	250	1 015 509	85 153	8.4	.5	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	29	291 346	29 742	10.2	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	11	77 906	685	.9	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	24	106 857	7 225	6.8	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	126	431 297	4 002	.9	Z	X
	57620	ACH bill and utility payment fees	228	937 366	2 233	.2	Z	X
	57630	Other ACH fees	679	2 721 149	30 002	1.1	.2	X
	57810	Other products supporting financial services - fees	3 208	9 680 557	1 441 109	14.9	8.3	X
52219		Other depository credit intermediation	185	X	1 403 773	X	100.0	96.4
		Loan income:						
	55010	Loans to financial businesses	18	493 981	55 102	11.2	3.9	93.7
	55011	Interest income	18	493 981	50 908	10.3	3.6	X
	55020	Loans to nonfinancial businesses - secured	42	138 963	79 535	57.2	5.7	84.8
	55021	Interest income	42	138 963	74 880	53.9	5.3	X
	55022	Origination fees	35	105 511	3 165	3.0	.2	X
	55023	Other fees	29	97 510	1 490	1.5	.1	X
	55030	Loans to nonfinancial businesses - unsecured	10	22 801	1 107	4.9	.1	91.2
	55031	Interest income	10	22 801	812	3.6	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52219		Other depository credit intermediation—Con.						
	55050	Loan income—Con. Loans to consumers - secured	134	613 028	405 638	66.2	28.9	92.4
		Interest income:						
	55051	Residential mortgage loans	31	91 935	11 442	12.4	.8	X
	55052	Home equity loans	15	28 045	1 730	6.2	.1	X
	55053	Vehicle loans	95	255 747	184 976	72.3	13.2	X
	55054	Other loans to consumers	30	200 887	32 299	16.1	2.3	X
		Origination fees:						
	55055	Residential mortgage loans	25	68 402	1 664	2.4	.1	X
	55058	Other loans to consumers	12	32 107	69	.2	Z	X
		Other fees:						
	55059	Residential mortgage loans	26	204 655	165 244	80.7	11.8	X
	55061	Home equity loans	7	10 199	614	6.0	Z	X
	55062	Vehicle loans	92	247 420	5 330	2.2	.4	X
	55063	Other loans to consumers	11	57 104	2 174	3.8	.2	X
	55070	Loans to consumers - unsecured	21	65 213	8 543	13.1	.6	78.2
		Interest income:						
	55071	Personal lines of credit	6	22 354	2 060	9.2	.1	X
	55074	Other loans to consumers	16	51 052	4 454	8.7	.3	X
		Other fees:						
	55083	Other loans to consumers	9	49 649	1 098	2.2	.1	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	8	202 625	191 497	94.5	13.6	96.4
	55211	Interest income	8	202 625	190 736	94.1	13.6	X
	55212	Cardholder fees	6	12 560	136	1.1	Z	X
	55213	Merchant fees	6	12 560	625	5.0	Z	X
		Brokering and dealing products - debt instruments:						
	55480	National government notes and bonds	9	213 928	7 087	3.3	.5	91.4
	55483	Interest income from trading accounts	9	213 928	7 087	3.3	.5	X
	55490	State provincial and local governments notes and bonds	6	211 030	6 087	2.9	.4	92.6
	55493	Interest income from trading accounts	6	211 030	6 087	2.9	.4	X
	55610	Brokering and dealing products, equities	7	246 753	6 831	2.8	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	6	13 035	260	2.0	Z	X
	57020	Fees for individual deposit account services	22	58 721	6 772	11.5	.5	84.1
	57021	ATM charges and other electronic transaction fees	9	25 537	142	.6	Z	X
	57022	Other deposit account service fees	20	52 630	6 630	12.6	.5	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	6	212 811	24 996	11.7	1.8	94.2
	57111	Fees for bundled services	6	212 811	24 996	11.7	1.8	X
	57120	Correspondent account products service fees	7	19 902	128	.6	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	7	16 352	54	.3	Z	X
	57240	Other fees	7	11 606	200	1.7	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	8	410 386	145 289	35.4	10.4	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	10	330 779	144 453	43.7	10.3	X
		Financial planning and investment management products:						
	57720	Financial planning and investment management services for individuals	15	255 780	101 256	39.6	7.2	X
	57810	Other products supporting financial services - fees	24	199 883	52 251	26.1	3.7	X
522190		Other depository credit intermediation	185	X	1 403 773	X	100.0	96.4
		Loan income:						
	55010	Loans to financial businesses	18	493 981	55 102	11.2	3.9	93.7
	55011	Interest income	18	493 981	50 908	10.3	3.6	X
	55020	Loans to nonfinancial businesses - secured	42	138 963	79 535	57.2	5.7	84.8
	55021	Interest income	42	138 963	74 880	53.9	5.3	X
	55022	Origination fees	35	105 511	3 165	3.0	.2	X
	55023	Other fees	29	97 510	1 490	1.5	.1	X
	55030	Loans to nonfinancial businesses - unsecured	10	22 801	1 107	4.9	.1	91.2
	55031	Interest income	10	22 801	812	3.6	.1	X
	55050	Loans to consumers - secured	134	613 028	405 638	66.2	28.9	92.4
		Interest income:						
	55051	Residential mortgage loans	31	91 935	11 442	12.4	.8	X
	55052	Home equity loans	15	28 045	1 730	6.2	.1	X
	55053	Vehicle loans	95	255 747	184 976	72.3	13.2	X
	55054	Other loans to consumers	30	200 887	32 299	16.1	2.3	X
		Origination fees:						
	55055	Residential mortgage loans	25	68 402	1 664	2.4	.1	X
	55058	Other loans to consumers	12	32 107	69	.2	Z	X
		Other fees:						
	55059	Residential mortgage loans	26	204 655	165 244	80.7	11.8	X
	55061	Home equity loans	7	10 199	614	6.0	Z	X
	55062	Vehicle loans	92	247 420	5 330	2.2	.4	X
	55063	Other loans to consumers	11	57 104	2 174	3.8	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522190		Other depository credit intermediation—Con.						
	55070	Loan income—Con. Loans to consumers - unsecured	21	65 213	8 543	13.1	.6	78.2
		Interest income:						
	55071	Personal lines of credit	6	22 354	2 060	9.2	.1	X
	55074	Other loans to consumers	16	51 052	4 454	8.7	.3	X
		Other fees:						
	55083	Other loans to consumers	9	49 649	1 098	2.2	.1	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	8	202 625	191 497	94.5	13.6	96.4
	55211	Interest income	8	202 625	190 736	94.1	13.6	X
	55212	Cardholder fees	6	12 560	136	1.1	Z	X
	55213	Merchant fees	6	12 560	625	5.0	Z	X
		Brokering and dealing products - debt instruments:						
	55480	National government notes and bonds	9	213 928	7 087	3.3	.5	91.4
	55483	Interest income from trading accounts	9	213 928	7 087	3.3	.5	X
	55490	State provincial and local governments notes and bonds	6	211 030	6 087	2.9	.4	92.6
	55493	Interest income from trading accounts	6	211 030	6 087	2.9	.4	X
	55610	Brokering and dealing products, equities	7	246 753	6 831	2.8	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	6	13 035	260	2.0	Z	X
	57020	Fees for individual deposit account services	22	58 721	6 772	11.5	.5	84.1
	57021	ATM charges and other electronic transaction fees	9	25 537	142	.6	Z	X
	57022	Other deposit account service fees	20	52 630	6 630	12.6	.5	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	6	212 811	24 996	11.7	1.8	94.2
	57111	Fees for bundled services	6	212 811	24 996	11.7	1.8	X
	57120	Correspondent account products service fees	7	19 902	128	.6	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	7	16 352	54	.3	Z	X
	57240	Other fees	7	11 606	200	1.7	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	8	410 386	145 289	35.4	10.4	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	10	330 779	144 453	43.7	10.3	X
		Financial planning and investment management products:						
	57720	Financial planning and investment management services for individuals	15	255 780	101 256	39.6	7.2	X
	57810	Other products supporting financial services - fees	24	199 883	52 251	26.1	3.7	X
5222		Nondepository credit intermediation	49 199	X	396 893 716	X	100.0	73.6
	52720	Sales of merchandise	4 110	1 956 584	1 324 858	67.7	.3	X
		Loan income:						
	55010	Loans to financial businesses	2 497	33 622 460	27 444 822	81.6	6.9	73.2
	55011	Interest income	2 055	29 580 028	22 926 888	77.5	5.8	X
	55012	Origination fees	585	1 812 916	511 252	28.2	.1	X
	55013	Other fees	558	20 671 294	4 006 682	19.4	1.0	X
	55020	Loans to nonfinancial businesses - secured	5 149	64 304 674	28 776 215	44.8	7.3	73.4
	55021	Interest income	4 420	62 189 595	22 810 691	36.7	5.7	X
	55022	Origination fees	2 591	16 828 292	2 153 504	12.8	.5	X
	55023	Other fees	3 169	34 514 210	3 812 020	11.0	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	1 348	31 820 361	8 210 829	25.8	2.1	72.7
	55031	Interest income	1 200	30 516 998	6 021 312	19.7	1.5	X
	55032	Origination fees	233	2 769 823	74 979	2.7	Z	X
	55033	Other fees	502	12 776 247	2 114 538	16.6	.5	X
	55040	Loans to governments	328	5 611 949	326 267	5.8	.1	68.2
	55041	Interest income	231	5 436 191	258 171	4.7	.1	X
	55042	Origination fees	105	1 500 737	27 541	1.8	Z	X
	55043	Other fees	60	1 494 978	40 555	2.7	Z	X
	55050	Loans to consumers - secured	34 425	216 293 293	176 346 357	81.5	44.4	73.4
		Interest income:						
	55051	Residential mortgage loans	16 378	121 924 215	79 160 400	64.9	19.9	X
	55052	Home equity loans	9 076	31 621 040	7 791 438	24.6	2.0	X
	55053	Vehicle loans	3 606	56 262 871	35 975 015	63.9	9.1	X
	55054	Other loans to consumers	12 928	34 813 846	11 246 122	32.3	2.8	X
		Origination fees:						
	55055	Residential mortgage loans	13 352	41 575 733	15 420 465	37.1	3.9	X
	55056	Home equity loans	3 101	9 824 418	338 502	3.4	.1	X
	55057	Vehicle loans	537	4 865 957	1 094 636	22.5	.3	X
	55058	Other loans to consumers	2 115	10 776 075	7 225 045	67.0	1.8	X
		Other fees:						
	55059	Residential mortgage loans	11 772	92 723 409	14 198 155	15.3	3.6	X
	55061	Home equity loans	2 860	10 125 865	949 175	9.4	.2	X
	55062	Vehicle loans	1 480	20 509 925	979 626	4.8	.2	X
	55063	Other loans to consumers	7 366	27 785 982	1 967 778	7.1	.5	X
	55070	Loans to consumers - unsecured	9 812	78 829 540	53 007 478	67.2	13.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	594	38 213 980	32 602 459	85.3	8.2	71.5
	55211	Interest income	499	36 074 503	12 666 030	35.1	3.2	X
	55212	Cardholder fees	484	35 335 838	17 267 663	48.9	4.4	X
	55213	Merchant fees	179	8 812 944	2 668 762	30.3	.7	X
	55220	Credit card association products - fees	29	725 420	3 420	.5	Z	X
	55230	Factoring - fees	455	1 964 709	1 765 481	89.9	.4	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

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NAICS code	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.						
		Credit financing products, except loans—Con.						
	55240	Leasing products	1 898	59 857 583	36 409 304	60.8	9.2	72.4
	55241	Interest income - motor vehicle leases	525	33 043 875	17 191 290	52.0	4.3	X
	55242	Interest income - other leases	1 159	23 427 321	13 786 426	58.8	3.5	X
	55243	Fees - motor vehicle leases	298	10 932 007	1 919 130	17.6	.5	X
	55244	Fees from other leases, except real estate rents	904	17 042 490	3 512 458	20.6	.9	X
	55250	Installment credit products	419	4 846 181	1 852 121	38.2	.5	72.8
	55251	Interest income	366	3 957 734	1 410 785	35.6	.4	X
	55252	Fees	275	1 851 235	441 336	23.8	.1	X
	55260	All other credit financing products	407	6 377 130	2 942 537	46.1	.7	72.1
	55261	Interest income	244	5 422 320	2 390 318	44.1	.6	X
	55262	Fees	263	3 684 009	552 219	15.0	.1	X
		Securities origination products:						
	55320	Public offering products - debt securities	181	1 165 183	340 467	29.2	.1	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	140	3 153 742	496 982	15.8	.1	71.6
	55471	Fees and commissions	80	398 783	115 638	29.0	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	28	90 086	26 973	29.9	Z	X
	55473	Interest income from trading accounts	61	2 979 713	353 750	11.9	.1	X
	55480	National government notes and bonds	77	2 656 528	224 945	8.5	.1	73.4
	55482	Net gains (losses) in trading accounts, excluding interest income	19	105 344	6 294	6.0	Z	X
	55483	Interest income from trading accounts	69	2 632 565	215 045	8.2	.1	X
	55490	State provincial and local governments notes and bonds	69	1 644 133	55 962	3.4	Z	73.0
	55491	Fees and commissions	7	3 317	951	28.7	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	24	71 690	21 026	29.3	Z	X
	55493	Interest income from trading accounts	51	1 591 664	28 094	1.8	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	28	1 204 027	154 172	12.8	Z	72.7
	55711	Fees and commissions	25	64 155	30 782	48.0	Z	X
	55720	Option contracts, exchange-traded	47	146 015	1 768	1.2	Z	72.4
	55722	Net gains (losses) in trading accounts, excluding interest income	45	145 983	1 768	1.2	Z	X
	55730	Forward contracts, traded over-the-counter	40	1 940 183	168 819	8.7	Z	73.6
	55732	Net gains (losses) in trading accounts, excluding interest income	40	1 940 183	168 819	8.7	Z	X
	55740	Swaps, traded over-the-counter	86	817 758	12 347	1.5	Z	72.7
	55741	Fees and commissions	48	125 277	5 034	4.0	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	45	693 294	6 126	.9	Z	X
	55743	Interest income from trading accounts	32	193 157	905	.5	Z	X
	55750	Option contracts traded over-the-counter	19	1 276 790	20 984	1.6	Z	73.6
	55751	Fees and commissions	8	18 571	2 923	15.7	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income	8	1 257 870	17 899	1.4	Z	X
	55760	Other derivative contracts, traded over-the-counter	59	258 502	23 068	8.9	Z	72.7
	55761	Fees and commissions	6	5 467	839	15.3	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	53	253 035	22 187	8.8	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	54	371 548	23 372	6.3	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	76	678 076	146 689	21.6	Z	X
	56110	Brokerage correspondent products - fees	112	115 184	23 677	20.6	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	25	266 942	42 716	16.0	Z	X
	56310	Repurchase agreements - net gains (losses)	62	470 585	19 873	4.2	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	14	143 305	50 478	35.2	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 453	7 196 047	4 553 482	63.3	1.1	X
	56610	Trading equities on own account - net gain (losses)	78	1 035 719	68 494	6.6	Z	X
	56710	Trading derivatives contracts on own account - net gain (losses)	19	702 991	-58 119	-8.3	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	78	2 246 309	25 136	1.1	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	53	441 245	11 238	2.5	Z	X
	57020	Fees for individual deposit account services	139	1 028 662	27 398	2.7	Z	69.0
	57021	ATM charges and other electronic transaction fees	58	412 397	3 310	.8	Z	X
	57022	Other deposit account service fees	121	903 504	24 088	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	185	724 376	214 964	29.7	.1	70.6
	57111	Fees for bundled services	84	653 018	169 622	26.0	Z	X
	57112	Fees for individual services	129	457 813	45 342	9.9	Z	X
	57120	Correspondent account products service fees	43	378 904	8 965	2.4	Z	X
	57130	Other cash handling and management product fees	96	327 312	26 967	8.2	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	67	615 777	2 761	.4	Z	X
	57220	Money order fees	119	299 334	733	.2	Z	X
	57230	Travelers' check fees	28	260 365	139	.1	Z	X
	57240	Other fees	362	1 145 637	105 588	9.2	Z	X
	57310	Foreign currency exchange fees - retail	54	736 072	21 402	2.9	Z	X
	57410	Trust products for business and governments - fiduciary fees	53	939 243	315 727	33.6	.1	X
		Management of financial market and clearing products:						
	57520	Security and commodity contract trade execution, clearing and settlement fees	32	3 211 306	86 320	2.7	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	86	480 640	84 366	17.6	Z	X
	57720	Financial planning and investment management services for individuals	209	2 411 206	1 415 525	58.7	.4	X
	57810	Other products supporting financial services - fees	6 509	178 627 703	17 137 188	9.6	4.3	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52221		Credit card issuing	610	X	35 855 753	X	100.0	79.7
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	45	375 134	30 052	8.0	.1	78.8
	55021	Interest income	33	370 470	20 811	5.6	.1	X
	55022	Origination fees	12	8 396	201	2.4	Z	X
	55023	Other fees	27	30 314	9 040	29.8	Z	X
	55030	Loans to nonfinancial businesses - unsecured	76	1 190 704	1 102 419	92.6	3.1	78.5
	55031	Interest income	18	76 664	2 758	3.6	Z	X
	55033	Other fees	58	1 114 040	1 099 661	98.7	3.1	X
	55050	Loans to consumers - secured	28	725 521	143 495	19.8	.4	78.2
		Interest income:						
	55051	Residential mortgage loans	23	481 385	93 157	19.4	.3	X
	55052	Home equity loans	11	6 181	326	5.3	Z	X
	55053	Vehicle loans	19	195 377	365	.2	Z	X
	55054	Other loans to consumers	18	435 905	39 422	9.0	.1	X
	55055	Origination fees:						
		Residential mortgage loans	10	190 435	86	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	6	3 611	78	2.2	Z	X
	55070	Loans to consumers - unsecured	200	14 279 254	4 192 790	29.4	11.7	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	474	30 322 993	28 629 881	94.4	79.8	77.1
	55211	Interest income	421	28 219 673	11 561 012	41.0	32.2	X
	55212	Cardholder fees	437	29 978 483	16 405 771	54.7	45.8	X
	55213	Merchant fees	105	3 459 622	663 098	19.2	1.8	X
	55220	Credit card association products - fees	9	10 980	443	4.0	Z	X
	55240	Leasing products	9	380 202	8 876	2.3	Z	79.7
	55242	Interest income - other leases	9	380 202	2 000	.5	Z	X
	55244	Fees from other leases, except real estate rents	9	380 202	6 876	1.8	Z	X
	55250	Installment credit products	22	552 710	148 257	26.8	.4	59.6
	55252	Fees	22	552 710	148 257	26.8	.4	X
	55260	All other credit financing products	9	113 815	45 373	39.9	.1	X
	57810	Other products supporting financial services - fees	297	15 066 851	1 528 383	10.1	4.3	X
522210		Credit card issuing	610	X	35 855 753	X	100.0	79.7
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	45	375 134	30 052	8.0	.1	78.8
	55021	Interest income	33	370 470	20 811	5.6	.1	X
	55022	Origination fees	12	8 396	201	2.4	Z	X
	55023	Other fees	27	30 314	9 040	29.8	Z	X
	55030	Loans to nonfinancial businesses - unsecured	76	1 190 704	1 102 419	92.6	3.1	78.5
	55031	Interest income	18	76 664	2 758	3.6	Z	X
	55033	Other fees	58	1 114 040	1 099 661	98.7	3.1	X
	55050	Loans to consumers - secured	28	725 521	143 495	19.8	.4	78.2
		Interest income:						
	55051	Residential mortgage loans	23	481 385	93 157	19.4	.3	X
	55052	Home equity loans	11	6 181	326	5.3	Z	X
	55053	Vehicle loans	19	195 377	365	.2	Z	X
	55054	Other loans to consumers	18	435 905	39 422	9.0	.1	X
	55055	Origination fees:						
		Residential mortgage loans	10	190 435	86	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	6	3 611	78	2.2	Z	X
	55070	Loans to consumers - unsecured	200	14 279 254	4 192 790	29.4	11.7	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	474	30 322 993	28 629 881	94.4	79.8	77.1
	55211	Interest income	421	28 219 673	11 561 012	41.0	32.2	X
	55212	Cardholder fees	437	29 978 483	16 405 771	54.7	45.8	X
	55213	Merchant fees	105	3 459 622	663 098	19.2	1.8	X
	55220	Credit card association products - fees	9	10 980	443	4.0	Z	X
	55240	Leasing products	9	380 202	8 876	2.3	Z	79.7
	55242	Interest income - other leases	9	380 202	2 000	.5	Z	X
	55244	Fees from other leases, except real estate rents	9	380 202	6 876	1.8	Z	X
	55250	Installment credit products	22	552 710	148 257	26.8	.4	59.6
	55252	Fees	22	552 710	148 257	26.8	.4	X
	55260	All other credit financing products	9	113 815	45 373	39.9	.1	X
	57810	Other products supporting financial services - fees	297	15 066 851	1 528 383	10.1	4.3	X
52222		Sales financing	6 926	X	115 236 407	X	100.0	63.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 386	46 986 979	18 252 949	38.8	15.8	63.1
	55021	Interest income	2 126	45 822 528	14 957 412	32.6	13.0	X
	55022	Origination fees	924	7 676 899	793 683	10.3	.7	X
	55023	Other fees	1 508	22 566 325	2 501 851	11.1	2.2	X
	55030	Loans to nonfinancial businesses - unsecured	578	24 377 349	6 205 551	25.5	5.4	62.4
	55031	Interest income	553	24 367 115	5 457 102	22.4	4.7	X
	55032	Origination fees	62	506 087	35 854	7.1	Z	X
	55033	Other fees	215	8 757 644	712 595	8.1	.6	X
	55040	Loans to governments	57	4 075 396	150 934	3.7	.1	57.6
	55041	Interest income	42	4 070 447	144 188	3.5	.1	X
	55042	Origination fees	20	1 336 404	4 075	.3	Z	X
	55043	Other fees	6	1 328 718	2 671	.2	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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.						
	55050	Loan income—Con. Loans to consumers - secured	3 186	68 457 850	46 212 880	67.5	40.1	63.2
		Interest income:						
	55051	Residential mortgage loans	378	3 068 278	634 995	20.7	.6	X
	55052	Home equity loans	342	1 661 488	842 816	50.7	.7	X
	55053	Vehicle loans	1 903	49 554 854	31 849 868	64.3	27.6	X
	55054	Other loans to consumers	711	10 565 873	3 502 856	33.2	3.0	X
		Origination fees:						
	55055	Residential mortgage loans	27	356 486	255 000	71.5	.2	X
	55056	Home equity loans	33	953 454	9 549	1.0	Z	X
	55057	Vehicle loans	238	2 933 044	235 615	8.0	.2	X
	55058	Other loans to consumers	505	8 210 401	7 086 000	86.3	6.1	X
		Other fees:						
	55059	Residential mortgage loans	49	435 653	12 542	2.9	Z	X
	55061	Home equity loans	32	953 486	9 811	1.0	Z	X
	55062	Vehicle loans	669	15 095 143	643 218	4.3	.6	X
	55063	Other loans to consumers	970	13 025 307	1 130 610	8.7	1.0	X
	55070	Loans to consumers - unsecured	409	3 633 103	1 179 508	32.5	1.0	59.0
		Interest income:						
	55071	Personal lines of credit	71	999 216	63 634	6.4	.1	X
	55074	Other loans to consumers	354	3 451 899	932 362	27.0	.8	X
		Origination fees:						
	55075	Personal lines of credit	9	13 148	581	4.4	Z	X
	55078	Other loans to consumers	46	95 555	38 611	40.4	Z	X
		Other fees:						
	55079	Personal lines of credit	35	956 789	10 162	1.1	Z	X
	55083	Other loans to consumers	178	1 623 250	134 158	8.3	.1	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	31	2 406 569	84 240	3.5	.1	60.3
	55211	Interest income	21	2 402 506	81 299	3.4	.1	X
	55213	Merchant fees	11	564 664	1 313	.2	Z	X
	55230	Factoring - fees	21	73 615	26 982	36.7	Z	X
	55240	Leasing products	1 675	57 668 557	36 308 609	63.0	31.5	62.1
	55241	Interest income - motor vehicle leases	491	32 578 954	17 183 268	52.7	14.9	X
	55242	Interest income - other leases	967	21 416 873	13 723 591	64.1	11.9	X
	55243	Fees - motor vehicle leases	275	10 478 999	1 910 972	18.2	1.7	X
	55244	Fees from other leases, except real estate rents	849	15 934 876	3 490 778	21.9	3.0	X
	55250	Installment credit products	178	3 686 811	1 224 921	33.4	1.1	63.0
	55251	Interest income	160	3 509 007	1 059 388	30.2	.9	X
	55252	Fees	128	716 074	165 533	23.1	.1	X
	55260	All other credit financing products	151	5 709 538	2 706 499	47.4	2.3	62.0
	55261	Interest income	108	5 112 472	2 326 738	45.5	2.0	X
	55262	Fees	84	3 210 877	379 761	11.8	.3	X
	57310	Foreign currency exchange fees - retail	8	286 031	1 800	.6	Z	X
		Management of financial market and clearing products:						
	57520	Security and commodity contract trade execution, clearing and settlement fees	27	3 209 946	85 145	2.7	.1	X
	57810	Other products supporting financial services - fees	965	24 753 379	2 790 079	11.3	2.4	X
522220		Sales financing	6 926	X	115 236 407	X	100.0	63.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 386	46 986 979	18 252 949	38.8	15.8	63.1
	55021	Interest income	2 126	45 822 528	14 957 412	32.6	13.0	X
	55022	Origination fees	924	7 676 899	793 683	10.3	.7	X
	55023	Other fees	1 508	22 566 325	2 501 854	11.1	2.2	X
	55030	Loans to nonfinancial businesses - unsecured	578	24 377 349	6 205 551	25.5	5.4	62.4
	55031	Interest income	553	24 367 115	5 457 102	22.4	4.7	X
	55032	Origination fees	62	506 087	35 854	7.1	Z	X
	55033	Other fees	215	8 757 644	712 595	8.1	.6	X
	55040	Loans to governments	57	4 075 396	150 934	3.7	.1	57.6
	55041	Interest income	42	4 070 447	144 188	3.5	.1	X
	55042	Origination fees	20	1 336 404	4 075	.3	Z	X
	55043	Other fees	6	1 328 718	2 671	.2	Z	X
	55050	Loans to consumers - secured	3 186	68 457 850	46 212 880	67.5	40.1	63.2
		Interest income:						
	55051	Residential mortgage loans	378	3 068 278	634 995	20.7	.6	X
	55052	Home equity loans	342	1 661 488	842 816	50.7	.7	X
	55053	Vehicle loans	1 903	49 554 854	31 849 868	64.3	27.6	X
	55054	Other loans to consumers	711	10 565 873	3 502 856	33.2	3.0	X
		Origination fees:						
	55055	Residential mortgage loans	27	356 486	255 000	71.5	.2	X
	55056	Home equity loans	33	953 454	9 549	1.0	Z	X
	55057	Vehicle loans	238	2 933 044	235 615	8.0	.2	X
	55058	Other loans to consumers	505	8 210 401	7 086 000	86.3	6.1	X
		Other fees:						
	55059	Residential mortgage loans	49	435 653	12 542	2.9	Z	X
	55061	Home equity loans	32	953 486	9 811	1.0	Z	X
	55062	Vehicle loans	669	15 095 143	643 218	4.3	.6	X
	55063	Other loans to consumers	970	13 025 307	1 130 610	8.7	1.0	X
	55070	Loans to consumers - unsecured	409	3 633 103	1 179 508	32.5	1.0	59.0
		Interest income:						
	55071	Personal lines of credit	71	999 216	63 634	6.4	.1	X
	55074	Other loans to consumers	354	3 451 899	932 362	27.0	.8	X

See footnotes at end of table.

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NAICS code	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	
522220		Sales financing—Con.						
	55070	Loan income—Con.						
		Loans to consumers - unsecured—Con.						
	55075	Origination fees:						
	55078	Personal lines of credit	9	13 148	581	4.4	Z	X
		Other loans to consumers	46	95 555	38 611	40.4	Z	X
		Other fees:						
	55079	Personal lines of credit	35	956 789	10 162	1.1	Z	X
	55083	Other loans to consumers	178	1 623 250	134 158	8.3	.1	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	31	2 406 569	84 240	3.5	.1	60.3
	55211	Interest income	21	2 402 506	81 299	3.4	.1	X
	55213	Merchant fees	11	564 664	1 313	.2	Z	X
	55230	Factoring - fees	21	73 615	26 982	36.7	Z	X
	55240	Leasing products	1 675	57 668 557	36 308 609	63.0	31.5	62.1
	55241	Interest income - motor vehicle leases	491	32 578 954	17 183 268	52.7	14.9	X
	55242	Interest income - other leases	967	21 416 873	13 723 591	64.1	11.9	X
	55243	Fees - motor vehicle leases	275	10 478 999	1 910 972	18.2	1.7	X
	55244	Fees from other leases, except real estate rents	849	15 934 876	3 490 778	21.9	3.0	X
	55250	Installment credit products	178	3 666 811	1 224 921	33.4	1.1	63.0
	55251	Interest income	160	3 509 007	1 059 388	30.2	.9	X
	55252	Fees	128	716 074	165 533	23.1	.1	X
	55260	All other credit financing products	151	5 709 538	2 706 499	47.4	2.3	62.0
	55261	Interest income	108	5 112 472	2 326 738	45.5	2.0	X
	55262	Fees	84	3 210 877	379 761	11.8	.3	X
	57310	Foreign currency exchange fees - retail	8	286 031	1 800	.6	Z	X
		Management of financial market and clearing products:						
	57520	Security and commodity contract trade execution, clearing and settlement fees	27	3 209 946	85 145	2.7	.1	X
	57810	Other products supporting financial services - fees	965	24 753 379	2 790 079	11.3	2.4	X
52229		Other nondepository credit intermediation	41 663	X	245 801 556	X	100.0	77.6
	52720	Sales of merchandise	4 110	1 956 584	1 324 858	67.7	.5	X
		Loan income:						
	55010	Loans to financial businesses	2 497	33 622 460	27 444 822	81.6	11.2	77.2
	55011	Interest income	2 055	29 580 028	22 926 888	77.5	9.3	X
	55012	Origination fees	585	1 812 916	511 252	28.2	.2	X
	55013	Other fees	558	20 671 294	4 006 682	19.4	1.6	X
	55020	Loans to nonfinancial businesses - secured	2 718	16 942 561	10 493 214	61.9	4.3	77.1
	55021	Interest income	2 261	15 996 597	7 832 468	49.0	3.2	X
	55022	Origination fees	1 655	9 142 997	1 359 620	14.9	.6	X
	55023	Other fees	1 634	11 917 571	1 301 126	10.9	.5	X
	55030	Loans to nonfinancial businesses - unsecured	694	6 252 308	902 859	14.4	.4	76.8
	55031	Interest income	629	6 073 219	561 452	9.2	.2	X
	55032	Origination fees	171	2 263 736	39 125	1.7	Z	X
	55033	Other fees	229	2 904 563	302 282	10.4	.1	X
	55040	Loans to governments	269	1 530 557	175 316	11.5	.1	74.9
	55041	Interest income	187	1 359 748	113 966	8.4	Z	X
	55042	Origination fees	85	164 333	23 466	14.3	Z	X
	55043	Other fees	54	166 260	37 884	22.8	Z	X
	55050	Loans to consumers - secured	31 211	147 109 922	129 989 982	88.4	52.9	77.3
		Interest income:						
	55051	Residential mortgage loans	15 977	118 374 552	78 432 248	66.3	31.9	X
	55052	Home equity loans	8 723	29 953 371	6 948 296	23.2	2.8	X
	55053	Vehicle loans	1 684	6 512 640	4 124 782	63.3	X	X
	55054	Other loans to consumers	12 199	23 812 068	7 703 844	32.4	3.1	X
		Origination fees:						
	55055	Residential mortgage loans	13 315	41 028 812	15 165 379	37.0	6.2	X
	55056	Home equity loans	3 068	8 870 964	328 953	3.7	.1	X
	55057	Vehicle loans	297	1 931 422	859 018	44.5	.3	X
	55058	Other loans to consumers	1 610	2 565 674	139 045	5.4	.1	X
		Other fees:						
	55059	Residential mortgage loans	11 717	92 284 145	14 185 535	15.4	5.8	X
	55061	Home equity loans	2 828	9 172 379	939 364	10.2	.4	X
	55062	Vehicle loans	807	5 410 919	336 383	6.2	.1	X
	55063	Other loans to consumers	6 392	14 515 954	827 135	5.7	.3	X
	55070	Loans to consumers - unsecured	9 203	60 917 183	47 635 180	78.2	19.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	89	5 484 418	3 888 338	70.9	1.6	77.5
	55211	Interest income	57	5 452 324	1 023 719	18.8	.4	X
	55212	Cardholder fees	42	5 352 252	860 264	16.1	.4	X
	55213	Merchant fees	63	4 788 658	2 004 351	41.9	.8	X
	55220	Credit card association products - fees	20	714 440	2 977	.4	Z	X
	55230	Factoring - fees	429	1 854 180	1 715 475	92.5	.7	X
	55240	Leasing products	214	1 808 824	91 819	5.1	Z	77.4
	55241	Interest income - motor vehicle leases	34	464 921	8 022	1.7	Z	X
	55242	Interest income - other leases	183	1 630 246	60 835	3.7	Z	X
	55243	Fees - motor vehicle leases	23	453 008	8 158	1.8	Z	X
	55244	Fees from other leases, except real estate rents	46	727 412	14 804	2.0	Z	X
	55250	Installment credit products	219	626 660	478 943	76.4	.2	75.3
	55251	Interest income	206	448 727	351 397	78.3	.1	X
	55252	Fees	125	582 451	127 546	21.9	.1	X
	55260	All other credit financing products	247	553 777	190 665	34.4	.1	74.9
	55261	Interest income	131	296 565	63 446	21.4	Z	X
	55262	Fees	175	372 600	127 219	34.1	.1	X
		Securities origination products:						
	55320	Public offering products - debt securities	181	1 165 183	340 467	29.2	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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]

NAICS code	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.						
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	140	3 153 742	496 982	15.8	.2	75.5
	55471	Fees and commissions	80	398 783	115 638	29.0	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income ...	28	90 086	26 973	29.9	Z	X
	55473	Interest income from trading accounts	61	2 979 713	353 750	11.9	.1	X
	55480	National government notes and bonds	77	2 656 528	224 945	8.5	.1	77.3
	55482	Net gains (losses) in trading accounts, excluding interest income ...	19	105 344	6 294	6.0	Z	X
	55483	Interest income from trading accounts	69	2 632 565	215 045	8.2	.1	X
	55490	State provincial and local governments notes and bonds	69	1 644 133	55 962	3.4	Z	77.0
	55491	Fees and commissions	7	3 317	951	28.7	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income ...	24	71 690	21 026	29.3	Z	X
	55493	Interest income from trading accounts	51	1 591 664	28 094	1.8	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	28	1 204 027	154 172	12.8	.1	76.6
	55711	Fees and commissions	25	64 155	30 782	48.0	Z	X
	55720	Option contracts, exchange-traded	47	146 015	1 768	1.2	Z	76.4
	55722	Net gains (losses) in trading accounts, excluding interest income ...	45	145 983	1 768	1.2	Z	X
	55730	Forward contracts, traded over-the-counter	40	1 940 183	168 819	8.7	.1	77.6
	55732	Net gains (losses) in trading accounts, excluding interest income ...	40	1 940 183	168 819	8.7	.1	X
	55740	Swaps, traded over-the-counter	86	817 758	12 347	1.5	Z	76.6
	55741	Fees and commissions	48	125 277	5 034	4.0	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income ...	45	693 294	6 126	.9	Z	X
	55743	Interest income from trading accounts	32	193 157	905	.5	Z	X
	55750	Option contracts traded over-the-counter	19	1 276 790	20 984	1.6	Z	77.6
	55751	Fees and commissions	8	18 571	2 923	15.7	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income ...	8	1 257 870	17 899	1.4	Z	X
	55760	Other derivative contracts, traded over-the-counter	59	258 502	23 068	8.9	Z	76.6
	55761	Fees and commissions	6	5 467	839	15.3	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income ...	53	253 035	22 187	8.8	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	54	371 548	23 372	6.3	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	76	678 076	146 689	21.6	.1	X
	56110	Brokerage correspondent products - fees	112	115 184	23 677	20.6	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	25	266 942	42 716	16.0	Z	X
	56310	Repurchase agreements - net gains (losses)	62	470 585	19 873	4.2	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	14	143 305	50 478	35.2	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 453	7 196 047	4 553 482	63.3	1.9	X
	56610	Trading equities on own account - net gain (losses)	78	1 035 719	68 494	6.6	Z	X
	56710	Trading derivatives contracts on own account - net gain (losses)	19	702 991	-58 119	-8.3	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	78	2 246 309	25 136	1.1	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	53	441 245	11 238	2.5	Z	X
	57020	Fees for individual deposit account services	139	1 028 662	27 398	2.7	Z	72.7
	57021	ATM charges and other electronic transaction fees	58	412 397	3 310	.8	Z	X
	57022	Other deposit account service fees	121	903 504	24 088	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	185	724 376	214 964	29.7	.1	74.4
	57111	Fees for bundled services	84	653 018	169 622	26.0	.1	X
	57112	Fees for individual services	129	457 813	45 342	9.9	Z	X
	57120	Correspondent account products service fees	43	378 904	8 965	2.4	Z	X
	57130	Other cash handling and management product fees	96	327 312	26 967	8.2	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	67	615 777	2 761	.4	Z	X
	57220	Money order fees	119	299 334	733	.2	Z	X
	57230	Travelers' check fees	28	260 365	139	.1	Z	X
	57240	Other fees	362	1 145 637	105 588	9.2	Z	X
	57310	Foreign currency exchange fees - retail	46	450 041	19 602	4.4	Z	X
	57410	Trust products for business and governments - fiduciary fees	53	939 243	315 727	33.6	.1	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	86	480 640	84 366	17.6	Z	X
	57720	Financial planning and investment management services for individuals	209	2 411 206	1 415 525	58.7	.6	X
	57810	Other products supporting financial services - fees	5 247	138 807 473	12 818 726	9.2	5.2	X
522291		Consumer lending	14 153	X	28 748 870	X	100.0	79.4
		Loan income:						
	55010	Loans to financial businesses	1 301	568 564	446 338	78.5	1.6	77.3
	55011	Interest income	1 293	562 192	420 985	74.9	1.5	X
	55012	Origination fees	16	15 830	4 771	30.1	Z	X
	55013	Other fees	39	104 182	20 582	19.8	.1	X
	55020	Loans to nonfinancial businesses - secured	190	374 113	148 480	39.7	.5	78.9
	55021	Interest income	181	370 836	101 318	27.3	.4	X
	55022	Origination fees	82	247 399	13 953	5.6	Z	X
	55023	Other fees	85	283 725	33 209	11.7	.1	X
	55030	Loans to nonfinancial businesses - unsecured	119	148 616	87 157	58.6	.3	78.3
	55031	Interest income	111	125 711	57 909	46.1	.2	X
	55032	Origination fees	21	22 283	2 777	12.5	Z	X
	55033	Other fees	32	50 772	26 471	52.1	.1	X
	55040	Loans to governments	20	10 565	3 271	31.0	Z	X
	55050	Loans to consumers - secured	9 169	20 220 942	17 624 136	87.2	61.3	79.2

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522291		Consumer lending—Con.						
	55050	Loan income—Con. Loans to consumers - secured—Con. Interest income:						
	55051	Residential mortgage loans	4 712	7 586 557	3 503 346	46.2	12.2	X
	55052	Home equity loans	3 816	9 715 468	4 229 142	43.5	14.7	X
	55053	Vehicle loans	1 363	5 156 855	3 767 199	73.1	13.1	X
	55054	Other loans to consumers	6 340	9 520 248	3 750 252	39.4	13.0	X
	55055	Origination fees:						
	55056	Residential mortgage loans	478	340 348	20 450	6.0	.1	X
	55057	Home equity loans	1 767	5 323 828	89 280	1.7	.3	X
	55058	Vehicle loans	253	1 537 109	792 325	51.5	2.8	X
	55058	Other loans to consumers	788	491 328	43 331	8.8	.2	X
	55059	Other fees:						
	55061	Residential mortgage loans	1 288	1 330 454	36 325	2.7	.1	X
	55062	Home equity loans	1 940	5 533 566	676 987	12.2	2.4	X
	55063	Vehicle loans	707	4 754 061	296 002	6.2	1.0	X
	55063	Other loans to consumers	4 101	6 751 401	419 497	6.2	1.5	X
	55070	Loans to consumers - unsecured	6 884	10 634 886	4 345 617	40.9	15.1	67.1
	55071	Interest income:						
	55074	Personal lines of credit	2 200	6 900 923	870 067	12.6	3.0	X
	55074	Other loans to consumers	6 137	10 215 747	2 626 658	25.7	9.1	X
	55075	Origination fees:						
	55078	Personal lines of credit	1 363	5 261 438	34 023	.6	.1	X
	55078	Other loans to consumers	3 077	5 681 073	155 874	2.7	.5	X
	55079	Other fees:						
	55083	Personal lines of credit	2 011	6 849 167	253 572	3.7	.9	X
	55083	Other loans to consumers	4 688	8 276 213	405 423	4.9	1.4	X
	55210	Credit financing products, except loans:						
	55211	Credit card cardholder and merchant fees	12	4 469 228	3 772 136	84.4	13.1	79.4
	55211	Interest income	11	4 469 073	937 295	21.0	3.3	X
	55212	Cardholder fees	6	4 446 461	844 192	19.0	2.9	X
	55240	Leasing products	7	173 211	17 465	10.1	.1	79.2
	55242	Interest income - other leases	6	170 864	2 292	1.3	Z	X
	55250	Installment credit products	190	249 859	151 355	60.6	.5	78.6
	55251	Interest income	184	100 148	32 000	32.0	.1	X
	55252	Fees	111	224 304	119 355	53.2	.4	X
	55260	All other credit financing products	56	139 020	55 087	39.6	.2	78.3
	55261	Interest income	28	50 346	12 319	24.5	Z	X
	55262	Fees	44	135 159	42 768	31.6	.1	X
	55470	Brokering and dealing products - debt instruments:						
	55471	Corporate and trust notes and bonds	10	2 130	752	35.3	Z	79.4
	55471	Fees and commissions	6	1 469	586	39.9	Z	X
	55710	Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	11	12 796	2 511	19.6	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	11	63 041	-683	-1.1	Z	X
	56610	Trading equities on own account - net gain (losses)	17	173 330	9 062	5.2	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	10	17 515	4 965	28.3	Z	X
	57110	Cash handling and management products:						
	57111	Business account and cash management service fees	51	96 829	9 445	9.8	Z	79.4
	57111	Fees for bundled services	20	76 536	6 623	8.7	Z	X
	57112	Fees for individual services	33	20 293	2 822	13.9	Z	X
	57130	Other cash handling and management product fees	11	9 222	630	6.8	Z	X
	57220	Document payment products:						
	57240	Money order fees	16	7 612	47	.6	Z	X
	57240	Other fees	119	38 824	2 248	5.8	Z	X
	57310	Foreign currency exchange fees - retail	7	3 067	58	1.9	Z	X
	57710	Financial planning and investment management products:						
	57720	Financial planning and investment management services for businesses and government	13	9 814	7 384	75.2	Z	X
	57810	Financial planning and investment management services for individuals	40	565 230	218 809	38.7	.8	X
	57810	Other products supporting financial services - fees	3 097	11 282 967	1 821 676	16.1	6.3	X
522292		Real estate credit	19 234	X	75 479 073	X	100.0	61.6
	55010	Loan income:						
	55011	Loans to financial businesses	845	6 701 970	4 670 915	69.7	6.2	61.4
	55011	Interest income	423	2 714 195	454 497	16.7	.6	X
	55012	Origination fees	555	1 500 019	500 446	33.4	.7	X
	55013	Other fees	398	4 430 855	3 715 972	83.9	4.9	X
	55020	Loans to nonfinancial businesses - secured	1 750	9 301 291	6 722 509	72.3	8.9	61.3
	55021	Interest income	1 338	8 382 080	4 376 631	52.2	5.8	X
	55022	Origination fees	1 326	6 274 344	1 281 369	20.4	1.7	X
	55023	Other fees	1 142	5 465 827	1 064 509	19.5	1.4	X
	55030	Loans to nonfinancial businesses - unsecured	171	1 204 115	220 616	18.3	.3	60.9
	55031	Interest income	128	1 151 097	85 455	7.4	.1	X
	55032	Origination fees	71	434 451	13 245	3.0	Z	X
	55033	Other fees	81	490 129	121 916	24.9	.2	X
	55040	Loans to governments	181	1 333 049	113 185	8.5	.2	59.8
	55041	Interest income	121	1 265 358	86 919	6.9	.1	X
	55042	Origination fees	79	127 452	22 148	17.4	Z	X
	55043	Other fees	20	24 657	4 118	16.7	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522292		Real estate credit—Con.						
	55050	Loan income—Con. Loans to consumers - secured	17 174	65 179 796	55 437 328	85.1	73.4	61.3
		Interest income:						
	55051	Residential mortgage loans	10 817	52 886 165	24 004 447	45.4	31.8	X
	55052	Home equity loans	4 649	17 122 481	2 339 329	13.7	3.1	X
	55053	Vehicle loans	119	900 989	58 517	6.5	.1	X
	55054	Other loans to consumers	1 613	7 603 600	1 354 508	17.8	1.8	X
		Origination fees:						
	55055	Residential mortgage loans	12 779	40 170 924	14 903 158	37.1	19.7	X
	55056	Home equity loans	1 297	3 543 500	239 496	6.8	.3	X
	55057	Vehicle loans	14	18 958	1 418	7.5	Z	X
	55058	Other loans to consumers	224	665 637	38 890	5.8	.1	X
		Other fees:						
	55059	Residential mortgage loans	10 336	37 840 437	12 021 074	31.8	15.9	X
	55061	Home equity loans	872	3 619 778	257 124	7.1	.3	X
	55062	Vehicle loans	43	268 172	1 198	.4	Z	X
	55063	Other loans to consumers	1 282	3 483 497	218 169	6.3	.3	X
	55070	Loans to consumers - unsecured	359	1 553 697	76 556	4.9	.1	61.3
		Interest income:						
	55071	Personal lines of credit	70	490 208	14 196	2.9	Z	X
	55074	Other loans to consumers	119	561 614	31 881	5.7	Z	X
		Origination fees:						
	55075	Personal lines of credit	31	80 710	2 969	3.7	Z	X
	55078	Other loans to consumers	40	78 326	21 110	27.0	Z	X
		Other fees:						
	55079	Personal lines of credit	124	547 804	2 783	.5	Z	X
	55083	Other loans to consumers	145	998 592	3 617	.4	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	44	873 246	63 346	7.3	.1	61.1
	55211	Interest income	32	851 337	38 531	4.5	.1	X
	55212	Cardholder fees	30	774 997	13 972	1.8	Z	X
	55213	Merchant fees	35	339 275	10 843	3.2	Z	X
	55220	Credit card association products - fees	12	711 014	2 763	.4	Z	X
	55240	Leasing products	62	608 115	16 882	2.8	Z	61.1
	55241	Interest income - motor vehicle leases	13	252 114	6 360	2.5	Z	X
	55242	Interest income - other leases	53	524 268	6 116	1.2	Z	X
	55243	Fees - motor vehicle leases	20	305 635	3 915	1.3	Z	X
	55244	Fees from other leases, except real estate rents	26	347 437	491	.1	Z	X
	55250	Installment credit products	8	324 071	318 354	98.2	.4	X
	55260	All other credit financing products	54	209 555	26 579	12.7	Z	58.5
	55261	Interest income	34	140 046	3 477	2.5	Z	X
	55262	Fees	36	85 122	23 102	27.1	Z	X
		Securities origination products:						
	55320	Public offering products - debt securities	181	1 165 183	340 467	29.2	.5	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	77	707 725	240 454	34.0	.3	59.7
	55471	Fees and commissions	35	323 401	44 390	13.7	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	19	82 869	25 564	30.8	Z	X
	55473	Interest income from trading accounts	38	614 456	169 879	27.6	.2	X
	55480	National government notes and bonds	62	526 304	10 644	2.0	Z	60.4
	55482	Net gains (losses) in trading accounts, excluding interest income	17	99 414	1 431	1.4	Z	X
	55483	Interest income from trading accounts	58	508 618	5 608	1.1	Z	X
	55490	State provincial and local governments notes and bonds	51	401 701	27 304	6.8	Z	58.8
	55492	Net gains (losses) in trading accounts, excluding interest income	22	65 766	20 847	31.7	Z	X
	55493	Interest income from trading accounts	42	358 473	566	.2	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	15	1 190 822	151 252	12.7	.2	61.5
	55711	Fees and commissions	12	50 950	27 862	54.7	Z	X
	55720	Option contracts, exchange-traded	42	145 230	1 392	1.0	Z	60.6
	55722	Net gains (losses) in trading accounts, excluding interest income	42	145 230	1 392	1.0	Z	X
	55730	Forward contracts, traded over-the-counter	37	724 831	71 595	9.9	.1	61.5
	55732	Net gains (losses) in trading accounts, excluding interest income	37	724 831	71 595	9.9	.1	X
	55740	Swaps, traded over-the-counter	9	708 099	-2 452	-3	Z	61.6
	55742	Net gains (losses) in trading accounts, excluding interest income	7	680 143	-1 301	-2	Z	X
	55750	Option contracts traded over-the-counter	13	61 089	8 668	14.2	Z	61.0
	55751	Fees and commissions	8	18 571	2 923	15.7	Z	X
	55760	Other derivative contracts, traded over-the-counter	41	249 192	18 911	7.6	Z	60.8
	55762	Net gains (losses) in trading accounts, excluding interest income	41	249 192	18 869	7.6	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	30	33 211	2 431	7.3	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	63	589 557	138 360	23.5	.2	X
	56110	Brokerage correspondent products - fees	110	115 152	23 656	20.5	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	22	13 826	1 950	14.1	Z	X
	56310	Repurchase agreements - net gains (losses)	21	363 665	-2 735	-8	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	9	71 011	42 705	60.1	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	1 413	6 270 934	4 415 794	70.4	5.9	X
	56610	Trading equities on own account - net gain (losses)	26	648 145	13 298	2.1	Z	X
	56710	Trading derivatives contracts on own account - net gain (losses)	13	691 447	-58 416	-8.4	-1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	35	780 368	22 553	2.9	Z	X

See footnotes at end of table.

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NAICS code	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	
522292		Real estate credit—Con.						
		Deposit account related products:						
	57010	Fees for bundled deposit account services	36	258 540	1 702	.7	Z	X
	57020	Fees for individual deposit account services	98	543 609	18 408	3.4	Z	59.6
	57021	ATM charges and other electronic transaction fees	40	292 088	1 780	.6	Z	X
	57022	Other deposit account service fees	94	535 575	16 628	3.1	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	77	356 092	26 354	7.4	Z	57.4
	57111	Fees for bundled services	38	314 788	23 664	7.5	Z	X
	57112	Fees for individual services	55	279 133	2 690	1.0	Z	X
	57120	Correspondent account products service fees	40	355 920	8 946	2.5	Z	X
	57130	Other cash handling and management product fees	32	260 149	11 206	4.3	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	28	260 944	1 014	.4	Z	X
	57220	Money order fees	26	253 910	35	.0	Z	X
	57230	Travelers' check fees	24	259 963	94	.3	Z	X
	57240	Other fees	35	284 033	748	.3	Z	X
	57310	Foreign currency exchange fees - retail	11	21 842	127	.6	Z	X
	57410	Trust products for business and governments - fiduciary fees	43	871 735	305 546	35.1	.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	52	173 365	14 814	8.5	Z	X
	57720	Financial planning and investment management services for individuals	109	605 538	225 115	37.2	.3	X
	57810	Other products supporting financial services - fees	1 125	9 656 085	1 707 935	17.7	2.3	X
5222929		Mortgage bankers and loan correspondents	18 615	X	72 292 779	X	100.0	62.1
		Loan income:						
	55010	Loans to financial businesses	787	6 383 773	4 411 813	69.1	6.1	61.9
	55011	Interest income	388	2 581 885	385 497	14.9	.5	X
	55012	Origination fees	511	1 240 930	487 700	39.3	.7	X
	55013	Other fees	362	4 214 678	3 538 616	84.0	4.9	X
	55020	Loans to nonfinancial businesses - secured	1 321	6 934 788	4 650 744	67.1	6.4	61.9
	55021	Interest income	924	6 025 623	2 494 466	41.4	3.5	X
	55022	Origination fees	984	4 149 624	1 211 498	29.2	1.7	X
	55023	Other fees	803	4 258 539	944 780	22.2	1.3	X
	55030	Loans to nonfinancial businesses - unsecured	119	771 005	164 853	21.4	.2	61.0
	55031	Interest income	81	740 586	31 511	4.3	.2	X
	55032	Origination fees	54	227 922	12 970	5.7	.2	X
	55033	Other fees	47	205 306	120 372	58.6	.2	X
	55040	Loans to governments	181	1 333 049	113 185	8.5	.2	60.3
	55041	Interest income	121	1 265 358	86 919	6.9	.1	X
	55042	Origination fees	79	127 452	22 148	17.4	.2	X
	55043	Other fees	20	24 657	4 118	16.7	.2	X
	55050	Loans to consumers - secured	16 959	63 407 052	54 826 246	86.5	75.8	61.7
		Interest income:						
	55051	Residential mortgage loans	10 730	51 673 519	23 856 736	46.2	33.0	X
	55052	Home equity loans	4 636	17 039 212	2 337 032	13.7	3.2	X
	55053	Vehicle loans	115	888 708	58 327	6.6	.1	X
	55054	Other loans to consumers	1 483	6 970 989	923 927	13.3	1.3	X
		Origination fees:						
	55055	Residential mortgage loans	12 680	39 764 389	14 895 219	37.5	20.6	X
	55056	Home equity loans	1 291	3 539 953	238 040	6.7	.3	X
	55057	Vehicle loans	14	18 958	1 418	7.5	.2	X
	55058	Other loans to consumers	147	353 422	22 490	6.4	.2	X
		Other fees:						
	55059	Residential mortgage loans	10 298	37 610 785	12 019 355	32.0	16.6	X
	55061	Home equity loans	861	3 545 820	257 052	7.2	.4	X
	55062	Vehicle loans	43	268 172	1 198	.4	.2	X
	55063	Other loans to consumers	1 237	3 193 708	215 452	6.7	.3	X
	55070	Loans to consumers - unsecured	331	1 349 468	63 838	4.7	.1	61.7
		Interest income:						
	55071	Personal lines of credit	67	444 963	12 955	2.9	.2	X
	55074	Other loans to consumers	93	388 119	22 613	5.8	.2	X
		Origination fees:						
	55075	Personal lines of credit	31	80 710	2 969	3.7	.2	X
	55078	Other loans to consumers	38	74 910	20 824	27.8	.2	X
		Other fees:						
	55079	Personal lines of credit	121	502 559	2 745	.5	.2	X
	55083	Other loans to consumers	118	801 996	1 732	.2	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	44	873 246	63 346	7.3	.1	61.6
	55211	Interest income	32	851 337	38 531	4.5	.1	X
	55212	Cardholder fees	30	774 997	13 972	1.8	.2	X
	55213	Merchant fees	35	339 275	10 843	3.2	.2	X
	55220	Credit card association products - fees	11	699 530	2 713	.4	.2	X
	55240	Leasing products	22	311 952	13 656	4.4	.2	61.0
	55241	Interest income - motor vehicle leases	13	252 114	6 360	2.5	.2	X
	55242	Interest income - other leases	13	228 105	3 286	1.4	.2	X
	55243	Fees - motor vehicle leases	20	305 635	3 915	1.3	.2	X
	55244	Fees from other leases, except real estate rents	11	221 788	95	.0	.2	X
	55250	Installment credit products	8	324 071	318 354	98.2	.4	X
	55260	All other credit financing products	54	209 555	26 579	12.7	.2	58.9
	55261	Interest income	34	140 046	3 477	2.5	.2	X
	55262	Fees	36	85 122	23 102	27.1	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5222929		Mortgage bankers and loan correspondents—Con.						
	55320	Securities origination products: Public offering products - debt securities	181	1 165 183	340 467	29.2	.5	X
	55470	Brokering and dealing products - debt instruments: Corporate and trust notes and bonds	66	633 764	236 696	37.3	.3	60.1
	55471	Fees and commissions	35	323 401	44 390	13.7	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income ...	19	82 869	25 564	30.8	Z	X
	55473	Interest income from trading accounts	27	540 495	166 121	30.7	.2	X
	55480	National government notes and bonds	50	452 071	7 310	1.6	Z	60.9
	55482	Net gains (losses) in trading accounts, excluding interest income ...	17	99 414	1 431	1.4	Z	X
	55483	Interest income from trading accounts	46	434 385	2 274	.5	Z	X
	55490	State provincial and local governments notes and bonds	49	391 145	21 179	5.4	Z	59.2
	55492	Net gains (losses) in trading accounts, excluding interest income ...	20	55 210	20 613	37.3	Z	X
	55493	Interest income from trading accounts	42	358 473	566	.2	Z	X
	55710	Brokering and dealing products - derivative contracts: Futures contracts, exchange-traded	14	373 429	70 126	18.8	.1	61.7
	55711	Fees and commissions	12	50 950	27 862	54.7	Z	X
	55720	Option contracts, exchange-traded	42	145 230	1 392	1.0	Z	61.1
	55722	Net gains (losses) in trading accounts, excluding interest income ...	42	145 230	1 392	1.0	Z	X
	55730	Forward contracts, traded over-the-counter	37	724 831	71 595	9.9	.1	62.0
	55732	Net gains (losses) in trading accounts, excluding interest income ...	37	724 831	71 595	9.9	.1	X
	55740	Swaps, traded over-the-counter	9	708 099	-2 452	-3	Z	62.1
	55742	Net gains (losses) in trading accounts, excluding interest income ...	7	680 143	-1 301	-2	Z	X
	55750	Option contracts traded over-the-counter	13	61 089	8 668	14.2	Z	61.5
	55751	Fees and commissions	8	18 571	2 923	15.7	Z	X
	55760	Other derivative contracts, traded over-the-counter	41	249 192	18 911	7.6	Z	61.3
	55762	Net gains (losses) in trading accounts, excluding interest income ...	41	249 192	18 869	7.6	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	30	33 211	2 431	7.3	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	63	589 557	138 360	23.5	.2	X
	56110	Brokerage correspondent products - fees	110	115 152	23 656	20.5	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	21	11 904	1 842	15.5	Z	X
	56310	Repurchase agreements - net gains (losses)	18	349 680	-2 835	-8	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	9	71 011	42 705	60.1	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	1 411	6 269 949	4 416 101	70.4	6.1	X
	56610	Trading equities on own account - net gain (losses)	26	648 145	13 298	2.1	Z	X
	56710	Trading derivatives contracts on own account - net gain (losses)	13	691 447	-58 416	-8.4	-1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	35	780 368	22 553	2.9	Z	X
	57010	Deposit account related products: Fees for bundled deposit account services	36	258 540	1 702	.7	Z	X
	57020	Fees for individual deposit account services	87	469 648	18 192	3.9	Z	60.0
	57021	ATM charges and other electronic transaction fees	40	292 088	1 780	.6	Z	X
	57022	Other deposit account service fees	83	461 614	16 412	3.6	Z	X
	57110	Cash handling and management products: Business account and cash management service fees	76	352 963	26 327	7.5	Z	57.9
	57111	Fees for bundled services	37	311 659	23 637	7.6	Z	X
	57112	Fees for individual services	55	279 133	2 690	1.0	Z	X
	57120	Correspondent account products service fees	40	355 920	8 946	2.5	Z	X
	57130	Other cash handling and management product fees	31	252 177	10 754	4.3	Z	X
	57210	Document payment products: Cashier's and certified check fees	28	260 944	1 014	.4	Z	X
	57220	Money order fees	26	253 910	35	.0	Z	X
	57230	Travelers' check fees	24	259 963	94	.4	Z	X
	57240	Other fees	35	284 033	748	.3	Z	X
	57310	Foreign currency exchange fees - retail	11	21 842	127	.6	Z	X
	57410	Trust products for business and governments - fiduciary fees	43	871 735	305 546	35.1	.4	X
	57710	Financial planning and investment management products: Financial planning and investment management services for businesses and government	51	158 853	13 678	8.6	Z	X
	57720	Financial planning and investment management services for individuals	109	605 538	225 115	37.2	.3	X
	57810	Other products supporting financial services - fees	934	7 979 645	1 631 422	20.4	2.3	X
522293		International trade financing	338	X	4 228 903	X	100.0	62.6
	55010	Loan income: Loans to financial businesses	90	2 378 549	1 393 298	58.6	32.9	59.8
	55011	Interest income	90	2 378 549	1 385 275	58.2	32.8	X
	55013	Other fees	8	581 953	7 646	1.3	.2	X
	55020	Loans to nonfinancial businesses - secured	82	1 988 361	203 166	10.2	4.8	61.7
	55021	Interest income	82	1 988 361	148 730	7.5	3.5	X
	55023	Other fees	40	1 729 847	53 868	3.1	1.3	X
	55030	Loans to nonfinancial businesses - unsecured	71	2 037 657	157 441	7.7	3.7	62.1
	55031	Interest income	71	2 037 657	138 600	6.8	3.3	X
	55032	Origination fees	6	1 219 755	12 161	1.0	.3	X
	55033	Other fees	18	146 903	6 680	4.5	.2	X
	55040	Loans to governments	7	32 560	2 061	6.3	Z	44.4
	55041	Interest income	7	32 560	2 061	6.3	Z	X
	55050	Loans to consumers - secured	214	2 110 354	1 722 717	81.6	40.7	56.4
	55051	Interest income: Residential mortgage loans	214	2 110 354	1 027 489	48.7	24.3	X
	55052	Home equity loans	200	1 939 703	222 865	11.5	5.3	X
	55054	Other loans to consumers	205	2 091 379	459 482	22.0	10.9	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522293		International trade financing—Con.						
	55050	Loan income—Con.						
	55055	Loans to consumers - secured—Con.						
		Origination fees:						
		Residential mortgage loans	9	86 910	1 789	2.1	Z	X
		Other fees:						
	55061	Home equity loans	9	18 975	5 253	27.7	.1	X
	55063	Other loans to consumers	203	2 022 881	4 180	.2	.1	X
	55070	Loans to consumers - unsecured	24	263 821	11 354	4.3	.3	56.3
		Interest income:						
	55071	Personal lines of credit	13	98 777	2 311	2.3	.1	X
	55074	Other loans to consumers	24	263 821	5 719	2.2	.1	X
		Other fees:						
	55079	Personal lines of credit	6	87 205	830	1.0	Z	X
	55083	Other loans to consumers	6	87 205	2 491	2.9	.1	X
		Credit financing products, except loans:						
	55260	All other credit financing products	13	66 369	40 732	61.4	1.0	59.8
	55262	Fees	9	45 499	35 419	77.8	.8	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	22	1 398 265	119 893	8.6	2.8	59.6
	55471	Fees and commissions	18	69 409	69 220	99.7	1.6	X
	55480	National government notes and bonds	7	1 228 733	154 398	12.6	3.7	62.4
	55483	Interest income from trading accounts	7	1 228 733	154 398	12.6	3.7	X
	55490	State provincial and local governments notes and bonds	6	1 217 983	12 493	1.0	.3	62.6
	55493	Interest income from trading accounts	6	1 217 983	12 493	1.0	.3	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	7	185 996	18 454	9.9	.4	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	7	110 242	9 509	8.6	.2	X
	57020	Fees for individual deposit account services	20	474 070	8 535	1.8	.2	57.0
	57021	ATM charges and other electronic transaction fees	9	115 457	1 376	1.2	Z	X
	57022	Other deposit account service fees	12	358 613	7 159	2.0	.2	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	11	88 640	3 834	4.3	.1	58.1
	57111	Fees for bundled services	11	88 640	3 834	4.3	.1	X
		Document payment products:						
	57210	Cashier's and certified check fees	13	346 172	96	Z	Z	X
	57240	Other fees	40	635 376	43 725	6.9	1.0	X
	57310	Foreign currency exchange fees - retail	16	411 498	17 449	4.2	.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	9	284 656	60 527	21.3	1.4	X
	57810	Other products supporting financial services - fees	36	1 498 250	122 475	8.2	2.9	X
522294		Secondary market financing	271	X	102 426 532	X	100.0	94.3
		Loan income:						
	55010	Loans to financial businesses	7	102 815	20 852	20.3	Z	87.3
	55011	Interest income	7	102 815	20 852	20.3	Z	X
	55020	Loans to nonfinancial businesses - secured	33	228 676	185 181	81.0	.2	94.2
	55021	Interest income	27	221 738	159 193	71.8	.2	X
	55022	Origination fees	10	7 367	6 826	92.7	Z	X
	55023	Other fees	19	196 051	19 162	9.8	Z	X
	55030	Loans to nonfinancial businesses - unsecured	36	38 047	6 845	18.0	Z	91.7
	55031	Interest income	36	38 047	4 353	11.4	Z	X
	55032	Origination fees	10	6 683	119	1.8	Z	X
	55033	Other fees	7	6 188	2 373	38.3	Z	X
	55050	Loans to consumers - secured	117	53 666 926	52 066 879	97.0	50.8	94.3
		Interest income:						
	55051	Residential mortgage loans	67	52 846 414	49 130 016	93.0	48.0	X
	55052	Home equity loans	11	16 480	4 073	24.7	Z	X
	55053	Vehicle loans	11	385 659	261 085	67.7	.3	X
	55054	Other loans to consumers	35	587 927	194 029	33.0	.2	X
		Origination fees:						
	55055	Residential mortgage loans	22	237 441	236 447	99.6	.2	X
	55057	Vehicle loans	6	368 315	62 521	17.0	.1	X
	55058	Other loans to consumers	8	373 136	5 055	1.4	Z	X
		Other fees:						
	55059	Residential mortgage loans	40	52 822 340	2 114 805	4.0	2.1	X
	55062	Vehicle loans	6	368 315	33 573	9.1	Z	X
	55063	Other loans to consumers	10	52 047	25 098	48.2	Z	X
	55070	Loans to consumers - unsecured	56	47 338 859	42 613 254	90.0	41.6	X
		Credit financing products, except loans:						
	55230	Factoring - fees	8	2 433	1 716	70.5	Z	X
	55240	Leasing products	6	768	59	7.7	Z	88.3
	55242	Interest income - other leases	6	768	59	7.7	Z	X
	55260	All other credit financing products	20	18 108	7 257	40.1	Z	93.3
	55262	Fees	20	18 108	7 257	40.1	Z	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	14	125 283	84 182	67.2	.1	94.2
	55471	Fees and commissions	8	1 148	769	67.0	Z	X
	55473	Interest income from trading accounts	12	124 731	82 998	66.5	.1	X
	56510	Trading debt instruments on own account - net gains (losses)	12	362 874	116 470	32.1	.1	X
	56610	Trading equities on own account - net gain (losses)	32	124 551	45 104	36.2	Z	X

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						Establishments with the product line	All establishments ¹	
522294		Secondary market financing—Con.						
	57720	Financial planning and investment management products: Financial planning and investment management services for individuals	11	1 027 521	953 956	92.8	.9	X
	57810	Other products supporting financial services - fees	102	100 174 425	6 316 529	6.3	6.2	X
522298		All other nondepository credit intermediation	7 667	X	34 918 178	X	100.0	63.6
	52720	Sales of merchandise	4 110	1 956 584	1 324 858	67.7	3.8	X
		Loan income:						
	55010	Loans to financial businesses	254	23 870 562	20 913 419	87.6	59.9	63.5
	55011	Interest income	242	23 822 277	20 645 279	86.7	59.1	X
	55012	Origination fees	11	296 100	5 658	1.9	Z	X
	55013	Other fees	113	15 554 304	262 482	1.7	.8	X
	55020	Loans to nonfinancial businesses - secured	663	5 050 120	3 233 878	64.0	9.3	63.3
	55021	Interest income	633	5 033 582	3 046 596	60.5	8.7	X
	55022	Origination fees	234	2 612 920	56 904	2.2	.2	X
	55023	Other fees	348	4 242 121	130 378	3.1	.4	X
	55030	Loans to nonfinancial businesses - unsecured	297	2 823 873	430 800	15.3	1.2	62.9
	55031	Interest income	283	2 720 707	275 135	10.1	.8	X
	55032	Origination fees	63	580 564	10 823	1.9	Z	X
	55033	Other fees	91	2 210 571	144 842	6.6	.4	X
	55040	Loans to governments	61	154 383	56 799	36.8	.2	63.3
	55041	Interest income	41	54 201	23 453	43.3	.1	X
	55043	Other fees	28	137 359	33 027	24.0	.1	X
	55050	Loans to consumers - secured	4 537	5 931 904	3 138 922	52.9	9.0	63.5
		Interest income:						
	55051	Residential mortgage loans	167	2 945 062	766 950	26.0	2.2	X
	55052	Home equity loans	47	1 159 239	152 887	13.2	.4	X
	55053	Vehicle loans	191	69 137	37 981	54.9	.1	X
	55054	Other loans to consumers	4 006	4 008 914	1 945 573	48.5	5.6	X
		Origination fees:						
	55055	Residential mortgage loans	27	193 189	3 535	1.8	Z	X
	55057	Vehicle loans	24	7 040	2 754	39.1	Z	X
	55058	Other loans to consumers	590	1 035 573	51 769	5.0	.1	X
		Other fees:						
	55059	Residential mortgage loans	50	207 737	11 672	5.6	Z	X
	55062	Vehicle loans	51	20 371	5 610	27.5	Z	X
	55063	Other loans to consumers	796	2 206 128	160 191	7.3	.5	X
	55070	Loans to consumers - unsecured	1 880	1 125 920	588 399	52.3	1.7	63.1
		Interest income:						
	55071	Personal lines of credit	63	77 577	51 047	65.8	.1	X
	55074	Other loans to consumers	1 542	905 574	443 398	49.0	1.3	X
		Origination fees:						
	55078	Other loans to consumers	791	287 012	29 442	10.3	.1	X
		Other fees:						
	55079	Personal lines of credit	30	23 909	3 855	16.1	Z	X
	55083	Other loans to consumers	409	239 372	60 657	25.3	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	30	59 055	51 194	86.7	.1	63.1
	55211	Interest income	11	49 025	47 066	96.0	.1	X
	55213	Merchant fees	23	10 097	2 859	28.3	Z	X
	55220	Credit card association products - fees	7	3 023	214	7.1	Z	X
	55230	Factoring - fees	418	1 848 477	1 712 625	92.7	4.9	X
	55240	Leasing products	139	1 026 730	57 413	5.6	.2	63.6
	55241	Interest income - motor vehicle leases	20	211 958	1 575	.7	Z	X
	55242	Interest income - other leases	118	934 346	52 368	5.6	.2	X
	55244	Fees from other leases, except real estate rents	18	230 507	3 459	1.5	Z	X
	55250	Installment credit products	21	52 730	9 234	17.5	Z	40.2
	55251	Interest income	17	25 181	4 852	19.3	Z	X
	55252	Fees	9	34 248	4 382	12.8	Z	X
	55260	All other credit financing products	104	120 725	61 010	50.5	.2	61.4
	55261	Interest income	65	85 303	42 337	49.6	.1	X
	55262	Fees	66	88 712	18 673	21.0	.1	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	17	920 339	51 701	5.6	.1	63.3
	55471	Fees and commissions	13	3 356	673	20.1	Z	X
	55490	State provincial and local governments notes and bonds	9	23 375	15 299	65.5	Z	X
		Brokering and dealing products - derivative contracts:						
	55740	Swaps, traded over-the-counter	71	23 913	13 243	55.4	Z	42.7
	55741	Fees and commissions	43	14 432	5 604	38.8	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	35	10 294	6 703	65.1	Z	X
	55743	Interest income from trading accounts	29	8 406	654	7.8	Z	X
	55760	Other derivative contracts, traded over-the-counter	18	9 310	4 157	44.7	Z	63.2
	55761	Fees and commissions	6	5 467	839	15.3	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	12	3 843	3 318	86.3	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	13	129 612	2 025	1.6	Z	X
	56310	Repurchase agreements - net gains (losses)	36	14 779	10 867	73.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	14	456 833	21 901	4.8	.1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	27	1 345 538	657	Z	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	9	72 114	18	Z	Z	X
	57020	Fees for individual deposit account services	17	9 620	412	4.3	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522298		All other nondepository credit intermediation—Con.						
		Cash handling and management products:						
	57110	Business account and cash management service fees	46	182 815	175 331	95.9	.5	63.0
	57111	Fees for bundled services	15	173 054	135 501	78.3	.4	X
	57112	Fees for individual services	41	158 387	39 830	25.1	.1	X
	57130	Other cash handling and management product fees.....	50	34 957	6 936	19.8	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	22	6 710	542	8.1	Z	X
	57220	Money order fees	77	37 812	651	1.7	Z	X
	57240	Other fees	168	187 404	58 867	31.4	.2	X
	57310	Foreign currency exchange fees - retail.....	12	13 634	1 968	14.4	Z	X
	57410	Trust products for business and governments - fiduciary fees	6	977	689	70.5	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	12	12 805	1 641	12.8	Z	X
	57720	Financial planning and investment management services for individuals	45	176 429	17 645	10.0	.1	X
	57810	Other products supporting financial services - fees	887	16 195 746	2 850 111	17.6	8.2	X
5222981		Pawn shops	6 146	X	2 660 826	X	100.0	62.4
	52720	Sales of merchandise	4 110	1 956 584	1 324 858	67.7	49.8	X
		Loan income:						
	55010	Loans to financial businesses	112	53 391	17 936	33.6	.7	54.2
	55011	Interest income	110	53 237	16 957	31.9	.6	X
	55013	Other fees	17	2 533	958	37.8	Z	X
	55020	Loans to nonfinancial businesses - secured	237	81 848	51 733	63.2	1.9	60.5
	55021	Interest income	224	77 040	39 132	50.8	1.5	X
	55022	Origination fees	35	12 836	3 015	23.5	.1	X
	55023	Other fees	74	28 745	9 586	33.3	.4	X
	55030	Loans to nonfinancial businesses - unsecured	61	23 787	11 927	50.1	.4	58.6
	55031	Interest income	6	23 510	11 690	49.7	.4	X
	55033	Other fees	6	1 250	83	6.6	Z	X
	55040	Loans to governments	49	15 256	11 081	72.6	.4	58.2
	55041	Interest income	33	8 951	6 016	67.2	.2	X
	55043	Other fees	20	7 327	5 065	69.1	.2	X
	55050	Loans to consumers - secured	3 904	1 787 549	791 056	44.3	29.7	62.0
		Interest income:						
	55051	Residential mortgage loans	10	10 418	2 647	25.4	.1	X
	55053	Vehicle loans	172	60 868	31 876	52.4	1.2	X
	55054	Other loans to consumers	3 506	1 649 189	653 998	39.7	24.6	X
		Origination fees:						
	55057	Vehicle loans	22	7 015	2 729	38.9	.1	X
	55058	Other loans to consumers	225	87 872	28 478	32.4	1.1	X
		Other fees:						
	55062	Vehicle loans	43	15 495	5 281	34.1	.2	X
	55063	Other loans to consumers	489	209 404	64 602	30.9	2.4	X
	55070	Loans to consumers - unsecured	1 845	802 283	323 130	40.3	12.1	62.1
		Interest income:						
	55071	Personal lines of credit	53	19 821	6 914	34.9	.3	X
	55074	Other loans to consumers	1 517	639 693	223 260	34.9	8.4	X
		Origination fees:						
	55078	Other loans to consumers	789	285 941	29 246	10.2	1.1	X
		Other fees:						
	55079	Personal lines of credit	24	4 312	3 117	72.3	.1	X
	55083	Other loans to consumers	407	238 301	60 593	25.4	2.3	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	21	8 718	1 447	16.6	.1	60.3
	55211	Interest income	8	1 120	763	68.1	Z	X
	55213	Merchant fees	17	7 665	684	8.9	Z	X
	55220	Credit card association products - fees	7	3 023	214	7.1	Z	X
	55250	Installment credit products	8	7 449	3 237	43.5	.1	62.4
	55251	Interest income	8	7 449	3 115	41.8	.1	X
	55260	All other credit financing products.....	61	25 366	7 655	30.2	.3	61.1
	55261	Interest income	39	13 863	4 455	32.1	.2	X
	55262	Fees	30	13 717	3 200	23.3	.1	X
		Brokering and dealing products - derivative contracts:						
	55740	Swaps, traded over-the-counter	71	23 913	13 243	55.4	.5	41.9
	55741	Fees and commissions	43	14 432	5 604	38.8	.2	X
	55742	Net gains (losses) in trading accounts, excluding interest income	35	10 294	6 703	65.1	.3	X
	55743	Interest income from trading accounts	29	8 406	654	7.8	Z	X
	55760	Other derivative contracts, traded over-the-counter	16	8 778	3 625	41.3	.1	61.9
	55762	Net gains (losses) in trading accounts, excluding interest income	12	3 843	3 318	86.3	.1	X
	56310	Repurchase agreements - net gains (losses)	34	11 287	9 122	80.8	.3	X
		Deposit account related products:						
	57020	Fees for individual deposit account services.....	13	8 525	405	4.8	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	31	9 283	2 574	27.7	.1	50.4
	57112	Fees for individual services	29	9 005	2 311	25.7	.1	X
	57130	Other cash handling and management product fees.....	42	14 227	5 536	38.9	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	22	6 710	542	8.1	Z	X
	57220	Money order fees	77	37 812	651	1.7	Z	X
	57240	Other fees	165	113 954	36 482	32.0	1.4	X
	57310	Foreign currency exchange fees - retail.....	12	13 634	1 968	14.4	.1	X
	57410	Trust products for business and governments - fiduciary fees	6	977	689	70.5	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5222981		Pawn shops—Con.						
	57720	Financial planning and investment management products: Financial planning and investment management services for individuals	17	5 744	3 701	64.4	.1	X
	57810	Other products supporting financial services - fees	272	113 319	32 394	28.6	1.2	X
5222988		Other business credit institutions	1 521	X	32 257 352	X	100.0	63.7
		Loan income:						
	55010	Loans to financial businesses	142	23 817 171	20 895 483	87.7	64.8	63.7
	55011	Interest income	132	23 769 040	20 628 322	86.8	63.9	X
	55012	Origination fees	8	295 424	5 637	1.9	Z	X
	55013	Other fees	96	15 551 771	261 524	1.7	.8	X
	55020	Loans to nonfinancial businesses - secured	426	4 968 272	3 182 145	64.0	9.9	63.5
	55021	Interest income	409	4 956 542	3 007 464	60.7	9.3	X
	55022	Origination fees	199	2 600 084	53 889	2.1	.2	X
	55023	Other fees	274	4 213 376	120 792	2.9	.4	X
	55030	Loans to nonfinancial businesses - unsecured	236	2 800 086	418 873	15.0	1.3	63.0
	55031	Interest income	226	2 697 197	263 445	9.8	.8	X
	55032	Origination fees	58	579 060	10 669	1.8	Z	X
	55033	Other fees	85	2 209 321	144 759	6.6	.4	X
	55040	Loans to governments	12	139 127	45 718	32.9	.1	63.7
	55041	Interest income	8	45 250	17 437	38.5	.1	X
	55043	Other fees	8	130 032	27 962	21.5	.1	X
	55050	Loans to consumers - secured	633	4 144 355	2 347 866	56.7	7.3	63.7
		Interest income:						
	55051	Residential mortgage loans	157	2 934 644	764 303	26.0	2.4	X
	55052	Home equity loans	47	1 159 239	152 887	13.2	.5	X
	55053	Vehicle loans	19	8 269	6 105	73.8	Z	X
	55054	Other loans to consumers	500	2 359 725	1 291 575	54.7	4.0	X
		Origination fees:						
	55055	Residential mortgage loans	24	191 439	2 456	1.3	Z	X
	55058	Other loans to consumers	365	947 701	23 291	2.5	.1	X
		Other fees:						
	55059	Residential mortgage loans	48	207 127	11 306	5.5	Z	X
	55062	Vehicle loans	8	4 876	329	6.7	Z	X
	55063	Other loans to consumers	307	1 996 724	95 589	4.8	.3	X
	55070	Loans to consumers - unsecured	35	323 637	265 269	82.0	.8	61.3
		Interest income:						
	55071	Personal lines of credit	10	57 756	44 133	76.4	.1	X
	55074	Other loans to consumers	25	265 881	220 138	82.8	.7	X
		Other fees:						
	55079	Personal lines of credit	6	19 597	738	3.8	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	9	50 337	49 747	98.8	.2	63.4
	55213	Merchant fees	6	2 432	2 175	89.4	Z	X
	55230	Factoring - fees	418	1 848 477	1 712 625	92.7	5.3	X
	55240	Leasing products	136	1 024 718	55 705	5.4	.2	63.7
	55241	Interest income - motor vehicle leases	20	211 958	1 575	.7	Z	X
	55242	Interest income - other leases	118	934 346	52 368	5.6	.2	X
	55244	Fees from other leases, except real estate rents	15	228 495	1 751	.8	Z	X
	55250	Installment credit products	13	45 281	5 997	13.2	Z	34.9
	55251	Interest income	9	17 732	1 737	9.8	Z	X
	55260	All other credit financing products	43	95 359	53 355	56.0	.2	61.3
	55261	Interest income	26	71 440	37 882	53.0	.1	X
	55262	Fees	36	74 995	15 473	20.6	Z	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	14	919 562	51 392	5.6	.2	63.4
	55471	Fees and commissions	10	2 579	364	14.1	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	9	128 931	1 900	1.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	12	456 505	21 846	4.8	.1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	27	1 345 538	657	Z	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	6	66 165	7	Z	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	15	173 532	172 757	99.6	.5	63.7
	57111	Fees for bundled services	13	172 776	135 238	78.3	.4	X
	57112	Fees for individual services	12	149 382	37 519	25.1	.1	X
	57130	Other cash handling and management product fees	8	20 730	1 400	6.8	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	8	12 673	1 544	12.2	Z	X
	57720	Financial planning and investment management services for individuals	28	170 685	13 944	8.2	Z	X
	57810	Other products supporting financial services - fees	615	16 082 427	2 817 717	17.5	8.7	X
5223		Activities related to credit intermediation	32 671	X	54 246 303	X	100.0	66.0
		Loan income:						
	55010	Loans to financial businesses	1 533	1 412 907	984 980	69.7	1.8	64.2
	55011	Interest income	324	711 316	209 154	29.4	.4	X
	55012	Origination fees	1 220	837 108	617 767	73.8	1.1	X
	55013	Other fees	609	528 780	158 056	29.9	.3	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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]

NAICS code	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
5223		Activities related to credit intermediation—Con.						
		Loan income—Con.						
	55020	Loans to nonfinancial businesses - secured	1 255	2 684 839	1 081 224	40.3	2.0	65.4
	55021	Interest income	451	2 084 766	376 984	18.1	.7	X
	55022	Origination fees	939	1 297 600	355 355	27.4	.7	X
	55023	Other fees	556	863 571	348 885	40.4	.6	X
	55030	Loans to nonfinancial businesses - unsecured	314	818 012	409 230	50.0	.8	64.8
	55031	Interest income	149	637 406	222 271	34.9	.4	X
	55032	Origination fees	153	500 966	66 498	13.3	.1	X
	55033	Other fees	99	206 660	120 461	58.3	.2	X
	55040	Loans to governments	139	284 973	34 235	12.0	.1	64.9
	55041	Interest income	32	175 688	2 910	1.7	Z	X
	55042	Origination fees	100	50 119	28 503	56.9	.1	X
	55043	Other fees	58	86 304	2 822	3.3	Z	X
	55050	Loans to consumers - secured	17 299	16 712 397	15 806 720	94.6	29.1	64.8
		Interest income:						
	55051	Residential mortgage loans	2 725	4 633 171	1 628 547	35.2	3.0	X
	55052	Home equity loans	576	1 310 983	66 588	5.1	.1	X
	55053	Vehicle loans	185	140 085	103 499	73.9	.2	X
	55054	Other loans to consumers	339	509 171	155 001	30.4	.3	X
		Origination fees:						
	55055	Residential mortgage loans	13 237	11 221 321	7 300 227	65.1	13.5	X
	55056	Home equity loans	3 651	3 218 282	275 071	8.5	.5	X
	55057	Vehicle loans	64	233 483	35 821	15.3	.1	X
	55058	Other loans to consumers	350	254 857	114 137	44.8	.2	X
		Other fees:						
	55059	Residential mortgage loans	7 002	9 818 076	5 626 948	57.3	10.4	X
	55061	Home equity loans	1 270	1 925 886	236 313	12.3	.4	X
	55062	Vehicle loans	71	230 402	18 482	8.0	Z	X
	55063	Other loans to consumers	332	659 780	246 086	37.3	.5	X
	55070	Loans to consumers - unsecured	8 184	3 091 748	2 464 552	79.7	4.5	65.5
		Interest income:						
	55071	Personal lines of credit	183	251 229	53 933	21.5	.1	X
	55074	Other loans to consumers	6 094	1 705 366	1 466 355	86.0	2.7	X
		Origination fees:						
	55075	Personal lines of credit	81	19 530	3 725	19.1	Z	X
	55078	Other loans to consumers	2 907	823 719	104 981	12.7	.2	X
		Other fees:						
	55079	Personal lines of credit	72	108 664	85 243	78.4	.2	X
	55083	Other loans to consumers	4 341	1 706 409	750 315	44.0	1.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	727	12 352 320	10 991 783	89.0	20.3	65.4
	55211	Interest income	52	3 454 770	1 894 325	54.8	3.5	X
	55212	Cardholder fees	192	5 814 807	3 085 961	53.1	5.7	X
	55213	Merchant fees	528	9 432 470	6 011 496	63.7	11.1	X
	55220	Credit card association products - fees	81	3 501 743	3 299 948	94.2	6.1	X
	55240	Leasing products	116	197 456	16 786	8.5	Z	65.7
	55241	Interest income - motor vehicle leases	6	1 224	267	21.8	Z	X
	55242	Interest income - other leases	20	112 894	3 181	2.8	Z	X
	55243	Fees - motor vehicle leases	18	17 312	368	2.1	Z	X
	55244	Fees from other leases, except real estate rents	82	148 985	12 970	8.7	Z	X
	55260	All other credit financing products	415	1 602 026	153 117	9.6	.3	62.6
	55261	Interest income	126	1 369 115	17 540	1.3	Z	X
	55262	Fees	317	260 461	135 577	52.1	.3	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	265	238 840	143 883	60.2	.3	63.0
	55711	Fees and commissions	257	234 006	138 155	59.0	.3	X
	55713	Interest income from trading accounts	17	22 288	4 686	21.0	Z	X
	55720	Option contracts, exchange-traded	33	32 784	7 164	21.9	Z	65.6
	55721	Fees and commissions	27	28 958	6 593	22.8	Z	X
	55730	Forward contracts, traded over-the-counter	54	19 693	17 276	87.7	Z	62.3
	55731	Fees and commissions	54	19 693	17 276	87.7	Z	X
	55740	Swaps, traded over-the-counter	8	2 864	1 338	46.7	Z	X
	55750	Option contracts traded over-the-counter	10	6 562	2 293	34.9	Z	X
	55760	Other derivative contracts, traded over-the-counter	102	56 465	41 816	74.1	.1	62.5
	55761	Fees and commissions	100	55 455	41 545	74.9	.1	X
	55810	Brokering and dealing foreign currency fees - wholesale	9	36 232	8 092	22.3	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	27	42 627	10 362	24.3	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	106	496 083	98 025	19.8	.2	X
	56110	Brokerage correspondent products - fees	176	190 403	70 713	37.1	.1	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	22	314 303	5 659	1.8	Z	X
	56310	Repurchase agreements - net gains (losses)	10	21 251	2 959	13.9	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	28	383 664	20 249	5.3	Z	X
	56610	Trading equities on own account - net gain (losses)	36	325 781	56 858	17.5	.1	X
	56810	Trading foreign currency on own account - net gain (losses)	48	78 342	9 152	11.7	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	22	496 961	71 701	14.4	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	27	30 250	17 298	57.2	Z	X
	57020	Fees for individual deposit account services	485	1 993 801	1 339 029	67.2	2.5	60.5
	57021	ATM charges and other electronic transaction fees	409	1 936 177	1 297 264	67.0	2.4	X
	57022	Other deposit account service fees	156	204 131	41 765	20.5	.1	X

See footnotes at end of table.

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NAICS code	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	
5223		Activities related to credit intermediation—Con.						
		Cash handling and management products:						
	57110	Business account and cash management service fees	468	304 065	215 173	70.8	.4	64.8
	57111	Fees for bundled services	85	162 521	121 086	74.5	.2	X
	57112	Fees for individual services	405	162 353	94 087	58.0	.2	X
	57120	Correspondent account products service fees	37	183 181	19 026	10.4	Z	X
	57130	Other cash handling and management product fees	851	947 716	645 270	68.1	1.2	X
		Document payment products:						
	57210	Cashier's and certified check fees	1 068	546 922	374 980	68.6	.7	X
	57220	Money order fees	3 127	2 163 286	580 052	26.8	1.1	X
	57230	Travelers' check fees	220	1 263 714	67 405	5.3	.1	X
	57240	Other fees	3 753	2 869 198	1 185 346	41.3	2.2	X
	57310	Foreign currency exchange fees - retail	225	662 217	80 841	12.2	.1	X
	57410	Trust products for business and governments - fiduciary fees	67	192 504	9 986	5.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	416	9 638 832	8 988 510	93.3	16.6	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	42	31 507	10 339	32.8	Z	X
	57620	ACH bill and utility payment fees	597	387 453	83 844	21.6	.2	X
	57630	Other ACH fees	654	4 396 641	3 776 150	85.9	7.0	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	73	228 760	19 694	8.6	Z	X
	57720	Financial planning and investment management services for individuals	102	105 122	62 240	59.2	.1	X
	57810	Other products supporting financial services - fees	2 093	6 189 334	1 048 799	16.9	1.9	X
52231		Mortgage and nonmortgage loan brokers	17 041	X	14 123 022	X	100.0	69.0
		Loan income:						
	55010	Loans to financial businesses	1 225	755 550	616 255	81.6	4.4	66.1
	55011	Interest income	165	186 979	22 982	12.3	.2	X
	55012	Origination fees	1 072	657 738	492 909	74.9	3.5	X
	55013	Other fees	466	340 603	100 364	29.5	.7	X
	55020	Loans to nonfinancial businesses - secured	904	1 053 981	518 597	49.2	3.7	68.1
	55021	Interest income	245	652 607	130 829	20.0	.9	X
	55022	Origination fees	743	917 613	245 554	26.8	1.7	X
	55023	Other fees	362	356 655	142 214	39.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	127	511 329	190 429	37.2	1.3	67.9
	55031	Interest income	46	477 832	106 379	22.3	.8	X
	55032	Origination fees	82	477 154	45 585	9.6	.3	X
	55033	Other fees	37	73 620	38 465	52.2	.3	X
	55040	Loans to governments	113	44 390	19 332	43.6	.1	63.4
	55041	Interest income	15	7 440	2 386	32.1	Z	X
	55042	Origination fees	93	36 610	15 565	42.5	.1	X
	55043	Other fees	51	22 399	1 381	6.2	Z	X
	55050	Loans to consumers - secured	14 884	12 636 231	12 162 388	96.3	86.1	68.0
		Interest income:						
	55051	Residential mortgage loans	2 114	3 305 031	1 170 482	35.4	8.3	X
	55052	Home equity loans	463	984 399	43 844	4.5	.3	X
	55053	Vehicle loans	22	9 588	4 575	47.7	Z	X
	55054	Other loans to consumers	84	106 985	39 686	37.1	.3	X
		Origination fees:						
	55055	Residential mortgage loans	11 940	9 140 722	6 389 364	69.9	45.2	X
	55056	Home equity loans	3 366	2 698 437	243 953	9.0	1.7	X
	55057	Vehicle loans	20	11 654	1 300	11.2	Z	X
	55058	Other loans to consumers	231	158 787	61 124	38.5	.4	X
		Other fees:						
	55059	Residential mortgage loans	6 171	7 389 145	3 986 491	54.0	28.2	X
	55061	Home equity loans	1 155	1 593 054	182 623	11.5	1.3	X
	55062	Vehicle loans	8	13 117	5 583	42.6	Z	X
	55063	Other loans to consumers	140	124 624	33 363	26.8	.2	X
	55070	Loans to consumers - unsecured	299	139 173	80 158	57.6	.6	62.9
		Interest income:						
	55071	Personal lines of credit	19	6 657	79	1.2	Z	X
	55074	Other loans to consumers	86	49 708	26 828	54.0	.2	X
		Origination fees:						
	55075	Personal lines of credit	45	11 547	1 917	16.6	Z	X
	55078	Other loans to consumers	95	33 966	18 103	53.3	.1	X
		Other fees:						
	55079	Personal lines of credit	23	10 869	755	6.9	Z	X
	55083	Other loans to consumers	111	59 299	32 476	54.8	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	10	22 897	61	.3	Z	69.0
	55212	Cardholder fees	6	3 319	36	1.1	Z	X
	55240	Leasing products	71	30 050	574	1.9	Z	66.9
	55244	Fees from other leases, except real estate rents	63	6 263	103	1.6	Z	X
	55260	All other credit financing products	237	131 300	74 437	56.7	.5	68.0
	55261	Interest income	28	46 672	3 310	7.1	Z	X
	55262	Fees	218	99 938	71 127	71.2	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	201	136 153	122 622	90.1	.9	65.8
	55711	Fees and commissions	195	132 204	117 882	89.2	.8	X
	55713	Interest income from trading accounts	13	18 680	3 698	19.8	Z	X
	55720	Option contracts, exchange-traded	18	9 123	4 619	50.6	Z	69.0
	55721	Fees and commissions	12	5 297	4 122	77.8	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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]

NAICS code	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	
52231		Mortgage and nonmortgage loan brokers—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55730	Forward contracts, traded over-the-counter	14	11 222	9 680	86.3	.1	69.0
	55731	Fees and commissions	14	11 222	9 680	86.3	.1	X
	55740	Swaps, traded over-the-counter	6	691	233	33.7	Z	X
	55760	Other derivative contracts, traded over-the-counter	55	37 837	25 967	68.6	.2	64.9
	55761	Fees and commissions	53	36 827	25 696	69.8	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	19	15 771	887	5.6	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	72	480 660	95 363	19.8	.7	X
	56110	Brokerage correspondent products - fees	154	177 418	70 126	39.5	.5	X
	56310	Repurchase agreements - net gains (losses)	6	5 493	1 485	27.0	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	21	31 795	12 559	39.5	.1	X
	56610	Trading equities on own account - net gain (losses)	20	18 790	2 308	12.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services	13	9 718	228	2.3	Z	66.3
	57022	Other deposit account service fees	13	9 718	228	2.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	39	21 320	4 119	19.3	Z	63.4
	57111	Fees for bundled services	10	2 792	2 266	81.2	Z	X
	57112	Fees for individual services	31	18 650	1 853	9.9	Z	X
	57120	Correspondent account products service fees	6	6 447	4 129	64.0	Z	X
	57130	Other cash handling and management product fees	22	10 439	4 103	39.3	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	8	7 132	1 690	23.7	Z	X
	57240	Other fees	17	9 309	632	6.8	Z	X
	57410	Trust products for business and governments - fiduciary fees	10	13 669	1 000	7.3	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	6	10 751	3	Z	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	38	27 053	3 748	13.9	Z	X
	57720	Financial planning and investment management services for individuals	58	38 381	22 186	57.8	.2	X
	57810	Other products supporting financial services - fees	589	1 289 819	147 696	11.5	1.0	X
522310		Mortgage and nonmortgage loan brokers	17 041	X	14 123 022	X	100.0	69.0
		Loan income:						
	55010	Loans to financial businesses	1 225	755 550	616 255	81.6	4.4	66.1
	55011	Interest income	185	186 979	22 982	12.3	.2	X
	55012	Origination fees	1 072	657 738	492 909	74.9	3.5	X
	55013	Other fees	466	340 603	100 364	29.5	.7	X
	55020	Loans to nonfinancial businesses - secured	904	1 053 981	518 597	49.2	3.7	68.1
	55021	Interest income	245	652 607	130 829	20.0	.9	X
	55022	Origination fees	743	917 613	245 554	26.8	1.7	X
	55023	Other fees	362	356 655	142 214	39.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	127	511 329	190 429	37.2	1.3	67.9
	55031	Interest income	46	477 832	106 379	22.3	.8	X
	55032	Origination fees	82	477 154	45 585	9.6	.3	X
	55033	Other fees	37	73 620	38 465	52.2	.3	X
	55040	Loans to governments	113	44 390	19 332	43.6	.1	63.4
	55041	Interest income	15	7 440	2 386	32.1	Z	X
	55042	Origination fees	93	36 610	15 565	42.5	.1	X
	55043	Other fees	51	22 399	1 381	6.2	Z	X
	55050	Loans to consumers - secured	14 884	12 636 231	12 162 388	96.3	86.1	68.0
		Interest income:						
	55051	Residential mortgage loans	2 114	3 305 031	1 170 482	35.4	8.3	X
	55052	Home equity loans	463	984 399	43 844	4.5	.3	X
	55053	Vehicle loans	22	9 588	4 575	47.7	Z	X
	55054	Other loans to consumers	84	106 985	39 686	37.1	.3	X
		Origination fees:						
	55055	Residential mortgage loans	11 940	9 140 722	6 389 364	69.9	45.2	X
	55056	Home equity loans	3 366	2 698 437	243 953	9.0	1.7	X
	55057	Vehicle loans	20	11 654	1 300	11.2	Z	X
	55058	Other loans to consumers	231	158 787	61 124	38.5	.4	X
		Other fees:						
	55059	Residential mortgage loans	6 171	7 389 145	3 986 491	54.0	28.2	X
	55061	Home equity loans	1 155	1 593 054	182 623	11.5	1.3	X
	55062	Vehicle loans	8	13 117	5 583	42.6	Z	X
	55063	Other loans to consumers	140	124 624	33 363	26.8	.2	X
	55070	Loans to consumers - unsecured	299	139 173	80 158	57.6	.6	62.9
		Interest income:						
	55071	Personal lines of credit	19	6 657	79	1.2	Z	X
	55074	Other loans to consumers	86	49 708	26 828	54.0	.2	X
		Origination fees:						
	55075	Personal lines of credit	45	11 547	1 917	16.6	Z	X
	55078	Other loans to consumers	95	33 966	18 103	53.3	.1	X
		Other fees:						
	55079	Personal lines of credit	23	10 869	755	6.9	Z	X
	55083	Other loans to consumers	111	59 299	32 476	54.8	.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522310		Mortgage and nonmortgage loan brokers—Con.						
	55210	Credit financing products, except loans:						
		Credit card cardholder and merchant fees	10	22 897	61	.3	Z	69.0
	55212	Cardholder fees	6	3 319	36	1.1	Z	X
	55240	Leasing products	71	30 050	574	1.9	Z	66.9
	55244	Fees from other leases, except real estate rents	63	6 263	103	1.6	Z	X
	55260	All other credit financing products	237	131 300	74 437	56.7	.5	68.0
	55261	Interest income	28	46 672	3 310	7.1	Z	X
	55262	Fees	218	99 938	71 127	71.2	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	201	136 153	122 622	90.1	.9	65.8
	55711	Fees and commissions	195	132 204	117 882	89.2	.8	X
	55713	Interest income from trading accounts	13	18 680	3 698	19.8	Z	X
	55720	Option contracts, exchange-traded	18	9 123	4 619	50.6	Z	69.0
	55721	Fees and commissions	12	5 297	4 122	77.8	Z	X
	55730	Forward contracts, traded over-the-counter	14	11 222	9 680	86.3	.1	69.0
	55731	Fees and commissions	14	11 222	9 680	86.3	.1	X
	55740	Swaps, traded over-the-counter	6	691	233	33.7	Z	X
	55760	Other derivative contracts, traded over-the-counter	55	37 837	25 967	68.6	.2	64.9
	55761	Fees and commissions	53	36 827	25 696	69.8	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	19	15 771	887	5.6	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	72	480 660	95 363	19.8	.7	X
	56110	Brokerage correspondent products - fees	154	177 418	70 126	39.5	.5	X
	56310	Repurchase agreements - net gains (losses)	6	5 493	1 485	27.0	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	21	31 795	12 559	39.5	.1	X
	56610	Trading equities on own account - net gain (losses)	20	18 790	2 308	12.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services	13	9 718	228	2.3	Z	66.3
	57022	Other deposit account service fees	13	9 718	228	2.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	39	21 320	4 119	19.3	Z	63.4
	57111	Fees for bundled services	10	2 792	2 266	81.2	Z	X
	57112	Fees for individual services	31	18 650	1 853	9.9	Z	X
	57120	Correspondent account products service fees	6	6 447	4 129	64.0	Z	X
	57130	Other cash handling and management product fees	22	10 439	4 103	39.3	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	8	7 132	1 690	23.7	Z	X
	57240	Other fees	17	9 309	632	6.8	Z	X
	57410	Trust products for business and governments - fiduciary fees	10	13 669	1 000	7.3	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	6	10 751	3	Z	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	38	27 053	3 748	13.9	Z	X
	57720	Financial planning and investment management services for individuals	58	38 381	22 186	57.8	.2	X
	57810	Other products supporting financial services - fees	589	1 289 819	147 696	11.5	1.0	X
52232		Financial transactions processing, reserve, and clearinghouse activities ..	2 962	X	28 175 353	X	100.0	62.8
		Loan income:						
	55010	Loans to financial businesses	43	289 714	116 924	40.4	.4	62.8
	55011	Interest income	29	263 514	89 435	33.9	.3	X
	55012	Origination fees	15	28 694	19 771	68.9	.1	X
	55013	Other fees	13	26 054	7 715	29.6	Z	X
	55020	Loans to nonfinancial businesses - secured	63	817 808	120 417	14.7	.4	62.4
	55021	Interest income	41	801 666	78 514	9.8	.3	X
	55022	Origination fees	28	69 841	11 095	15.9	Z	X
	55023	Other fees	37	103 010	30 808	29.9	.1	X
	55030	Loans to nonfinancial businesses - unsecured	37	165 148	135 154	81.8	.5	62.6
	55031	Interest income	24	95 407	69 694	73.0	.2	X
	55033	Other fees	15	70 576	65 402	92.7	.2	X
	55040	Loans to governments	7	223 209	1 228	.6	Z	X
	55050	Loans to consumers - secured	183	351 403	212 930	60.6	.8	59.3
		Interest income:						
	55051	Residential mortgage loans	52	203 660	52 468	25.8	.2	X
	55052	Home equity loans	10	12 450	1 174	9.4	Z	X
	55053	Vehicle loans	12	4 854	4 027	83.0	Z	X
	55054	Other loans to consumers	18	168 711	8 741	5.2	Z	X
		Origination fees:						
	55055	Residential mortgage loans	104	273 950	63 856	23.3	.2	X
	55056	Home equity loans	26	47 774	3 644	7.6	Z	X
	55057	Vehicle loans	10	4 456	3 716	83.4	Z	X
	55058	Other loans to consumers	11	12 775	11 135	87.2	Z	X
		Other fees:						
	55059	Residential mortgage loans	69	113 633	61 299	53.9	.2	X
	55061	Home equity loans	10	39 538	940	2.4	Z	X
	55062	Vehicle loans	8	4 459	793	17.8	Z	X
	55063	Other loans to consumers	7	2 281	1 137	49.8	Z	X
	55070	Loans to consumers - unsecured	496	404 189	149 422	37.0	.5	62.7
		Interest income:						
	55071	Personal lines of credit	21	180 526	18 068	10.0	.1	X
	55074	Other loans to consumers	24	7 384	5 271	71.4	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52232		Financial transactions processing, reserve, and clearinghouse activities—Con.						
	55070	Loan income—Con.						
	55079	Loans to consumers - unsecured—Con.						
	55083	Other fees:						
		Personal lines of credit	12	3 631	1 704	46.9	Z	X
		Other loans to consumers	457	215 196	121 637	56.5	.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	698	9 339 446	8 008 255	85.7	28.4	61.9
	55211	Interest income	46	448 845	134 096	29.9	.5	X
	55212	Cardholder fees	173	2 824 106	2 668 208	94.5	9.5	X
	55213	Merchant fees	518	6 443 382	5 205 950	80.8	18.5	X
	55220	Credit card association products - fees	79	3 500 721	3 299 948	94.3	11.7	X
	55240	Leasing products	36	163 159	15 684	9.6	.1	62.8
	55242	Interest income - other leases	17	92 583	2 690	2.9	Z	X
	55243	Fees - motor vehicle leases	12	10 822	127	1.2	Z	X
	55244	Fees from other leases, except real estate rents	19	142 714	12 867	9.0	Z	X
	55260	All other credit financing products	101	1 431 040	54 150	3.8	.2	59.4
	55261	Interest income	76	1 313 463	11 815	.9	Z	X
	55262	Fees	34	128 337	42 335	33.0	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	21	15 407	9 187	59.6	Z	45.6
	55711	Fees and commissions	21	15 407	9 138	59.3	Z	X
	55730	Forward contracts, traded over-the-counter	18	4 232	3 458	81.7	Z	49.4
	55731	Fees and commissions	18	4 232	3 458	81.7	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	7	26 398	3 274	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	7	26 328	9 405	35.7	Z	X
	56110	Brokerage correspondent products - fees	17	12 058	72	.6	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	17	309 443	5 598	1.8	Z	X
	56610	Trading equities on own account - net gain (losses)	16	306 991	54 550	17.8	.2	X
	56810	Trading foreign currency on own account - net gain (losses)	46	77 883	9 158	11.8	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	6	8 745	1 014	11.6	Z	X
	57020	Fees for individual deposit account services	228	1 766 286	1 304 432	73.9	4.6	57.2
	57021	ATM charges and other electronic transaction fees	225	1 764 980	1 280 191	72.5	4.5	X
	57022	Other deposit account service fees	17	56 695	24 241	42.8	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	76	151 728	118 837	78.3	.4	62.5
	57111	Fees for bundled services	32	119 689	95 147	79.5	.3	X
	57112	Fees for individual services	52	35 300	23 690	67.1	.1	X
	57120	Correspondent account products service fees	10	167 554	12 137	7.2	Z	X
	57130	Other cash handling and management product fees	436	785 092	539 195	68.7	1.9	X
		Document payment products:						
	57210	Cashier's and certified check fees	55	29 779	24 227	81.4	.1	X
	57220	Money order fees	572	375 213	62 861	16.8	.2	X
	57230	Travelers' check fees	67	1 172 279	56 171	4.8	.2	X
	57240	Other fees	621	1 054 439	173 008	16.4	.6	X
	57310	Foreign currency exchange fees - retail	135	611 789	79 374	13.0	.3	X
	57410	Trust products for business and governments - fiduciary fees	55	177 924	8 963	5.0	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	391	9 628 204	8 980 055	93.3	31.9	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	30	19 189	9 885	51.5	Z	X
	57620	ACH bill and utility payment fees	300	223 716	72 508	32.4	.3	X
	57630	Other ACH fees	548	4 335 136	3 765 270	86.9	13.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	19	191 590	8 077	4.2	Z	X
	57720	Financial planning and investment management services for individuals	25	32 907	7 638	23.2	Z	X
	57810	Other products supporting financial services - fees	264	4 033 796	733 416	18.2	2.6	X
522320		Financial transactions processing, reserve, and clearinghouse activities	2 962	X	28 175 353	X	100.0	62.8
		Loan income:						
	55010	Loans to financial businesses	43	289 714	116 924	40.4	.4	62.8
	55011	Interest income	29	263 514	89 435	33.9	.3	X
	55012	Origination fees	15	28 694	19 771	68.9	.1	X
	55013	Other fees	13	26 054	7 715	29.6	Z	X
	55020	Loans to nonfinancial businesses - secured	63	817 808	120 417	14.7	.4	62.4
	55021	Interest income	41	801 666	78 514	9.8	.3	X
	55022	Origination fees	28	69 841	11 095	15.9	Z	X
	55023	Other fees	37	103 010	30 808	29.9	.1	X
	55030	Loans to nonfinancial businesses - unsecured	37	165 148	135 154	81.8	.5	62.6
	55031	Interest income	24	95 407	69 694	73.0	.2	X
	55033	Other fees	15	70 576	65 402	92.7	.2	X
	55040	Loans to governments	7	223 209	1 228	.6	Z	X
	55050	Loans to consumers - secured	183	351 403	212 930	60.6	.8	59.3
		Interest income:						
	55051	Residential mortgage loans	52	203 660	52 468	25.8	.2	X
	55052	Home equity loans	10	12 450	1 174	9.4	Z	X
	55053	Vehicle loans	12	4 854	4 027	83.0	Z	X
	55054	Other loans to consumers	18	168 711	8 741	5.2	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522320		Financial transactions processing, reserve, and clearinghouse activities—Con.						
	55050	Loan income—Con. Loans to consumers - secured—Con.						
		Origination fees:						
	55055	Residential mortgage loans	104	273 950	63 856	23.3	.2	X
	55056	Home equity loans	26	47 774	3 644	7.6	Z	X
	55057	Vehicle loans	10	4 456	3 716	83.4	Z	X
	55058	Other loans to consumers	11	12 775	11 135	87.2	Z	X
		Other fees:						
	55059	Residential mortgage loans	69	113 633	61 299	53.9	.2	X
	55061	Home equity loans	10	39 538	940	2.4	Z	X
	55062	Vehicle loans	8	4 459	793	17.8	Z	X
	55063	Other loans to consumers	7	2 281	1 137	49.8	Z	X
	55070	Loans to consumers - unsecured	496	404 189	149 422	37.0	.5	62.7
		Interest income:						
	55071	Personal lines of credit	21	180 526	18 068	10.0	.1	X
	55074	Other loans to consumers	24	7 384	5 271	71.4	Z	X
		Other fees:						
	55079	Personal lines of credit	12	3 631	1 704	46.9	Z	X
	55083	Other loans to consumers	457	215 196	121 637	56.5	.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	698	9 339 446	8 008 255	85.7	28.4	61.9
	55211	Interest income	46	448 845	134 096	29.9	.5	X
	55212	Cardholder fees	173	2 824 106	2 668 208	94.5	9.5	X
	55213	Merchant fees	518	6 443 382	5 205 950	80.8	18.5	X
	55220	Credit card association products - fees	79	3 500 721	3 299 948	94.3	11.7	X
	55240	Leasing products	36	163 159	15 684	9.6	.1	62.8
	55242	Interest income - other leases	17	92 583	2 690	2.9	Z	X
	55243	Fees - motor vehicle leases	12	10 822	127	1.2	Z	X
	55244	Fees from other leases, except real estate rents	19	142 714	12 867	9.0	Z	X
	55260	All other credit financing products	101	1 431 040	54 150	3.8	.2	59.4
	55261	Interest income	76	1 313 463	11 815	.9	Z	X
	55262	Fees	34	128 337	42 335	33.0	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	21	15 407	9 187	59.6	Z	45.6
	55711	Fees and commissions	21	15 407	9 138	59.3	Z	X
	55730	Forward contracts, traded over-the-counter	18	4 232	3 458	81.7	Z	49.4
	55731	Fees and commissions	18	4 232	3 458	81.7	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	7	26 398	3 274	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	7	26 328	9 405	35.7	Z	X
	56110	Brokerage correspondent products - fees	17	12 058	72	.6	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	17	309 443	5 598	1.8	Z	X
	56610	Trading equities on own account - net gain (losses)	16	306 991	54 550	17.8	.2	X
	56810	Trading foreign currency on own account - net gain (losses)	46	77 883	9 158	11.8	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	6	8 745	1 014	11.6	Z	X
	57020	Fees for individual deposit account services	228	1 766 286	1 304 432	73.9	4.6	57.2
	57021	ATM charges and other electronic transaction fees	225	1 764 980	1 280 191	72.5	4.5	X
	57022	Other deposit account service fees	17	56 695	24 241	42.8	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	76	151 728	118 837	78.3	.4	62.5
	57111	Fees for bundled services	32	119 689	95 147	79.5	.3	X
	57112	Fees for individual services	52	35 300	23 690	67.1	.1	X
	57120	Correspondent account products service fees	10	167 554	12 137	7.2	Z	X
	57130	Other cash handling and management product fees	436	785 092	539 195	68.7	1.9	X
		Document payment products:						
	57210	Cashier's and certified check fees	55	29 779	24 227	81.4	.1	X
	57220	Money order fees	572	375 213	62 861	16.8	.2	X
	57230	Travelers' check fees	67	1 172 279	56 171	4.8	.2	X
	57240	Other fees	621	1 054 439	173 008	16.4	.6	X
	57310	Foreign currency exchange fees - retail	135	611 789	79 374	13.0	.3	X
	57410	Trust products for business and governments - fiduciary fees	55	177 924	8 963	5.0	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	391	9 628 204	8 980 055	93.3	31.9	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	30	19 189	9 885	51.5	Z	X
	57620	ACH bill and utility payment fees	300	223 716	72 508	32.4	.3	X
	57630	Other ACH fees	548	4 335 136	3 765 270	86.9	13.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	19	191 590	8 077	4.2	Z	X
	57720	Financial planning and investment management services for individuals	25	32 907	7 638	23.2	Z	X
	57810	Other products supporting financial services - fees	264	4 033 796	733 416	18.2	2.6	X
52239		Other activities related to credit intermediation	12 668	X	11 947 928	X	100.0	70.2
		Loan income:						
	55010	Loans to financial businesses	265	367 643	251 801	68.5	2.1	69.6
	55011	Interest income	130	260 823	96 737	37.1	.8	X
	55012	Origination fees	133	150 676	105 087	69.7	.9	X
	55013	Other fees	130	162 123	49 977	30.8	.4	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52239		Other activities related to credit intermediation—Con.						
		Loan income—Con.						
	55020	Loans to nonfinancial businesses - secured	288	813 050	442 210	54.4	3.7	69.6
	55021	Interest income	165	630 493	167 641	26.6	1.4	X
	55022	Origination fees	168	310 146	98 706	31.8	.8	X
	55023	Other fees	157	403 906	175 863	43.5	1.5	X
	55030	Loans to nonfinancial businesses - unsecured	150	141 535	83 647	59.1	.7	66.4
	55031	Interest income	79	64 167	46 198	72.0	.4	X
	55032	Origination fees	69	22 859	20 855	91.2	.2	X
	55033	Other fees	47	62 464	16 594	26.6	.1	X
	55040	Loans to governments	19	17 374	13 675	78.7	.1	69.2
	55041	Interest income	13	6 391	522	8.2	.2	X
	55042	Origination fees	7	13 509	12 938	95.8	.1	X
	55050	Loans to consumers - secured	2 232	3 724 763	3 431 402	92.1	28.7	67.8
		Interest income:						
	55051	Residential mortgage loans	559	1 124 480	405 597	36.1	3.4	X
	55052	Home equity loans	103	314 134	21 570	6.9	.2	X
	55053	Vehicle loans	151	125 643	94 897	75.5	.8	X
	55054	Other loans to consumers	237	233 475	106 574	45.6	.9	X
		Origination fees:						
	55055	Residential mortgage loans	1 193	1 806 649	847 007	46.9	7.1	X
	55056	Home equity loans	259	472 071	27 474	5.8	.2	X
	55057	Vehicle loans	34	217 373	30 805	14.2	.3	X
	55058	Other loans to consumers	108	83 295	41 878	50.3	.4	X
		Other fees:						
	55059	Residential mortgage loans	762	2 315 298	1 579 158	68.2	13.2	X
	55061	Home equity loans	105	293 294	52 750	18.0	.4	X
	55062	Vehicle loans	55	212 826	12 106	5.7	.1	X
	55063	Other loans to consumers	185	532 875	211 586	39.7	1.8	X
	55070	Loans to consumers - unsecured	7 389	2 548 386	2 234 972	87.7	18.7	70.0
		Interest income:						
	55071	Personal lines of credit	143	64 046	35 786	55.9	.3	X
	55074	Other loans to consumers	5 984	1 648 274	1 434 256	87.0	12.0	X
		Origination fees:						
	55075	Personal lines of credit	32	7 040	1 786	25.4	.7	X
	55078	Other loans to consumers	2 808	786 832	84 158	10.7	.7	X
		Other fees:						
	55079	Personal lines of credit	37	94 164	82 784	87.9	.7	X
	55083	Other loans to consumers	3 773	1 431 914	596 202	41.6	5.0	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	19	2 989 977	2 983 467	99.8	25.0	70.1
	55212	Cardholder fees	13	2 987 382	417 717	14.0	3.5	X
	55213	Merchant fees	8	2 988 942	805 538	27.0	6.7	X
	55240	Leasing products	9	4 247	528	12.4	.2	X
	55260	All other credit financing products	77	39 686	24 530	61.8	.2	62.2
	55261	Interest income	22	8 980	2 415	26.9	.2	X
	55262	Fees	65	32 186	22 115	68.7	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	43	87 280	12 074	13.8	.1	69.3
	55711	Fees and commissions	41	86 395	11 135	12.9	.1	X
	55720	Option contracts, exchange-traded	11	1 961	1 692	86.3	.2	61.0
	55721	Fees and commissions	11	1 961	1 618	82.5	.2	X
	55730	Forward contracts, traded over-the-counter	22	4 239	4 138	97.6	.2	65.3
	55731	Fees and commissions	22	4 239	4 138	97.6	.2	X
	55760	Other derivative contracts, traded over-the-counter	47	18 628	15 849	85.1	.1	67.6
	55761	Fees and commissions	47	18 628	15 849	85.1	.1	X
	56910	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	34	15 423	2 662	17.3	.2	X
		Trading other securities and commodity contracts on own account - net gain (losses)	18	110 490	65 154	59.0	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	17	18 525	16 258	87.8	.1	X
	57020	Fees for individual deposit account services	244	217 797	34 369	15.8	.3	66.4
	57021	ATM charges and other electronic transaction fees	184	171 197	17 073	10.0	.1	X
	57022	Other deposit account service fees	126	137 718	17 296	12.6	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	353	131 017	92 217	70.4	.8	68.7
	57111	Fees for bundled services	43	40 040	23 673	59.1	.2	X
	57112	Fees for individual services	322	108 403	68 544	63.2	.6	X
	57120	Correspondent account products service fees	21	9 180	2 760	30.1	.2	X
	57130	Other cash handling and management product fees	393	152 185	101 972	67.0	.9	X
		Document payment products:						
	57210	Cashier's and certified check fees	1 005	510 011	349 063	68.4	2.9	X
	57220	Money order fees	2 553	1 787 894	517 145	28.9	4.3	X
	57230	Travelers' check fees	153	91 435	11 234	12.3	.1	X
	57240	Other fees	3 115	1 805 450	1 011 706	56.0	8.5	X
	57310	Foreign currency exchange fees - retail	90	50 428	1 467	2.9	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	21	9 920	8 088	81.5	.1	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees	6	1 567	451	28.8	.2	X
	57620	ACH bill and utility payment fees	293	153 500	11 336	7.4	.1	X
	57630	Other ACH fees	104	60 221	10 880	18.1	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52239		Other activities related to credit intermediation—Con.						
	57710	Financial planning and investment management products: Financial planning and investment management services for businesses and government	16	10 117	7 869	77.8	.1	X
	57720	Financial planning and investment management services for individuals	19	33 834	32 416	95.8	.3	X
	57810	Other products supporting financial services - fees	1 240	865 719	167 687	19.4	1.4	X
522390		Other activities related to credit intermediation	12 668	X	11 947 928	X	100.0	70.2
		Loan income:						
	55010	Loans to financial businesses	265	367 643	251 801	68.5	2.1	69.6
	55011	Interest income	130	260 823	96 737	37.1	.8	X
	55012	Origination fees	133	150 676	105 087	69.7	.9	X
	55013	Other fees	130	162 123	49 977	30.8	.4	X
	55020	Loans to nonfinancial businesses - secured	288	813 050	442 210	54.4	3.7	69.6
	55021	Interest income	165	630 493	167 641	26.6	1.4	X
	55022	Origination fees	168	310 146	98 706	31.8	.8	X
	55023	Other fees	157	403 906	175 863	43.5	1.5	X
	55030	Loans to nonfinancial businesses - unsecured	150	141 535	83 647	59.1	.7	66.4
	55031	Interest income	79	64 167	46 198	72.0	.4	X
	55032	Origination fees	69	22 859	20 855	91.2	.2	X
	55033	Other fees	47	62 464	16 594	26.6	.1	X
	55040	Loans to governments	19	17 374	13 675	78.7	.1	69.2
	55041	Interest income	13	6 391	522	8.2	Z	X
	55042	Origination fees	7	13 509	12 938	95.8	.1	X
	55050	Loans to consumers - secured	2 232	3 724 763	3 431 402	92.1	28.7	67.8
		Interest income:						
	55051	Residential mortgage loans	559	1 124 480	405 597	36.1	3.4	X
	55052	Home equity loans	103	314 134	21 570	6.9	.2	X
	55053	Vehicle loans	151	125 643	94 897	75.5	.8	X
	55054	Other loans to consumers	237	233 475	106 574	45.6	.9	X
		Origination fees:						
	55055	Residential mortgage loans	1 193	1 806 649	847 007	46.9	7.1	X
	55056	Home equity loans	259	472 071	27 474	5.8	.2	X
	55057	Vehicle loans	34	217 373	30 805	14.2	.3	X
	55058	Other loans to consumers	108	83 295	41 878	50.3	.4	X
		Other fees:						
	55059	Residential mortgage loans	762	2 315 298	1 579 158	68.2	13.2	X
	55061	Home equity loans	105	293 294	52 750	18.0	.4	X
	55062	Vehicle loans	55	212 826	12 106	5.7	.1	X
	55063	Other loans to consumers	185	532 875	211 586	39.7	1.8	X
	55070	Loans to consumers - unsecured	7 389	2 548 386	2 234 972	87.7	18.7	70.0
		Interest income:						
	55071	Personal lines of credit	143	64 046	35 786	55.9	.3	X
	55074	Other loans to consumers	5 984	1 648 274	1 434 256	87.0	12.0	X
		Origination fees:						
	55075	Personal lines of credit	32	7 040	1 786	25.4	Z	X
	55078	Other loans to consumers	2 808	786 832	84 158	10.7	.7	X
		Other fees:						
	55079	Personal lines of credit	37	94 164	82 784	87.9	.7	X
	55083	Other loans to consumers	3 773	1 431 914	596 202	41.6	5.0	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	19	2 989 977	2 983 467	99.8	25.0	70.1
	55212	Cardholder fees	13	2 987 382	417 717	14.0	3.5	X
	55213	Merchant fees	8	2 988 942	805 538	27.0	6.7	X
	55240	Leasing products	9	4 247	528	12.4	Z	X
	55260	All other credit financing products	77	39 686	24 530	61.8	.2	62.2
	55261	Interest income	22	8 980	2 415	26.9	Z	X
	55262	Fees	65	32 186	22 115	68.7	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	43	87 280	12 074	13.8	.1	69.3
	55711	Fees and commissions	41	86 395	11 135	12.9	.1	X
	55720	Option contracts, exchange-traded	11	1 961	1 692	86.3	Z	61.0
	55721	Fees and commissions	11	1 961	1 618	82.5	Z	X
	55730	Forward contracts, traded over-the-counter	22	4 239	4 138	97.6	Z	65.3
	55731	Fees and commissions	22	4 239	4 138	97.6	Z	X
	55760	Other derivative contracts, traded over-the-counter	47	18 628	15 849	85.1	.1	67.6
	55761	Fees and commissions	47	18 628	15 849	85.1	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	34	15 423	2 662	17.3	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	18	110 490	65 154	59.0	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	17	18 525	16 258	87.8	.1	X
	57020	Fees for individual deposit account services	244	217 797	34 369	15.8	.3	66.4
	57021	ATM charges and other electronic transaction fees	184	171 197	17 073	10.0	.1	X
	57022	Other deposit account service fees	126	137 718	17 296	12.6	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	353	131 017	92 217	70.4	.8	68.7
	57111	Fees for bundled services	43	40 040	23 673	59.1	.2	X
	57112	Fees for individual services	322	108 403	68 544	63.2	.6	X
	57120	Correspondent account products service fees	21	9 180	2 760	30.1	Z	X
	57130	Other cash handling and management product fees	393	152 185	101 972	67.0	.9	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
522390		Other activities related to credit intermediation—Con.						
	57210	Document payment products:						
	57220	Cashier's and certified check fees	1 005	510 011	349 063	68.4	2.9	X
	57230	Money order fees	2 553	1 787 894	517 145	28.9	4.3	X
	57240	Travelers' check fees	153	91 435	11 234	12.3	.1	X
	57240	Other fees	3 115	1 805 450	1 011 706	56.0	8.5	X
	57310	Foreign currency exchange fees - retail	90	50 428	1 467	2.9	Z	X
	57510	Management of financial market and clearing products:						
		Payment clearing and settlement fees	21	9 920	8 088	81.5	.1	X
	57610	Automated clearinghouse (ACH) products:						
	57620	ACH payroll deposit fees	6	1 567	451	28.8	Z	X
	57630	ACH bill and utility payment fees	293	153 500	11 336	7.4	.1	X
	57630	Other ACH fees	104	60 221	10 880	18.1	.1	X
	57710	Financial planning and investment management products:						
	57720	Financial planning and investment management services for businesses and government	16	10 117	7 869	77.8	.1	X
	57810	Financial planning and investment management services for individuals	19	33 834	32 416	95.8	.3	X
	57810	Other products supporting financial services - fees	1 240	865 719	167 687	19.4	1.4	X
523		Securities, commodity contracts, other financial investments, and related activities	72 338	X	316 275 155	X	100.0	80.1
	55010	Loan income:						
	55020	Loans to financial businesses	1 171	6 687 143	1 153 087	17.2	.4	X
	55030	Loans to nonfinancial businesses - secured	1 340	3 018 451	880 867	29.2	.3	X
	55040	Loans to nonfinancial businesses - unsecured	1 027	3 528 539	446 267	12.6	.1	X
	55040	Loans to governments	416	716 383	59 143	8.3	Z	X
	55310	Securities origination products:						
	55320	Public offering products - equity securities	6 335	98 185 032	6 764 853	6.9	2.1	X
	55330	Public offering products - debt securities	4 705	80 759 422	5 942 503	7.4	1.9	X
	55340	Private placement - equity securities	1 351	43 867 604	1 405 336	3.2	.4	X
	55340	Private placement - debt securities	631	37 784 532	1 637 586	4.3	.5	X
	55410	Brokering and dealing products - debt instruments:						
	55420	Negotiable certificates of deposit	6 082	15 667 409	917 482	5.9	.3	X
	55430	Commercial paper issued by financial institutions	426	3 589 479	246 311	6.9	.1	X
	55440	Commercial paper issued by nonfinancial institutions	225	675 944	79 666	11.8	Z	X
	55450	Bankers acceptance	103	222 529	8 363	3.8	Z	X
	55450	Treasury bills	1 796	34 042 680	1 675 854	4.9	.5	X
	55460	Other money market instruments	3 192	18 822 948	840 044	4.5	.3	X
	55470	Corporate and trust notes and bonds	8 381	64 141 181	4 477 182	7.0	1.4	X
	55480	National government notes and bonds	7 047	78 662 997	9 584 031	12.2	3.0	X
	55490	State provincial and local governments notes and bonds	7 735	73 244 256	4 522 654	6.2	1.4	X
	55610	Brokering and dealing products, equities	31 501	176 519 355	71 704 347	40.6	22.7	X
	55710	Brokering and dealing products - derivative contracts:						
	55720	Futures contracts, exchange-traded	3 010	55 988 303	6 885 596	12.3	2.2	X
	55730	Option contracts, exchange-traded	5 529	34 421 654	1 838 230	5.3	.6	X
	55740	Forward contracts, traded over-the-counter	385	3 564 205	285 677	8.0	.1	X
	55750	Swaps, traded over-the-counter	202	22 056 265	922 749	4.2	.3	X
	55760	Option contracts traded over-the-counter	2 785	22 613 869	725 793	3.2	.2	X
	55770	Other derivative contracts, traded over-the-counter	321	18 767 290	944 301	5.0	.3	X
	55910	Brokering and dealing foreign currency fees - wholesale	291	905 324	227 837	25.2	.1	X
	56010	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	15 479	50 462 670	9 290 905	18.4	2.9	X
	56110	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	3 682	8 715 248	1 397 751	16.0	.4	X
	56210	Brokerage correspondent products - fees	455	2 867 107	272 258	9.5	.1	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	636	30 961 111	2 266 235	7.3	.7	X
	56310	Repurchase agreements - net gains (losses)	587	43 208 991	6 310 314	14.6	2.0	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	508	12 279 502	791 427	6.4	.3	X
	56510	Trading debt instruments on own account - net gains (losses)	1 350	80 481 704	13 634 687	16.9	4.3	X
	56610	Trading equities on own account - net gain (losses)	4 045	80 107 117	5 129 475	6.4	1.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	469	48 440 291	5 183 422	10.7	1.6	X
	56810	Trading foreign currency on own account - net gain (losses)	256	39 860 317	744 575	1.9	.2	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	883	53 398 156	1 823 697	3.4	.6	X
	57410	Trust products for business and governments - fiduciary fees	2 819	30 095 308	7 490 638	24.9	2.4	X
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees	805	7 239 227	1 791 205	24.7	.6	X
	57530	Security and commodity contract trade execution, clearing and settlement fees	1 708	16 842 714	1 937 769	11.5	.6	X
	57540	Access fees for security and commodity contract trade execution and clearing systems	112	4 319 295	542 243	12.6	.2	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	84	3 653 757	1 082 292	29.6	.3	X
	57710	Financial planning and investment management products:						
	57720	Financial planning and investment management services for businesses and government	11 755	122 617 934	39 283 745	32.0	12.4	X
	57720	Financial planning and investment management services for individuals	32 517	148 002 242	69 795 461	47.2	22.1	X
	57810	Other products supporting financial services - fees	17 233	153 609 860	23 331 296	15.2	7.4	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5231		Securities and commodity contracts intermediation and brokerage	34 798	X	212 236 041	X	100.0	81.1
		Loan income:						
	55010	Loans to financial businesses	187	4 476 656	834 601	18.6	.4	X
	55020	Loans to nonfinancial businesses - secured	193	1 509 691	273 990	18.1	.1	X
	55030	Loans to nonfinancial businesses - unsecured	138	2 566 291	104 289	4.1	Z	X
	55040	Loans to governments	80	405 447	12 005	3.0	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	5 956	96 318 460	6 577 978	6.8	3.1	X
	55320	Public offering products - debt securities	4 488	79 253 944	5 816 377	7.3	2.7	X
	55330	Private placement - equity securities	1 162	43 677 886	1 342 741	3.1	.6	X
	55340	Private placement - debt securities	565	37 764 804	1 633 610	4.3	.8	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	5 507	15 255 470	753 091	4.9	.4	X
	55420	Commercial paper issued by financial institutions	298	3 521 089	235 898	6.7	.1	X
	55430	Commercial paper issued by nonfinancial institutions	122	625 811	75 889	12.1	Z	X
	55440	Bankers acceptance	41	208 778	4 441	2.1	Z	X
	55450	Treasury bills	1 445	33 279 704	1 605 306	4.8	.8	X
	55460	Other money market instruments	2 307	16 274 574	728 264	4.5	.3	X
	55470	Corporate and trust notes and bonds	7 534	62 606 971	4 313 945	6.9	2.0	X
	55480	National government notes and bonds	6 386	78 099 978	9 447 247	12.1	4.5	X
	55490	State provincial and local governments notes and bonds	7 106	72 597 875	4 444 429	6.1	2.1	X
	55610	Brokering and dealing products, equities	24 562	166 847 122	68 172 132	40.9	32.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	2 494	54 061 325	6 493 724	12.0	3.1	X
	55720	Option contracts, exchange-traded	5 111	33 839 857	1 691 147	5.0	.8	X
	55730	Forward contracts, traded over-the-counter	233	3 480 862	242 309	7.0	.1	X
	55740	Swaps, traded over-the-counter	110	21 785 911	877 939	4.0	.4	X
	55750	Option contracts traded over-the-counter	2 680	22 506 346	688 035	3.1	.3	X
	55760	Other derivative contracts, traded over-the-counter	212	18 682 270	933 291	5.0	.4	X
	55810	Brokering and dealing foreign currency fees - wholesale	268	834 731	226 653	27.2	.1	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	13 866	47 180 875	8 649 595	18.3	4.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	3 319	7 421 525	992 737	13.4	.5	X
	56110	Brokerage correspondent products - fees	377	2 792 600	250 772	9.0	.1	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	556	29 073 498	1 850 517	6.4	.9	X
	56310	Repurchase agreements - net gains (losses)	516	41 222 816	6 034 415	14.6	2.8	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	463	11 930 577	724 277	6.1	.3	X
	56510	Trading debt instruments on own account - net gains (losses)	744	75 670 418	12 645 681	16.7	6.0	X
	56610	Trading equities on own account - net gain (losses)	1 985	75 654 769	4 222 031	5.6	2.0	X
	56710	Trading derivatives contracts on own account - net gain (losses)	327	47 734 473	4 873 034	10.2	2.3	X
	56810	Trading foreign currency on own account - net gain (losses)	222	39 764 165	728 105	1.8	.3	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	347	48 127 640	1 350 952	2.8	.6	X
	57410	Trust products for business and governments - fiduciary fees	1 101	22 014 348	467 366	2.1	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	502	4 686 710	464 091	9.9	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	1 490	11 033 573	556 798	5.0	.3	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	65	1 906 688	23 779	1.2	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	37	1 377 511	14 895	1.1	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	2 402	88 485 434	14 615 181	16.5	6.9	X
	57720	Financial planning and investment management services for individuals	11 934	84 335 910	17 858 220	21.2	8.4	X
	57810	Other products supporting financial services - fees	11 428	122 489 951	18 384 263	15.0	8.7	X
52311		Investment banking and securities dealing	4 665	X	98 929 633	X	100.0	87.1
		Loan income:						
	55010	Loans to financial businesses	80	3 226 299	682 342	21.1	.7	64.2
	55011	Interest income	77	3 202 784	681 806	21.3	.7	X
	55012	Origination fees	11	26 091	505	1.9	Z	X
	55020	Loans to nonfinancial businesses - secured	97	1 226 668	230 216	18.8	.2	87.1
	55021	Interest income	87	1 224 895	197 732	16.1	.2	X
	55022	Origination fees	40	48 378	21 364	44.2	Z	X
	55023	Other fees	35	166 831	11 120	6.7	Z	X
	55030	Loans to nonfinancial businesses - unsecured	47	2 115 294	78 855	3.7	.1	69.8
	55031	Interest income	46	2 114 424	73 905	3.5	.1	X
	55033	Other fees	14	8 491	4 845	57.1	Z	X
	55040	Loans to governments	28	25 563	4 352	17.0	Z	84.9
	55041	Interest income	25	24 185	2 958	12.2	Z	X
	55043	Other fees	9	2 736	262	9.6	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	849	73 011 368	4 773 474	6.5	4.8	X
	55320	Public offering products - debt securities	755	59 172 887	4 772 666	8.1	4.8	X
	55330	Private placement - equity securities	448	34 794 931	1 194 891	3.4	1.2	X
	55340	Private placement - debt securities	283	30 263 824	1 400 046	4.6	1.4	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52311		Investment banking and securities dealing—Con.						
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	123	820 905	207 238	25.2	.2	72.2
	55411	Fees and commissions	98	695 486	162 703	23.4	.2	X
	55412	Net gains (losses) in trading accounts, excluding interest income	17	120 942	43 539	36.0	Z	X
	55413	Interest income from trading accounts	20	6 116	996	16.3	Z	X
	55420	Commercial paper issued by financial institutions	28	1 089 442	16 145	1.5	Z	71.5
	55421	Fees and commissions	20	37 798	1 717	4.5	Z	X
	55430	Commercial paper issued by nonfinancial institutions	24	198 555	40 956	20.6	Z	69.6
	55431	Fees and commissions	24	198 555	30 989	15.6	Z	X
	55440	Bankers acceptance	10	85 106	1 820	2.1	Z	87.0
	55441	Fees and commissions	7	57 312	1 041	1.8	Z	X
	55450	Treasury bills	128	17 965 747	307 221	1.7	.3	43.5
	55451	Fees and commissions	76	986 817	32 497	3.3	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income	33	16 612 583	321 594	1.9	.3	X
	55453	Interest income from trading accounts	43	6 066 763	-46 870	-8	Z	X
	55460	Other money market instruments	157	3 908 250	103 627	2.7	.1	X
	55470	Corporate and trust notes and bonds	441	33 987 876	1 858 094	5.5	1.9	87.1
	55471	Fees and commissions	344	30 415 336	1 079 333	3.5	1.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	128	30 804 164	588 678	1.9	.6	X
	55473	Interest income from trading accounts	113	4 684 345	189 069	4.0	.2	X
	55474	Margin interest	18	357 363	1 014	.3	Z	X
	55480	National government notes and bonds	345	42 502 611	4 936 731	11.6	5.0	63.0
	55481	Fees and commissions	251	37 032 541	2 796 628	7.6	2.8	X
	55482	Net gains (losses) in trading accounts, excluding interest income	111	28 106 534	1 425 883	5.1	1.4	X
	55483	Interest income from trading accounts	86	17 920 936	713 096	4.0	.7	X
	55490	State provincial and local governments notes and bonds	437	39 779 863	1 859 472	4.7	1.9	77.1
	55491	Fees and commissions	281	37 239 764	1 069 701	2.9	1.1	X
	55492	Net gains (losses) in trading accounts, excluding interest income	159	26 660 520	559 381	2.1	.6	X
	55493	Interest income from trading accounts	179	13 197 553	229 496	1.7	.2	X
	55494	Margin interest	14	107 996	894	.8	Z	X
	55610	Brokering and dealing products, equities	2 137	72 566 859	21 454 074	29.6	21.7	79.1
	55611	Fees and commissions	1 951	70 930 043	13 832 922	19.5	14.0	X
	55612	Net gains (losses) in trading accounts, excluding interest income	556	24 491 321	1 121 513	4.6	1.1	X
	55613	Interest income from trading accounts	536	27 119 960	6 343 054	23.4	6.4	X
	55614	Margin interest	233	16 826 990	156 585	.9	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	234	26 870 661	2 133 903	7.9	2.2	87.0
	55711	Fees and commissions	184	24 586 595	335 142	1.4	.3	X
	55712	Net gains (losses) in trading accounts, excluding interest income	50	8 019 607	1 705 565	21.3	1.7	X
	55713	Interest income from trading accounts	24	9 210 703	93 196	1.0	.1	X
	55720	Option contracts, exchange-traded	366	19 025 579	576 086	3.0	.6	79.5
	55721	Fees and commissions	245	16 221 753	221 354	1.4	.2	X
	55722	Net gains (losses) in trading accounts, excluding interest income	129	3 055 222	248 757	8.1	.3	X
	55723	Interest income from trading accounts	72	10 094 676	104 885	1.0	.1	X
	55724	Margin interest	10	48 028	1 090	2.3	Z	X
	55730	Forward contracts, traded over-the-counter	19	1 708 305	45 823	2.7	Z	87.1
	55731	Fees and commissions	15	18 409	15 688	85.2	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	6	1 690 796	30 135	1.8	Z	X
	55740	Swaps, traded over-the-counter	39	20 666 005	812 067	3.9	.8	80.4
	55741	Fees and commissions	32	20 656 631	433 801	2.1	.4	X
	55742	Net gains (losses) in trading accounts, excluding interest income	18	15 720 887	373 255	2.4	.4	X
	55743	Interest income from trading accounts	7	102 548	4 748	4.6	Z	X
	55750	Option contracts traded over-the-counter	42	16 403 524	467 493	2.9	.5	78.6
	55751	Fees and commissions	34	16 198 567	213 017	1.3	.2	X
	55752	Net gains (losses) in trading accounts, excluding interest income	19	15 319 079	252 801	1.7	.3	X
	55760	Other derivative contracts, traded over-the-counter	57	15 495 383	241 808	1.6	.2	79.6
	55761	Fees and commissions	57	15 495 383	241 808	1.6	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale	6	2 802	136	4.9	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	370	19 423 367	1 663 209	8.6	1.7	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	52	519 609	32 299	6.2	Z	X
	56110	Brokerage correspondent products - fees	73	200 185	72 139	36.0	.1	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	198	21 640 577	1 632 835	7.5	1.7	X
	56310	Repurchase agreements - net gains (losses)	195	34 183 186	4 302 800	12.6	4.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	26	5 090 701	208 488	4.1	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	268	57 544 869	10 635 162	18.5	10.8	X
	56610	Trading equities on own account - net gain (losses)	473	55 343 488	2 513 845	4.5	2.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	69	31 902 958	2 209 545	6.9	2.2	X
	56810	Trading foreign currency on own account - net gain (losses)	20	29 008 711	239 869	.8	.2	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	45	41 828 030	575 318	1.4	.6	X
	57410	Trust products for business and governments - fiduciary fees	10	15 467 433	99 257	.6	.1	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	53	170 559	23 261	13.6	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	17	5 162 768	62 503	1.2	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	6	470 711	4 967	1.1	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	723	61 220 347	9 899 032	16.2	10.0	X
	57720	Financial planning and investment management services for individuals	509	30 712 736	3 877 420	12.6	3.9	X
	57810	Other products supporting financial services - fees	922	70 732 038	12 678 148	17.9	12.8	X
523110		Investment banking and securities dealing	4 665	X	98 929 633	X	100.0	87.1

See footnotes at end of table.

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NAICS code	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—		
						Estab-lishments with the product line	All estab-lishments ¹	
523110		Investment banking and securities dealing—Con.						
		Loan income:						
	55010	Loans to financial businesses	80	3 226 299	682 342	21.1	.7	64.2
	55011	Interest income	77	3 202 784	681 806	21.3	.7	X
	55012	Origination fees	11	26 091	505	1.9	Z	X
	55020	Loans to nonfinancial businesses - secured	97	1 226 668	230 216	18.8	.2	87.1
	55021	Interest income	87	1 224 895	197 732	16.1	.2	X
	55022	Origination fees	40	48 378	21 364	44.2	Z	X
	55023	Other fees	35	166 831	11 120	6.7	Z	X
	55030	Loans to nonfinancial businesses - unsecured	47	2 115 294	78 855	3.7	.1	69.8
	55031	Interest income	46	2 114 424	73 905	3.5	.1	X
	55033	Other fees	14	8 491	4 845	57.1	Z	X
	55040	Loans to governments	28	25 563	4 352	17.0	Z	84.9
	55041	Interest income	25	24 185	2 958	12.2	Z	X
	55043	Other fees	9	2 736	262	9.6	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	849	73 011 368	4 773 474	6.5	4.8	X
	55320	Public offering products - debt securities	755	59 172 887	4 772 666	8.1	4.8	X
	55330	Private placement - equity securities	448	34 794 931	1 194 891	3.4	1.2	X
	55340	Private placement - debt securities	283	30 263 824	1 400 046	4.6	1.4	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	123	820 905	207 238	25.2	.2	72.2
	55411	Fees and commissions	98	695 486	162 703	23.4	.2	X
	55412	Net gains (losses) in trading accounts, excluding interest income	17	120 942	43 539	36.0	Z	X
	55413	Interest income from trading accounts	20	6 116	996	16.3	Z	X
	55420	Commercial paper issued by financial institutions	28	1 089 442	16 145	1.5	Z	71.5
	55421	Fees and commissions	20	37 798	1 717	4.5	Z	X
	55430	Commercial paper issued by nonfinancial institutions	24	198 555	40 956	20.6	Z	69.6
	55431	Fees and commissions	24	198 555	30 989	15.6	Z	X
	55440	Bankers acceptance	10	85 106	1 820	2.1	Z	87.0
	55441	Fees and commissions	7	57 312	1 041	1.8	Z	X
	55450	Treasury bills	128	17 965 747	307 221	1.7	.3	43.5
	55451	Fees and commissions	76	986 817	32 497	3.3	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income	33	16 612 583	321 594	1.9	.3	X
	55453	Interest income from trading accounts	43	6 066 763	-46 870	-8	Z	X
	55460	Other money market instruments	157	3 908 250	103 627	2.7	.1	X
	55470	Corporate and trust notes and bonds	441	33 987 876	1 858 094	5.5	1.9	87.1
	55471	Fees and commissions	344	30 415 336	1 079 333	3.5	1.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	128	30 804 164	588 678	1.9	.6	X
	55473	Interest income from trading accounts	113	4 684 345	189 069	4.0	.2	X
	55474	Margin interest	18	357 363	1 014	.3	Z	X
	55480	National government notes and bonds	345	42 502 611	4 936 731	11.6	5.0	63.0
	55481	Fees and commissions	251	37 032 541	2 796 628	7.6	2.8	X
	55482	Net gains (losses) in trading accounts, excluding interest income	111	28 106 534	1 425 883	5.1	1.4	X
	55483	Interest income from trading accounts	86	17 920 936	713 096	4.0	.7	X
	55490	State provincial and local governments notes and bonds	437	39 779 863	1 859 472	4.7	1.9	77.1
	55491	Fees and commissions	281	37 239 764	1 069 701	2.9	1.1	X
	55492	Net gains (losses) in trading accounts, excluding interest income	159	26 660 520	559 381	2.1	.6	X
	55493	Interest income from trading accounts	179	13 197 553	229 496	1.7	.2	X
	55494	Margin interest	14	107 996	894	.8	Z	X
	55610	Brokering and dealing products, equities	2 137	72 566 859	21 454 074	29.6	21.7	79.1
	55611	Fees and commissions	1 951	70 930 043	13 832 922	19.5	14.0	X
	55612	Net gains (losses) in trading accounts, excluding interest income	556	24 491 321	1 121 513	4.6	1.1	X
	55613	Interest income from trading accounts	536	27 119 960	6 343 054	23.4	6.4	X
	55614	Margin interest	233	16 826 990	156 585	.9	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	234	26 870 661	2 133 903	7.9	2.2	87.0
	55711	Fees and commissions	184	24 586 595	335 142	1.4	.3	X
	55712	Net gains (losses) in trading accounts, excluding interest income	50	8 019 607	1 705 565	21.3	1.7	X
	55713	Interest income from trading accounts	24	9 210 703	93 196	1.0	.1	X
	55720	Option contracts, exchange-traded	366	19 025 579	576 086	3.0	.6	79.5
	55721	Fees and commissions	245	16 221 753	221 354	1.4	.2	X
	55722	Net gains (losses) in trading accounts, excluding interest income	129	3 055 222	248 757	8.1	.3	X
	55723	Interest income from trading accounts	72	10 094 676	104 885	1.0	.1	X
	55724	Margin interest	10	48 028	1 090	2.3	Z	X
	55730	Forward contracts, traded over-the-counter	19	1 708 305	45 823	2.7	Z	87.1
	55731	Fees and commissions	15	18 409	15 688	85.2	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	6	1 690 796	30 135	1.8	Z	X
	55740	Swaps, traded over-the-counter	39	20 666 005	812 067	3.9	.8	80.4
	55741	Fees and commissions	32	20 656 631	433 801	2.1	.4	X
	55742	Net gains (losses) in trading accounts, excluding interest income	18	15 720 887	373 255	2.4	.4	X
	55743	Interest income from trading accounts	7	102 548	4 748	4.6	Z	X
	55750	Option contracts traded over-the-counter	42	16 403 524	467 493	2.9	.5	78.6
	55751	Fees and commissions	34	16 198 567	213 017	1.3	.2	X
	55752	Net gains (losses) in trading accounts, excluding interest income	19	15 319 079	252 801	1.7	.3	X
	55760	Other derivative contracts, traded over-the-counter	57	15 495 383	241 808	1.6	.2	79.6
	55761	Fees and commissions	57	15 495 383	241 808	1.6	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale	6	2 802	136	4.9	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	370	19 423 367	1 663 209	8.6	1.7	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	52	519 609	32 299	6.2	Z	X
	56110	Brokerage correspondent products - fees	73	200 185	72 139	36.0	.1	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	198	21 640 577	1 632 835	7.5	1.7	X
	56310	Repurchase agreements - net gains (losses)	195	34 183 186	4 302 800	12.6	4.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	26	5 090 701	208 488	4.1	.2	X
	56510	Trading debt instruments on own account - net gains (losses)	268	57 544 869	10 635 162	18.5	10.8	X
	56610	Trading equities on own account - net gain (losses)	473	55 343 488	2 513 845	4.5	2.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	69	31 902 958	2 209 545	6.9	2.2	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523110		Investment banking and securities dealing—Con.						
	56810	Trading foreign currency on own account - net gain (losses).....	20	29 008 711	239 869	.8	.2	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses).....	45	41 828 030	575 318	1.4	.6	X
	57410	Trust products for business and governments - fiduciary fees.....	10	15 467 433	99 257	.6	.1	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees.....	53	170 559	23 261	13.6	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees.....	17	5 162 768	62 503	1.2	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems.....	6	470 711	4 967	1.1	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government.....	723	61 220 347	9 899 032	16.2	10.0	X
	57720	Financial planning and investment management services for individuals.....	509	30 712 736	3 877 420	12.6	3.9	X
	57810	Other products supporting financial services - fees.....	922	70 732 038	12 678 148	17.9	12.8	X
52312		Securities brokerage.....	27 776	X	107 198 773	X	100.0	75.6
		Loan income:						
	55010	Loans to financial businesses.....	95	1 223 926	150 047	12.3	.1	X
	55020	Loans to nonfinancial businesses - secured.....	88	282 450	43 750	15.5	Z	75.6
	55021	Interest income.....	49	264 930	15 514	5.9	Z	X
	55022	Origination fees.....	22	4 793	899	18.8	Z	X
	55023	Other fees.....	36	155 463	27 337	17.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured.....	72	375 150	8 330	2.2	Z	68.2
	55031	Interest income.....	66	294 210	7 061	2.4	Z	X
	55033	Other fees.....	7	86 143	885	1.0	Z	X
	55040	Loans to governments.....	46	377 632	7 255	1.9	Z	75.4
	55041	Interest income.....	46	377 632	7 255	1.9	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities.....	5 089	23 291 782	1 794 268	7.7	1.7	X
	55320	Public offering products - debt securities.....	3 729	20 080 768	1 043 707	5.2	1.0	X
	55330	Private placement - equity securities.....	706	8 879 444	147 166	1.7	.1	X
	55340	Private placement - debt securities.....	282	7 500 980	233 564	3.1	.2	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit.....	5 377	14 406 137	544 244	3.8	.5	72.7
	55411	Fees and commissions.....	5 348	13 373 575	409 327	3.1	.4	X
	55412	Net gains (losses) in trading accounts, excluding interest income.....	84	3 247 002	71 130	2.2	.1	X
	55413	Interest income from trading accounts.....	60	1 437 140	54 996	3.8	1.1	X
	55414	Margin interest.....	16	173 961	8 791	5.1	Z	X
	55420	Commercial paper issued by financial institutions.....	268	2 429 877	219 399	9.0	.2	75.5
	55421	Fees and commissions.....	251	1 371 659	208 273	15.2	.2	X
	55422	Net gains (losses) in trading accounts, excluding interest income.....	27	692 026	7 682	1.1	Z	X
	55423	Interest income from trading accounts.....	8	979 792	3 444	4.4	Z	X
	55430	Commercial paper issued by nonfinancial institutions.....	98	427 256	34 933	8.2	Z	73.3
	55431	Fees and commissions.....	91	279 154	6 178	2.2	Z	X
	55440	Bankers acceptance.....	29	123 610	2 590	2.1	Z	75.6
	55441	Fees and commissions.....	11	17 176	431	2.5	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income.....	18	106 434	1 079	1.0	Z	X
	55443	Interest income from trading accounts.....	18	106 434	1 080	1.0	Z	X
	55450	Treasury bills.....	1 309	15 270 385	1 296 135	8.5	1.2	59.8
	55451	Fees and commissions.....	1 259	14 834 876	1 071 514	7.2	1.0	X
	55452	Net gains (losses) in trading accounts, excluding interest income.....	59	740 668	29 388	4.0	Z	X
	55453	Interest income from trading accounts.....	118	10 492 662	191 501	1.8	.2	X
	55454	Margin interest.....	7	99 551	3 732	3.7	Z	X
	55460	Other money market instruments.....	2 141	12 363 692	624 332	5.1	.6	75.0
	55461	Fees and commissions.....	1 892	11 341 337	425 959	3.8	.4	X
	55462	Net gains (losses) in trading accounts, excluding interest income.....	157	2 216 895	40 978	1.8	Z	X
	55463	Interest income from trading accounts.....	223	8 164 180	155 781	1.9	.1	X
	55464	Margin interest.....	61	95 308	1 614	1.7	Z	X
	55470	Corporate and trust notes and bonds.....	7 087	28 591 498	2 453 742	8.6	2.3	75.5
	55471	Fees and commissions.....	6 894	27 248 471	1 847 966	6.8	1.7	X
	55472	Net gains (losses) in trading accounts, excluding interest income.....	295	3 964 813	258 136	6.5	.2	X
	55473	Interest income from trading accounts.....	443	15 081 031	345 236	2.3	.3	X
	55474	Margin interest.....	271	297 661	2 404	8	Z	X
	55480	National government notes and bonds.....	6 020	35 551 676	4 504 546	12.7	4.2	74.9
	55481	Fees and commissions.....	5 830	32 476 848	3 610 329	11.1	3.4	X
	55482	Net gains (losses) in trading accounts, excluding interest income.....	249	5 012 904	156 609	3.1	.7	X
	55483	Interest income from trading accounts.....	469	23 779 756	737 210	3.1	-.1	X
	55484	Margin interest.....	64	108 364	398	4.4	Z	X
	55490	State provincial and local governments notes and bonds.....	6 656	32 740 396	2 575 787	7.9	2.4	75.3
	55491	Fees and commissions.....	6 449	30 595 930	2 036 591	6.7	1.9	X
	55492	Net gains (losses) in trading accounts, excluding interest income.....	308	5 139 774	139 079	2.7	-.1	X
	55493	Interest income from trading accounts.....	580	19 986 408	398 359	2.0	.4	X
	55494	Margin interest.....	109	128 983	1 758	1.4	Z	X
	55610	Brokering and dealing products, equities.....	22 164	93 464 096	46 442 803	49.7	43.3	61.2
	55611	Fees and commissions.....	21 903	91 798 202	37 192 084	40.5	34.7	X
	55612	Net gains (losses) in trading accounts, excluding interest income.....	3 825	25 997 268	3 629 844	14.0	3.4	X
	55613	Interest income from trading accounts.....	1 460	31 731 210	3 086 975	9.7	2.9	X
	55614	Margin interest.....	5 399	16 431 319	2 533 900	15.4	2.4	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded.....	956	24 393 097	2 409 494	9.9	2.2	72.3
	55711	Fees and commissions.....	822	23 673 318	1 781 565	7.5	1.7	X
	55712	Net gains (losses) in trading accounts, excluding interest income.....	309	17 874 839	443 883	2.5	.4	X
	55713	Interest income from trading accounts.....	83	1 655 346	182 929	11.1	.2	X
	55714	Margin interest.....	29	154 966	1 117	.7	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52312		Securities brokerage—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55720	Option contracts, exchange-traded	4 184	13 086 141	615 865	4.7	.6	72.8
	55721	Fees and commissions	4 130	12 972 393	552 654	4.3	.5	X
	55722	Net gains (losses) in trading accounts, excluding interest income ...	56	1 503 742	29 998	2.0	Z	X
	55723	Interest income from trading accounts	72	1 579 834	29 332	1.9	Z	X
	55724	Margin interest	237	286 996	3 881	1.4	Z	X
	55730	Forward contracts, traded over-the-counter	148	1 384 742	84 248	6.1	.1	68.1
	55731	Fees and commissions	140	1 383 327	53 086	3.8	.1	X
	55732	Net gains (losses) in trading accounts, excluding interest income ...	22	1 073 152	10 158	9	Z	X
	55733	Interest income from trading accounts	19	1 071 864	20 965	2.0	Z	X
	55740	Swaps, traded over-the-counter	48	829 237	52 175	6.3	Z	X
	55750	Option contracts traded over-the-counter	2 609	5 980 611	148 541	2.5	.1	75.6
	55751	Fees and commissions	2 604	5 979 114	108 856	1.8	.1	X
	55752	Net gains (losses) in trading accounts, excluding interest income ...	23	1 304 476	13 170	1.0	Z	X
	55753	Interest income from trading accounts	24	1 304 629	26 507	2.0	Z	X
	55760	Other derivative contracts, traded over-the-counter	125	3 084 270	683 349	22.2	.6	74.8
	55761	Fees and commissions	123	3 083 592	648 863	21.0	.6	X
	55762	Net gains (losses) in trading accounts, excluding interest income ...	26	1 354 339	17 526	1.3	Z	X
	55763	Interest income from trading accounts	26	1 353 660	16 960	1.3	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	114	564 945	55 305	9.8	.1	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	13 489	27 753 704	6 985 972	25.2	6.5	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	3 222	6 457 306	542 442	8.4	.5	X
	56110	Brokerage correspondent products - fees	294	2 579 738	175 627	6.8	.2	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	353	7 210 190	214 952	3.0	.2	X
	56310	Repurchase agreements - net gains (losses)	310	6 584 639	1 678 161	25.5	1.6	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	432	6 813 520	514 883	7.6	.5	X
	56510	Trading debt instruments on own account - net gains (losses)	455	17 751 706	2 046 909	11.5	1.9	X
	56610	Trading equities on own account - net gain (losses)	1 483	20 266 641	1 704 547	8.4	1.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	182	14 579 708	1 787 901	12.3	1.7	X
	56810	Trading foreign currency on own account - net gain (losses)	81	10 507 808	322 356	3.1	.3	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	135	5 266 987	157 575	3.0	.1	X
	57410	Trust products for business and governments - fiduciary fees	1 084	6 402 017	303 436	4.7	.3	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	413	4 229 594	246 907	5.8	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	1 354	5 374 922	220 171	4.1	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	53	1 406 654	18 447	1.3	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	27	1 348 884	13 849	1.0	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	1 643	27 211 467	4 701 464	17.3	4.4	X
	57720	Financial planning and investment management services for individuals	11 369	53 158 832	13 823 068	26.0	12.9	X
	57810	Other products supporting financial services - fees	10 344	49 819 776	5 564 531	11.2	5.2	X
523120		Securities brokerage	27 776	X	107 198 773	X	100.0	75.6
		Loan income:						
	55010	Loans to financial businesses	95	1 223 926	150 047	12.3	.1	X
	55020	Loans to nonfinancial businesses - secured	88	282 450	43 750	15.5	Z	75.6
	55021	Interest income	49	264 930	15 514	5.9	Z	X
	55022	Origination fees	22	4 793	899	18.8	Z	X
	55023	Other fees	36	155 463	27 337	17.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured	72	375 150	8 330	2.2	Z	68.2
	55031	Interest income	66	294 210	7 061	2.4	Z	X
	55033	Other fees	7	86 143	885	1.0	Z	X
	55040	Loans to governments	46	377 632	7 255	1.9	Z	75.4
	55041	Interest income	46	377 632	7 255	1.9	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	5 089	23 291 782	1 794 268	7.7	1.7	X
	55320	Public offering products - debt securities	3 729	20 080 768	1 043 707	5.2	1.0	X
	55330	Private placement - equity securities	706	8 879 444	147 166	1.7	.1	X
	55340	Private placement - debt securities	282	7 500 980	233 564	3.1	.2	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	5 377	14 406 137	544 244	3.8	.5	72.7
	55411	Fees and commissions	5 348	13 373 575	409 327	3.1	.4	X
	55412	Net gains (losses) in trading accounts, excluding interest income ...	64	3 247 002	71 130	2.2	.1	X
	55413	Interest income from trading accounts	60	1 437 140	54 996	3.8	.1	X
	55414	Margin interest	16	173 961	8 791	5.1	Z	X
	55420	Commercial paper issued by financial institutions	268	2 429 877	219 399	9.0	.2	75.5
	55421	Fees and commissions	251	1 371 659	208 273	15.2	.2	X
	55422	Net gains (losses) in trading accounts, excluding interest income ...	27	692 026	7 682	1.1	Z	X
	55423	Interest income from trading accounts	8	979 792	3 444	.4	Z	X
	55430	Commercial paper issued by nonfinancial institutions	98	427 256	34 933	8.2	Z	73.3
	55431	Fees and commissions	91	279 154	6 178	2.2	Z	X
	55440	Bankers acceptance	29	123 610	2 590	2.1	Z	75.6
	55441	Fees and commissions	11	17 176	431	2.5	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income ...	18	106 434	1 079	1.0	Z	X
	55443	Interest income from trading accounts	18	106 434	1 080	1.0	Z	X

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NAICS code	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	
523120		Securities brokerage—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55450	Treasury bills	1 309	15 270 385	1 296 135	8.5	1.2	59.8
	55451	Fees and commissions	1 259	14 834 876	1 071 514	7.2	1.0	X
	55452	Net gains (losses) in trading accounts, excluding interest income	59	740 668	29 388	4.0	Z	X
	55453	Interest income from trading accounts	118	10 492 662	191 501	1.8	2	X
	55454	Margin interest	7	99 551	3 732	3.7	Z	X
	55460	Other money market instruments	2 141	12 363 692	624 332	5.1	6	75.0
	55461	Fees and commissions	1 892	11 341 337	425 959	3.8	4	X
	55462	Net gains (losses) in trading accounts, excluding interest income	157	2 216 895	40 978	1.8	Z	X
	55463	Interest income from trading accounts	223	8 164 180	155 781	1.9	1	X
	55464	Margin interest	61	95 308	1 614	1.7	Z	X
	55470	Corporate and trust notes and bonds	7 087	28 591 498	2 453 742	8.6	2.3	75.5
	55471	Fees and commissions	6 894	27 248 471	1 847 966	6.8	1.7	X
	55472	Net gains (losses) in trading accounts, excluding interest income	295	3 964 813	258 136	6.5	2	X
	55473	Interest income from trading accounts	443	15 081 031	345 236	2.3	3	X
	55474	Margin interest	271	297 661	2 404	.8	Z	X
	55480	National government notes and bonds	6 020	35 551 676	4 504 546	12.7	4.2	74.9
	55481	Fees and commissions	5 830	32 476 848	3 610 329	11.1	3.4	X
	55482	Net gains (losses) in trading accounts, excluding interest income	249	5 012 904	156 609	3.1	1	X
	55483	Interest income from trading accounts	469	23 779 756	737 210	3.1	7	X
	55484	Margin interest	64	108 364	398	.4	Z	X
	55490	State provincial and local governments notes and bonds	6 656	32 740 396	2 575 787	7.9	2.4	75.3
	55491	Fees and commissions	6 449	30 595 930	2 036 591	6.7	1.9	X
	55492	Net gains (losses) in trading accounts, excluding interest income	308	5 139 774	139 079	2.7	1	X
	55493	Interest income from trading accounts	580	19 986 408	398 359	2.0	4	X
	55494	Margin interest	109	128 983	1 758	1.4	Z	X
	55610	Brokering and dealing products, equities	22 164	93 464 096	46 442 803	49.7	43.3	61.2
	55611	Fees and commissions	21 903	91 798 202	37 192 084	40.5	34.7	X
	55612	Net gains (losses) in trading accounts, excluding interest income	3 825	25 997 268	3 629 844	14.0	3.4	X
	55613	Interest income from trading accounts	1 460	31 731 210	3 086 975	9.7	2.9	X
	55614	Margin interest	5 399	16 431 319	2 533 900	15.4	2.4	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	956	24 393 097	2 409 494	9.9	2.2	72.3
	55711	Fees and commissions	822	23 673 318	1 781 565	7.5	1.7	X
	55712	Net gains (losses) in trading accounts, excluding interest income	309	17 874 839	443 883	2.5	.4	X
	55713	Interest income from trading accounts	83	1 655 346	182 929	11.1	.2	X
	55714	Margin interest	29	154 966	1 117	.7	Z	X
	55720	Option contracts, exchange-traded	4 184	13 086 141	615 865	4.7	.6	72.8
	55721	Fees and commissions	4 130	12 972 393	552 654	4.3	.5	X
	55722	Net gains (losses) in trading accounts, excluding interest income	56	1 503 742	29 998	2.0	Z	X
	55723	Interest income from trading accounts	72	1 579 834	29 332	1.9	Z	X
	55724	Margin interest	237	286 996	3 881	1.4	Z	X
	55730	Forward contracts, traded over-the-counter	148	1 384 742	84 248	6.1	.1	68.1
	55731	Fees and commissions	140	1 383 327	53 086	3.8	.1	X
	55732	Net gains (losses) in trading accounts, excluding interest income	22	1 073 152	10 158	.9	Z	X
	55733	Interest income from trading accounts	19	1 071 864	20 965	2.0	Z	X
	55740	Swaps, traded over-the-counter	48	829 237	52 175	6.3	Z	X
	55750	Option contracts traded over-the-counter	2 609	5 980 611	148 541	2.5	.1	75.6
	55751	Fees and commissions	2 604	5 979 114	108 856	1.8	.1	X
	55752	Net gains (losses) in trading accounts, excluding interest income	23	1 304 476	13 170	1.0	Z	X
	55753	Interest income from trading accounts	24	1 304 629	26 507	2.0	Z	X
	55760	Other derivative contracts, traded over-the-counter	125	3 084 270	683 349	22.2	.6	74.8
	55761	Fees and commissions	123	3 083 592	648 863	21.0	.6	X
	55762	Net gains (losses) in trading accounts, excluding interest income	28	1 354 339	17 526	1.3	Z	X
	55763	Interest income from trading accounts	26	1 353 660	16 960	1.3	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	114	564 945	55 305	9.8	.1	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	13 489	27 753 704	6 985 972	25.2	6.5	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	3 222	6 457 306	542 442	8.4	.5	X
	56110	Brokerage correspondent products - fees	294	2 579 738	175 627	6.8	.2	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	353	7 210 190	214 952	3.0	.2	X
	56310	Repurchase agreements - net gains (losses)	310	6 584 639	1 678 161	25.5	1.6	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	432	6 813 520	514 883	7.6	.5	X
	56510	Trading debt instruments on own account - net gains (losses)	455	17 751 706	2 046 909	11.5	1.9	X
	56610	Trading equities on own account - net gain (losses)	1 483	20 266 641	1 704 547	8.4	1.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	182	14 579 708	1 787 901	12.3	1.7	X
	56810	Trading foreign currency on own account - net gain (losses)	81	10 507 808	322 356	3.1	.3	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	135	5 266 987	157 575	3.0	.1	X
	57410	Trust products for business and governments - fiduciary fees	1 084	6 402 017	303 436	4.7	.3	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	413	4 229 594	246 907	5.8	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	1 354	5 374 922	220 171	4.1	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	53	1 406 654	18 447	1.3	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	27	1 348 884	13 849	1.0	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	1 643	27 211 467	4 701 464	17.3	4.4	X
	57720	Financial planning and investment management services for individuals	11 369	53 158 832	13 823 068	26.0	12.9	X
	57810	Other products supporting financial services - fees	10 344	49 819 776	5 564 531	11.2	5.2	X
52313		Commodity contracts dealing	944	X	3 043 532	X	100.0	81.2

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52313		Commodity contracts dealing—Con.						
		Loan income:						
	55010	Loans to financial businesses	8	26 181	2 211	8.4	.1	80.9
	55011	Interest income	8	26 181	2 211	8.4	.1	X
	55020	Loans to nonfinancial businesses - secured	6	404	24	5.9	Z	81.2
	55021	Interest income	6	404	24	5.9	Z	X
	55030	Loans to nonfinancial businesses - unsecured	11	60 856	11 429	18.8	.4	71.0
	55031	Interest income	11	60 856	11 429	18.8	.4	X
		Securities origination products:						
	55310	Public offering products - equity securities	6	8 158	3 157	38.7	.1	X
		Brokering and dealing products - debt instruments:						
	55460	Other money market instruments	7	862	269	31.2	Z	X
	55480	National government notes and bonds	7	28 846	4 279	14.8	.1	71.3
	55481	Fees and commissions	7	28 846	1 424	4.9	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income	7	28 846	1 425	4.9	Z	X
	55483	Interest income from trading accounts	7	28 846	1 425	4.9	Z	X
	55610	Brokering and dealing products, equities	82	321 135	87 823	27.3	2.9	77.8
	55611	Fees and commissions	73	320 295	84 325	26.3	2.8	X
	55612	Net gains (losses) in trading accounts, excluding interest income	21	28 850	2 606	9.0	.1	X
	55613	Interest income from trading accounts	9	27 568	892	3.2	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	334	883 303	596 980	67.6	19.6	78.8
	55711	Fees and commissions	243	709 291	422 597	59.6	13.9	X
	55712	Net gains (losses) in trading accounts, excluding interest income	116	237 226	132 769	56.0	4.4	X
	55713	Interest income from trading accounts	79	544 799	37 202	6.8	1.2	X
	55714	Margin interest	16	44 189	4 412	10.0	.1	X
	55720	Option contracts, exchange-traded	120	451 649	95 229	21.1	3.1	79.7
	55721	Fees and commissions	76	394 840	69 058	17.5	2.3	X
	55722	Net gains (losses) in trading accounts, excluding interest income	48	68 347	18 099	26.5	.6	X
	55723	Interest income from trading accounts	38	286 515	7 500	2.6	.2	X
	55724	Margin interest	11	8 116	572	7.0	Z	X
	55730	Forward contracts, traded over-the-counter	37	342 025	75 432	22.1	2.5	80.9
	55731	Fees and commissions	35	337 523	71 955	21.3	2.4	X
	55732	Net gains (losses) in trading accounts, excluding interest income	22	62 477	2 668	4.3	.1	X
	55740	Swaps, traded over-the-counter	8	202 076	2 717	1.3	.1	81.2
	55741	Fees and commissions	6	201 964	2 604	1.3	.1	X
	55750	Option contracts traded over-the-counter	16	40 738	9 518	23.4	.3	72.6
	55751	Fees and commissions	16	40 738	7 694	18.9	.3	X
	55752	Net gains (losses) in trading accounts, excluding interest income	7	34 295	608	1.8	Z	X
	55753	Interest income from trading accounts	7	34 295	1 216	3.5	Z	X
	55760	Other derivative contracts, traded over-the-counter	19	48 779	7 378	15.1	.2	75.0
	55761	Fees and commissions	15	38 538	5 300	13.8	.2	X
	55763	Interest income from trading accounts	10	42 549	1 182	2.8	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	139	207 745	165 550	79.7	5.4	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	24	405 424	380 603	93.9	12.5	X
	56310	Repurchase agreements - net gains (losses)	9	310 433	20 015	6.4	.7	X
	56510	Trading debt instruments on own account - net gains (losses)	15	226 602	8 316	3.7	.3	X
	56610	Trading equities on own account - net gain (losses)	27	44 381	3 626	8.2	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses)	57	887 601	779 598	87.8	25.6	X
	56810	Trading foreign currency on own account - net gain (losses)	117	184 585	163 463	88.6	5.4	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	124	340 575	205 401	60.3	6.7	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	21	158 855	70 576	44.4	2.3	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	36	309 694	225 858	72.9	7.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	28	50 981	13 610	26.7	.4	X
	57720	Financial planning and investment management services for individuals	25	58 726	26 834	45.7	.9	X
	57810	Other products supporting financial services - fees	72	1 183 469	71 087	6.0	2.3	X
523130		Commodity contracts dealing	944	X	3 043 532	X	100.0	81.2
		Loan income:						
	55010	Loans to financial businesses	8	26 181	2 211	8.4	.1	80.9
	55011	Interest income	8	26 181	2 211	8.4	.1	X
	55020	Loans to nonfinancial businesses - secured	6	404	24	5.9	Z	81.2
	55021	Interest income	6	404	24	5.9	Z	X
	55030	Loans to nonfinancial businesses - unsecured	11	60 856	11 429	18.8	.4	71.0
	55031	Interest income	11	60 856	11 429	18.8	.4	X
		Securities origination products:						
	55310	Public offering products - equity securities	6	8 158	3 157	38.7	.1	X
		Brokering and dealing products - debt instruments:						
	55460	Other money market instruments	7	862	269	31.2	Z	X
	55480	National government notes and bonds	7	28 846	4 279	14.8	.1	71.3
	55481	Fees and commissions	7	28 846	1 424	4.9	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income	7	28 846	1 425	4.9	Z	X
	55483	Interest income from trading accounts	7	28 846	1 425	4.9	Z	X
	55610	Brokering and dealing products, equities	82	321 135	87 823	27.3	2.9	77.8
	55611	Fees and commissions	73	320 295	84 325	26.3	2.8	X
	55612	Net gains (losses) in trading accounts, excluding interest income	21	28 850	2 606	9.0	.1	X
	55613	Interest income from trading accounts	9	27 568	892	3.2	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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—		
						Estab-lishments with the product line	All estab-lishments ¹	
523130		Commodity contracts dealing—Con.						
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	334	883 303	596 980	67.6	19.6	78.8
	55711	Fees and commissions	243	709 291	422 597	59.6	13.9	X
	55712	Net gains (losses) in trading accounts, excluding interest income	116	237 226	132 769	56.0	4.4	X
	55713	Interest income from trading accounts	79	544 799	37 202	6.8	1.2	X
	55714	Margin interest	16	44 189	4 412	10.0	.1	X
	55720	Option contracts, exchange-traded	120	451 649	95 229	21.1	3.1	79.7
	55721	Fees and commissions	76	394 840	69 058	17.5	2.3	X
	55722	Net gains (losses) in trading accounts, excluding interest income	48	68 347	18 099	26.5	.6	X
	55723	Interest income from trading accounts	38	286 515	7 500	2.6	.2	X
	55724	Margin interest	11	8 116	572	7.0	Z	X
	55730	Forward contracts, traded over-the-counter	37	342 025	75 432	22.1	2.5	80.9
	55731	Fees and commissions	35	337 523	71 955	21.3	2.4	X
	55732	Net gains (losses) in trading accounts, excluding interest income	22	62 477	2 668	4.3	.1	X
	55740	Swaps, traded over-the-counter	8	202 076	2 717	1.3	.1	81.2
	55741	Fees and commissions	6	201 964	2 604	1.3	.1	X
	55750	Option contracts traded over-the-counter	16	40 738	9 518	23.4	.3	72.6
	55751	Fees and commissions	16	40 738	7 694	18.9	.3	X
	55752	Net gains (losses) in trading accounts, excluding interest income	7	34 295	608	1.8	Z	X
	55753	Interest income from trading accounts	7	34 295	1 216	3.5	Z	X
	55760	Other derivative contracts, traded over-the-counter	19	48 779	7 378	15.1	.2	75.0
	55761	Fees and commissions	15	38 538	5 300	13.8	.2	X
	55763	Interest income from trading accounts	10	42 549	1 182	2.8	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	139	207 745	165 550	79.7	5.4	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	24	405 424	380 603	93.9	12.5	X
	56310	Repurchase agreements - net gains (losses)	9	310 433	20 015	6.4	.7	X
	56510	Trading debt instruments on own account - net gains (losses)	15	226 602	8 316	3.7	.3	X
	56610	Trading equities on own account - net gain (losses)	27	44 381	3 626	8.2	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses)	57	887 601	779 598	87.8	25.6	X
	56810	Trading foreign currency on own account - net gain (losses)	117	184 585	163 463	88.6	5.4	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	124	340 575	205 401	60.3	6.7	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	21	158 855	70 576	44.4	2.3	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	36	309 694	225 858	72.9	7.4	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	28	50 981	13 610	26.7	.4	X
	57720	Financial planning and investment management services for individuals	25	58 726	26 834	45.7	.9	X
	57810	Other products supporting financial services - fees	72	1 183 469	71 087	6.0	2.3	X
52314		Commodity contracts brokerage	1 413	X	3 064 103	X	100.0	79.1
		Loan income:						
	55030	Loans to nonfinancial businesses - unsecured	8	14 991	5 675	37.9	.2	78.8
	55031	Interest income	6	14 043	4 730	33.7	.2	X
		Securities origination products:						
	55310	Public offering products - equity securities	12	7 152	7 079	99.0	.2	X
	55330	Private placement - equity securities	8	3 511	684	19.5	Z	X
		Brokering and dealing products - debt instruments:						
	55450	Treasury bills	6	18 243	434	2.4	Z	X
	55480	National government notes and bonds	14	16 845	1 691	10.0	.1	79.1
	55481	Fees and commissions	8	9 808	1 505	15.3	Z	X
	55490	State provincial and local governments notes and bonds	8	51 955	7 614	14.7	.2	X
	55610	Brokering and dealing products, equities	179	495 032	187 432	37.9	6.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	970	1 914 264	1 353 347	70.7	44.2	75.9
	55711	Fees and commissions	948	1 905 468	1 226 577	64.4	40.0	X
	55712	Net gains (losses) in trading accounts, excluding interest income	93	238 227	22 119	9.3	.7	X
	55713	Interest income from trading accounts	122	1 074 103	91 653	8.5	3.0	X
	55714	Margin interest	26	139 393	12 998	9.3	.4	X
	55720	Option contracts, exchange-traded	441	1 276 488	403 967	31.6	13.2	72.8
	55721	Fees and commissions	432	1 272 534	347 571	27.3	11.3	X
	55722	Net gains (losses) in trading accounts, excluding interest income	33	272 271	19 802	7.3	.6	X
	55723	Interest income from trading accounts	22	832 318	36 405	4.4	1.2	X
	55730	Forward contracts, traded over-the-counter	29	45 790	36 806	80.4	1.2	40.9
	55731	Fees and commissions	29	45 790	36 778	80.3	1.2	X
	55740	Swaps, traded over-the-counter	15	88 593	10 980	12.4	.4	X
	55750	Option contracts traded over-the-counter	13	81 473	62 483	76.7	2.0	78.3
	55751	Fees and commissions	13	81 473	62 483	76.7	2.0	X
	55760	Other derivative contracts, traded over-the-counter	11	53 838	756	1.4	Z	78.7
	55761	Fees and commissions	11	53 838	756	1.4	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	9	59 239	5 662	9.6	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	7	3 804	414	10.9	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	21	39 186	37 393	95.4	1.2	X
	56110	Brokerage correspondent products - fees	7	10 638	1 212	11.4	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	6	147 241	-44 706	-30.4	-1.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	19	364 206	95 990	26.4	3.1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	43	692 048	412 658	59.6	13.5	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	15	127 702	123 347	96.6	4.0	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	83	186 189	48 266	25.9	1.6	X

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NAICS code	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	
52314		Commodity contracts brokerage—Con.						
	57710	Financial planning and investment management products: Financial planning and investment management services for businesses and government	8	2 639	1 075	40.7	Z	X
	57720	Financial planning and investment management services for individuals	31	405 616	130 898	32.3	4.3	X
	57810	Other products supporting financial services - fees	90	754 668	70 497	9.3	2.3	X
523140		Commodity contracts brokerage	1 413	X	3 064 103	X	100.0	79.1
	55030	Loan income: Loans to nonfinancial businesses - unsecured	8	14 991	5 675	37.9	.2	78.8
	55031	Interest income	6	14 043	4 730	33.7	.2	X
	55310	Securities origination products: Public offering products - equity securities	12	7 152	7 079	99.0	.2	X
	55330	Private placement - equity securities	8	3 511	684	19.5	Z	X
	55450	Brokering and dealing products - debt instruments: Treasury bills	6	18 243	434	2.4	Z	X
	55480	National government notes and bonds	14	16 845	1 691	10.0	.1	79.1
	55481	Fees and commissions	8	9 808	1 505	15.3	Z	X
	55490	State provincial and local governments notes and bonds	8	51 955	7 614	14.7	.2	X
	55610	Brokering and dealing products, equities	179	495 032	187 432	37.9	6.1	X
	55710	Brokering and dealing products - derivative contracts: Futures contracts, exchange-traded	970	1 914 264	1 353 347	70.7	44.2	75.9
	55711	Fees and commissions	948	1 905 468	1 226 577	64.4	40.0	X
	55712	Net gains (losses) in trading accounts, excluding interest income	93	238 227	22 119	9.3	.7	X
	55713	Interest income from trading accounts	122	1 074 103	91 653	8.5	3.0	X
	55714	Margin interest	26	139 393	12 998	9.3	.4	X
	55720	Option contracts, exchange-traded	441	1 276 488	403 967	31.6	13.2	72.8
	55721	Fees and commissions	432	1 272 534	347 571	27.3	11.3	X
	55722	Net gains (losses) in trading accounts, excluding interest income	33	272 271	19 802	7.1	.6	X
	55723	Interest income from trading accounts	22	832 318	36 405	4.4	1.2	X
	55730	Forward contracts, traded over-the-counter	29	45 790	36 806	80.4	1.2	40.9
	55731	Fees and commissions	29	45 790	36 778	80.3	1.2	X
	55740	Swaps, traded over-the-counter	13	88 593	10 980	12.4	.4	X
	55750	Option contracts traded over-the-counter	13	81 473	62 483	76.7	2.0	78.3
	55751	Fees and commissions	13	81 473	62 483	76.7	2.0	X
	55760	Other derivative contracts, traded over-the-counter	11	53 838	756	1.4	Z	78.7
	55761	Fees and commissions	11	53 838	756	1.4	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	9	59 239	5 662	9.6	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	7	3 804	414	10.9	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	21	39 186	37 393	95.4	1.2	X
	56110	Brokerage correspondent products - fees	7	10 638	1 212	11.4	.5	X
	56510	Trading debt instruments on own account - net gains (losses)	6	147 241	-44 706	-30.4	-1.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	19	364 206	95 990	26.4	3.1	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	43	692 048	412 658	59.6	13.5	X
	57510	Management of financial market and clearing products: Payment clearing and settlement fees	15	127 702	123 347	96.6	4.0	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	83	186 189	48 266	25.9	1.6	X
	57710	Financial planning and investment management products: Financial planning and investment management services for businesses and government	8	2 639	1 075	40.7	Z	X
	57720	Financial planning and investment management services for individuals	31	405 616	130 898	32.3	4.3	X
	57810	Other products supporting financial services - fees	90	754 668	70 497	9.3	2.3	X
5232		Securities and commodity exchanges	30	X	D	X	D	D
	57510	Management of financial market and clearing products: Payment clearing and settlement fees	7	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	21	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	19	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	11	D	D	D	D	X
	57810	Other products supporting financial services - fees	18	D	D	D	D	X
52321		Securities and commodity exchanges	30	X	D	X	D	D
	57510	Management of financial market and clearing products: Payment clearing and settlement fees	7	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	21	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	19	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	11	D	D	D	D	X
	57810	Other products supporting financial services - fees	18	D	D	D	D	X
523210		Securities and commodity exchanges	30	X	D	X	D	D

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523210		Securities and commodity exchanges—Con.						
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees	7	D	D	D	D	X
	57530	Security and commodity contract trade execution, clearing and settlement fees	21	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	19	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	11	D	D	D	D	X
	57810	Other products supporting financial services - fees	18	D	D	D	D	X
5239		Other financial investment activities	37 510	X	D	X	D	D
		Loan income:						
	55010	Loans to financial businesses	984	D	D	D	D	X
	55020	Loans to nonfinancial businesses - secured	1 147	D	D	D	D	X
	55030	Loans to nonfinancial businesses - unsecured	889	D	D	D	D	X
	55040	Loans to governments	336	D	D	D	D	X
		Securities origination products:						
	55310	Public offering products - equity securities	379	D	D	D	D	X
	55320	Public offering products - debt securities	217	D	D	D	D	X
	55330	Private placement - equity securities	189	D	D	D	D	X
	55340	Private placement - debt securities	66	D	D	D	D	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	575	D	D	D	D	X
	55420	Commercial paper issued by financial institutions	128	D	D	D	D	X
	55430	Commercial paper issued by nonfinancial institutions	103	D	D	D	D	X
	55440	Bankers acceptance	62	D	D	D	D	X
	55450	Treasury bills	351	D	D	D	D	X
	55460	Other money market instruments	885	D	D	D	D	X
	55470	Corporate and trust notes and bonds	847	D	D	D	D	X
	55480	National government notes and bonds	661	D	D	D	D	X
	55490	State provincial and local governments notes and bonds	629	D	D	D	D	X
	55610	Brokering and dealing products, equities	6 939	D	D	D	D	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	516	D	D	D	D	X
	55720	Option contracts, exchange-traded	418	D	D	D	D	X
	55730	Forward contracts, traded over-the-counter	152	D	D	D	D	X
	55740	Swaps, traded over-the-counter	92	D	D	D	D	X
	55750	Option contracts traded over-the-counter	105	D	D	D	D	X
	55760	Other derivative contracts, traded over-the-counter	109	D	D	D	D	X
	55810	Brokering and dealing foreign currency fees - wholesale	23	D	D	D	D	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	1 613	D	D	D	D	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	363	D	D	D	D	X
	56110	Brokerage correspondent products - fees	78	D	D	D	D	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	80	D	D	D	D	X
	56310	Repurchase agreements - net gains (losses)	71	D	D	D	D	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	45	D	D	D	D	X
	56510	Trading debt instruments on own account - net gains (losses)	606	D	D	D	D	X
	56610	Trading equities on own account - net gain (losses)	2 060	D	D	D	D	X
	56710	Trading derivatives contracts on own account - net gain (losses)	142	D	D	D	D	X
	56810	Trading foreign currency on own account - net gain (losses)	34	D	D	D	D	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	536	D	D	D	D	X
	57410	Trust products for business and governments - fiduciary fees	1 718	D	D	D	D	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	296	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	197	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	28	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	36	D	D	D	D	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	9 353	D	D	D	D	X
	57720	Financial planning and investment management services for individuals	20 583	D	D	D	D	X
	57810	Other products supporting financial services - fees	5 787	D	D	D	D	X
52391		Miscellaneous intermediation	6 848	X	11 293 082	X	100.0	71.7
		Loan income:						
	55010	Loans to financial businesses	565	473 010	183 332	38.8	1.6	71.7
	55011	Interest income	549	466 071	172 101	36.9	1.5	X
	55012	Origination fees	27	7 986	2 863	35.9	Z	X
	55013	Other fees	46	28 984	8 368	28.9	.1	X
	55020	Loans to nonfinancial businesses - secured	733	932 898	426 949	45.8	3.8	63.4
	55021	Interest income	700	923 460	367 844	39.8	3.3	X
	55022	Origination fees	110	96 479	19 494	20.2	.2	X
	55023	Other fees	177	161 857	39 611	24.5	.4	X
	55030	Loans to nonfinancial businesses - unsecured	548	682 368	307 355	45.0	2.7	65.6
	55031	Interest income	543	681 456	305 995	44.9	2.7	X
	55032	Origination fees	12	1 231	158	12.8	Z	X
	55033	Other fees	29	10 814	1 202	11.1	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52391		Miscellaneous intermediation—Con.						
		Loan income—Con.						
	55040	Loans to governments	171	206 978	36 614	17.7	.3	65.8
	55041	Interest income	157	204 996	35 126	17.1	.3	X
	55043	Other fees	10	816	539	66.1	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	20	13 354	311	2.3	Z	X
	55320	Public offering products - debt securities	22	2 507	86	3.4	Z	X
	55330	Private placement - equity securities	40	57 745	23 173	40.1	.2	X
	55340	Private placement - debt securities	31	4 928	1 674	34.0	Z	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	127	220 990	116 067	52.5	1.0	63.0
	55411	Fees and commissions	58	209 732	91 469	43.6	.8	X
	55412	Net gains (losses) in trading accounts, excluding interest income	40	155 662	23 026	14.8	.2	X
	55413	Interest income from trading accounts	66	9 270	1 572	17.0	Z	X
	55420	Commercial paper issued by financial institutions	23	7 476	2 019	27.0	Z	71.7
	55422	Net gains (losses) in trading accounts, excluding interest income	8	3 894	1 940	49.8	Z	X
	55423	Interest income from trading accounts	18	3 595	79	2.2	Z	X
	55430	Commercial paper issued by nonfinancial institutions	53	17 943	2 054	11.4	Z	66.8
	55431	Fees and commissions	6	14 774	158	1.1	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income	6	S	132	S	Z	X
	55433	Interest income from trading accounts	47	3 169	1 764	55.7	Z	X
	55440	Bankers acceptance	9	3 909	1 949	49.9	Z	71.7
	55441	Fees and commissions	9	3 909	979	25.0	Z	X
	55450	Treasury bills	28	38 167	35 250	92.4	.3	65.0
	55453	Interest income from trading accounts	23	37 851	35 103	92.7	.3	X
	55460	Other money market instruments	287	216 233	38 252	17.7	.3	61.1
	55461	Fees and commissions	32	28 523	24 699	86.6	.2	X
	55462	Net gains (losses) in trading accounts, excluding interest income	34	60 226	885	1.5	Z	X
	55463	Interest income from trading accounts	233	183 239	12 667	6.9	.1	X
	55470	Corporate and trust notes and bonds	142	16 210	5 632	34.7	.1	47.7
	55471	Fees and commissions	7	3 452	651	18.9	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	34	9 038	1 452	16.1	Z	X
	55473	Interest income from trading accounts	119	8 165	3 411	41.8	Z	X
	55474	Margin interest	21	6 696	113	1.7	Z	X
	55480	National government notes and bonds	143	225 212	88 288	39.2	.8	60.9
	55481	Fees and commissions	65	179 770	63 491	35.3	.6	X
	55482	Net gains (losses) in trading accounts, excluding interest income	49	124 992	11 616	9.3	.1	X
	55483	Interest income from trading accounts	73	45 418	13 181	29.0	.1	X
	55490	State provincial and local governments notes and bonds	119	71 010	22 661	31.9	.2	64.1
	55491	Fees and commissions	22	12 005	5 781	48.2	.1	X
	55492	Net gains (losses) in trading accounts, excluding interest income	16	6 616	6 616	100.0	.1	X
	55493	Interest income from trading accounts	91	55 523	10 264	18.5	.1	X
	55610	Brokerage and dealing products, equities	748	1 600 924	587 875	36.7	5.2	62.4
	55611	Fees and commissions	493	1 555 958	494 409	31.8	4.4	X
	55612	Net gains (losses) in trading accounts, excluding interest income	237	1 168 779	81 101	6.9	.7	X
	55613	Interest income from trading accounts	166	79 617	12 303	15.5	.1	X
	55614	Margin interest	7	1 324	62	4.7	Z	X
		Brokerage and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	68	202 387	35 842	17.7	.3	71.7
	55711	Fees and commissions	42	133 162	24 750	18.6	.2	X
	55712	Net gains (losses) in trading accounts, excluding interest income	31	82 690	11 092	13.4	.1	X
	55720	Option contracts, exchange-traded	42	64 876	12 501	19.3	.1	71.4
	55721	Fees and commissions	12	3 179	2 540	79.9	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income	29	62 254	9 911	15.9	.1	X
	55730	Forward contracts, traded over-the-counter	33	27 920	26 128	93.6	.2	X
	55740	Swaps, traded over-the-counter	28	75 427	23 832	31.6	.2	56.3
	55741	Fees and commissions	9	3 636	985	27.1	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	22	71 791	22 847	31.8	.2	X
	55750	Option contracts traded over-the-counter	30	58 112	33 348	57.4	.3	68.9
	55752	Net gains (losses) in trading accounts, excluding interest income	27	56 970	33 143	58.2	.3	X
	55910	Brokerage and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	33	5 339	1 332	24.9	Z	X
	56010	Brokerage and dealing other financial instruments, including commodity pools and face-amount certificates	90	95 633	79 625	83.3	.7	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	14	39 438	8 265	21.0	.1	X
	56310	Repurchase agreements - net gains (losses)	17	80 005	174	.2	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	22	77 461	55 125	71.2	.5	X
	56510	Trading debt instruments on own account - net gains (losses)	386	353 075	229 612	65.0	2.0	X
	56610	Trading equities on own account - net gain (losses)	1 283	861 014	523 182	60.8	4.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	97	294 221	178 428	60.6	1.6	X
	56810	Trading foreign currency on own account - net gain (losses)	17	5 623	1 630	29.0	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	314	644 452	373 060	57.9	3.3	X
	57410	Trust products for business and governments - fiduciary fees	36	30 884	27 350	88.6	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	62	126 181	94 431	74.8	.8	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	37	22 178	10 570	47.7	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	8	14 636	3 659	25.0	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	16	15 318	3 830	25.0	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	2 058	6 125 037	4 891 855	79.9	43.3	X
	57720	Financial planning and investment management services for individuals	983	2 170 347	1 658 439	76.4	14.7	X

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			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Estab-lishments with the product line	All estab-lishments ¹	
52391		Miscellaneous intermediation—Con.						
	57810	Other products supporting financial services - fees	2 003	4 339 811	1 140 307	26.3	10.1	X
523910		Miscellaneous intermediation	6 848	X	11 293 082	X	100.0	71.7
		Loan income:						
	55010	Loans to financial businesses	565	473 010	183 332	38.8	1.6	71.7
	55011	Interest income	549	466 071	172 101	36.9	1.5	X
	55012	Origination fees	27	7 986	2 863	35.9	Z	X
	55013	Other fees	46	28 984	8 368	28.9	.1	X
	55020	Loans to nonfinancial businesses - secured	733	932 898	426 949	45.8	3.8	63.4
	55021	Interest income	700	923 460	367 844	39.8	3.3	X
	55022	Origination fees	110	96 479	19 494	20.2	.2	X
	55023	Other fees	177	161 857	39 611	24.5	.4	X
	55030	Loans to nonfinancial businesses - unsecured	548	682 368	307 355	45.0	2.7	65.6
	55031	Interest income	543	681 456	305 995	44.9	2.7	X
	55032	Origination fees	12	1 231	158	12.8	Z	X
	55033	Other fees	29	10 814	1 202	11.1	Z	X
	55040	Loans to governments	171	206 978	36 614	17.7	.3	65.8
	55041	Interest income	157	204 996	35 126	17.1	.3	X
	55043	Other fees	10	816	539	66.1	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	20	13 354	311	2.3	Z	X
	55320	Public offering products - debt securities	22	2 507	86	3.4	Z	X
	55330	Private placement - equity securities	40	57 745	23 173	40.1	.2	X
	55340	Private placement - debt securities	31	4 928	1 674	34.0	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	127	220 990	116 067	52.5	1.0	63.0
	55411	Fees and commissions	58	209 732	91 469	43.6	.8	X
	55412	Net gains (losses) in trading accounts, excluding interest income ..	40	155 662	23 026	14.8	.2	X
	55413	Interest income from trading accounts	66	9 270	1 572	17.0	Z	X
	55420	Commercial paper issued by financial institutions	23	7 476	2 019	27.0	Z	71.7
	55422	Net gains (losses) in trading accounts, excluding interest income ..	8	3 894	1 940	49.8	Z	X
	55423	Interest income from trading accounts	18	3 595	79	2.2	Z	X
	55430	Commercial paper issued by nonfinancial institutions	53	17 943	2 054	11.4	Z	66.8
	55431	Fees and commissions	6	14 774	158	1.1	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income ..	6	S	132	S	Z	X
	55433	Interest income from trading accounts	47	3 169	1 764	55.7	Z	X
	55440	Bankers acceptance	9	3 909	1 949	49.9	Z	71.7
	55441	Fees and commissions	9	3 909	979	25.0	Z	X
	55450	Treasury bills	28	38 167	35 250	92.4	.3	65.0
	55453	Interest income from trading accounts	23	37 851	35 103	92.7	.3	X
	55460	Other money market instruments	287	216 233	38 252	17.7	.3	61.1
	55461	Fees and commissions	32	28 523	24 699	86.6	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income ..	34	60 226	885	1.5	Z	X
	55463	Interest income from trading accounts	233	183 239	12 667	6.9	.1	X
	55470	Corporate and trust notes and bonds	142	16 210	5 632	34.7	.1	47.7
	55471	Fees and commissions	7	3 452	651	18.9	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income ..	34	9 038	1 452	16.1	Z	X
	55473	Interest income from trading accounts	119	8 165	3 411	41.8	Z	X
	55474	Margin interest	21	6 696	113	1.7	Z	X
	55480	National government notes and bonds	143	225 212	88 288	39.2	.8	60.9
	55481	Fees and commissions	65	179 770	63 491	35.3	.6	X
	55482	Net gains (losses) in trading accounts, excluding interest income ..	49	124 992	11 616	9.3	.1	X
	55483	Interest income from trading accounts	73	45 418	13 181	29.0	.1	X
	55490	State provincial and local governments notes and bonds	119	71 010	22 661	31.9	.2	64.1
	55491	Fees and commissions	22	12 005	5 781	48.2	.1	X
	55492	Net gains (losses) in trading accounts, excluding interest income ..	16	6 616	6 616	100.0	.1	X
	55493	Interest income from trading accounts	91	55 523	10 264	18.5	.1	X
	55610	Brokering and dealing products, equities	748	1 600 924	587 875	36.7	5.2	62.4
	55611	Fees and commissions	493	1 555 958	494 409	31.8	4.4	X
	55612	Net gains (losses) in trading accounts, excluding interest income ..	237	1 168 779	81 101	6.9	.7	X
	55613	Interest income from trading accounts	166	79 617	12 303	15.5	.1	X
	55614	Margin interest	7	1 324	62	4.7	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	68	202 387	35 842	17.7	.3	71.7
	55711	Fees and commissions	42	133 162	24 750	18.6	.2	X
	55712	Net gains (losses) in trading accounts, excluding interest income ..	31	82 690	11 092	13.4	.1	X
	55720	Option contracts, exchange-traded	42	64 876	12 501	19.3	.1	71.4
	55721	Fees and commissions	12	3 179	2 540	79.9	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income ..	29	62 254	9 911	15.9	.1	X
	55730	Forward contracts, traded over-the-counter	33	27 920	26 128	93.6	.2	X
	55740	Swaps, traded over-the-counter	28	75 427	23 832	31.6	.2	56.3
	55741	Fees and commissions	9	3 636	985	27.1	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income ..	22	71 791	22 847	31.8	.2	X
	55750	Option contracts traded over-the-counter	30	58 112	33 348	57.4	.3	68.9
	55752	Net gains (losses) in trading accounts, excluding interest income ..	27	56 970	33 143	58.2	.3	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	33	5 339	1 332	24.9	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	90	95 633	79 625	83.3	.7	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	14	39 438	8 265	21.0	.1	X
	56310	Repurchase agreements - net gains (losses)	17	80 005	174	.2	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	22	77 461	55 125	71.2	.5	X
	56510	Trading debt instruments on own account - net gains (losses)	386	353 075	229 612	65.0	2.0	X
	56610	Trading equities on own account - net gain (losses)	1 263	861 014	523 182	60.8	4.6	X
	56710	Trading derivatives contracts on own account - net gain (losses)	97	294 221	178 428	60.6	1.6	X
	56810	Trading foreign currency on own account - net gain (losses)	17	5 623	1 630	29.0	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	314	644 452	373 060	57.9	3.3	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523910		Miscellaneous intermediation—Con.						
	57410	Trust products for business and governments - fiduciary fees	36	30 884	27 350	88.6	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	62	126 181	94 431	74.8	.8	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	37	22 178	10 570	47.7	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	8	14 636	3 659	25.0	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	16	15 318	3 830	25.0	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	2 058	6 125 037	4 891 855	79.9	43.3	X
	57720	Financial planning and investment management services for individuals	983	2 170 347	1 658 439	76.4	14.7	X
	57810	Other products supporting financial services - fees	2 003	4 339 811	1 140 307	26.3	10.1	X
52392		Portfolio management	12 987	X	67 370 108	X	100.0	82.0
		Loan income:						
	55010	Loans to financial businesses	136	1 562 737	80 979	5.2	.1	82.0
	55011	Interest income	128	1 559 635	78 478	5.0	.1	X
	55012	Origination fees	10	12 590	1 455	11.6	Z	X
	55013	Other fees	8	96 474	1 046	1.1	Z	X
	55020	Loans to nonfinancial businesses - secured	157	521 182	159 689	30.6	.2	75.0
	55021	Interest income	133	257 646	50 884	19.8	.1	X
	55022	Origination fees	26	369 114	28 309	7.7	Z	X
	55023	Other fees	57	387 307	80 496	20.8	.1	X
	55030	Loans to nonfinancial businesses - unsecured	93	224 038	18 650	8.3	Z	67.5
	55031	Interest income	86	166 105	12 346	7.4	Z	X
	55033	Other fees	7	7 520	5 786	76.9	Z	X
	55040	Loans to governments	63	96 867	5 780	6.0	Z	72.8
	55041	Interest income	21	7 624	338	4.4	Z	X
	55042	Origination fees	8	2 772	1 497	54.0	Z	X
	55043	Other fees	43	89 243	3 945	4.4	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	82	1 714 625	165 111	9.6	.2	X
	55320	Public offering products - debt securities	49	1 453 966	123 715	8.5	.2	X
	55330	Private placement - equity securities	54	98 277	35 757	36.4	.1	X
	55340	Private placement - debt securities	10	1 227	112	9.1	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	107	67 267	15 909	23.7	Z	78.0
	55411	Fees and commissions	104	67 267	15 909	23.7	Z	X
	55420	Commercial paper issued by financial institutions	32	14 988	2 980	19.9	Z	54.7
	55421	Fees and commissions	23	14 664	2 957	20.2	Z	X
	55423	Interest income from trading accounts	9	324	23	7.1	Z	X
	55430	Commercial paper issued by nonfinancial institutions	8	4 183	792	18.9	Z	78.7
	55431	Fees and commissions	8	4 183	792	18.9	Z	X
	55450	Treasury bills	93	480 152	20 956	4.4	Z	71.9
	55451	Fees and commissions	75	33 228	4 126	12.4	Z	X
	55453	Interest income from trading accounts	19	432 779	811	2	Z	X
	55460	Other money market instruments	222	1 851 067	44 741	2.4	.1	67.1
	55461	Fees and commissions	123	933 377	28 036	3.0	Z	X
	55462	Net gains (losses) in trading accounts, excluding interest income	8	448	17	3.8	Z	X
	55463	Interest income from trading accounts	96	910 203	16 669	1.8	Z	X
	55470	Corporate and trust notes and bonds	253	1 125 067	81 356	7.2	.1	74.6
	55471	Fees and commissions	213	1 067 031	60 825	5.7	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	13	23 972	13 292	55.4	Z	X
	55473	Interest income from trading accounts	35	54 856	7 239	13.2	Z	X
	55480	National government notes and bonds	190	209 535	38 722	18.5	.1	77.5
	55481	Fees and commissions	160	196 301	35 540	18.1	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income	6	235	11	4.7	Z	X
	55483	Interest income from trading accounts	34	23 261	3 157	13.6	Z	X
	55490	State provincial and local governments notes and bonds	192	440 950	25 037	5.7	Z	79.8
	55491	Fees and commissions	158	402 980	17 366	4.3	Z	X
	55493	Interest income from trading accounts	31	18 888	7 286	38.6	Z	X
	55610	Brokering and dealing products, equities	2 125	5 074 418	1 693 155	33.4	2.5	76.0
	55611	Fees and commissions	2 025	4 955 234	1 482 840	29.9	2.2	X
	55612	Net gains (losses) in trading accounts, excluding interest income	119	472 552	142 321	30.1	.2	X
	55613	Interest income from trading accounts	130	440 408	55 270	12.6	.1	X
	55614	Margin interest	35	943 835	12 724	1.3	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	123	1 116 706	173 059	15.5	.3	82.0
	55711	Fees and commissions	109	1 021 384	152 536	14.9	.2	X
	55712	Net gains (losses) in trading accounts, excluding interest income	14	16 964	3 444	20.3	Z	X
	55713	Interest income from trading accounts	6	90 953	17 079	18.8	Z	X
	55720	Option contracts, exchange-traded	137	417 489	113 793	27.3	.2	79.5
	55721	Fees and commissions	113	410 270	107 107	26.1	.2	X
	55722	Net gains (losses) in trading accounts, excluding interest income	28	28 293	6 613	23.4	Z	X
	55730	Forward contracts, traded over-the-counter	31	13 620	9 677	71.1	Z	81.2
	55731	Fees and commissions	29	9 430	8 451	89.6	Z	X
	55740	Swaps, traded over-the-counter	10	158 181	11 744	7.4	Z	X
	55750	Option contracts traded over-the-counter	16	14 380	1 640	11.4	Z	82.0
	55751	Fees and commissions	12	7 734	457	5.9	Z	X
	55760	Other derivative contracts, traded over-the-counter	22	48 028	4 360	9.1	Z	61.3
	55761	Fees and commissions	13	31 289	1 101	3.5	Z	X
	55763	Interest income from trading accounts	7	12 602	2 410	19.1	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	534	2 760 178	538 035	19.5	.8	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	68	1 127 169	299 309	26.6	.4	X

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NAICS code	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	
52392		Portfolio management—Con.						
	56110	Brokerage correspondent products - fees	44	67 763	19 970	29.5	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	28	1 675 229	370 038	22.1	.5	X
	56310	Repurchase agreements - net gains (losses)	22	1 145 284	52 906	4.6	.1	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	12	269 750	11 964	4.4	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	135	3 887 183	726 084	18.7	1.1	X
	56610	Trading equities on own account - net gain (losses)	408	3 218 669	352 239	10.9	.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	37	353 861	76 193	21.5	.1	X
	56810	Trading foreign currency on own account - net gain (losses)	13	76 942	10 211	13.3	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	102	3 647 007	64 785	1.8	.1	X
	57410	Trust products for business and governments - fiduciary fees	190	1 982 656	1 672 273	84.3	2.5	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	40	660 613	66 696	10.1	.1	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	33	3 383 031	91 044	2.7	.1	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	3 866	23 279 134	16 153 847	69.4	24.0	X
	57720	Financial planning and investment management services for individuals	9 369	50 884 407	41 404 138	81.4	61.5	X
	57810	Other products supporting financial services - fees	1 347	19 128 417	2 632 128	13.8	3.9	X
523920		Portfolio management	12 987	X	67 370 108	X	100.0	82.0
		Loan income:						
	55010	Loans to financial businesses	136	1 562 737	80 979	5.2	.1	82.0
	55011	Interest income	128	1 559 635	78 478	5.0	.1	X
	55012	Origination fees	10	12 590	1 455	11.6	Z	X
	55013	Other fees	8	96 474	1 046	1.1	Z	X
	55020	Loans to nonfinancial businesses - secured	157	521 182	159 689	30.6	.2	75.0
	55021	Interest income	133	257 646	50 884	19.8	.1	X
	55022	Origination fees	26	369 114	28 309	7.7	Z	X
	55023	Other fees	57	387 307	80 496	20.8	.1	X
	55030	Loans to nonfinancial businesses - unsecured	93	224 038	18 650	8.3	Z	67.5
	55031	Interest income	86	166 105	12 346	7.4	Z	X
	55033	Other fees	7	7 520	5 786	76.9	Z	X
	55040	Loans to governments	63	96 867	5 780	6.0	Z	72.8
	55041	Interest income	21	7 624	338	4.4	Z	X
	55042	Origination fees	8	2 772	1 497	54.0	Z	X
	55043	Other fees	43	89 243	3 945	4.4	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	82	1 714 625	165 111	9.6	.2	X
	55320	Public offering products - debt securities	49	1 453 966	123 715	8.5	.2	X
	55330	Private placement - equity securities	54	98 277	35 757	36.4	.1	X
	55340	Private placement - debt securities	10	1 227	112	9.1	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	107	67 267	15 909	23.7	Z	78.0
	55411	Fees and commissions	104	67 267	15 909	23.7	Z	X
	55420	Commercial paper issued by financial institutions	32	14 988	2 980	19.9	Z	54.7
	55421	Fees and commissions	23	14 664	2 957	20.2	Z	X
	55423	Interest income from trading accounts	9	324	23	7.1	Z	X
	55430	Commercial paper issued by nonfinancial institutions	8	4 183	792	18.9	Z	78.7
	55431	Fees and commissions	8	4 183	792	18.9	Z	X
	55450	Treasury bills	93	480 152	20 956	4.4	Z	71.9
	55451	Fees and commissions	75	33 228	4 126	12.4	Z	X
	55453	Interest income from trading accounts	19	432 779	811	.2	Z	X
	55460	Other money market instruments	222	1 851 067	44 741	2.4	.1	67.1
	55461	Fees and commissions	123	933 377	28 036	3.0	Z	X
	55462	Net gains (losses) in trading accounts, excluding interest income	8	448	17	3.8	Z	X
	55463	Interest income from trading accounts	96	910 203	16 669	1.8	Z	X
	55470	Corporate and trust notes and bonds	253	1 125 067	81 356	7.2	.1	74.6
	55471	Fees and commissions	213	1 067 031	60 825	5.7	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	13	23 972	13 292	55.4	Z	X
	55473	Interest income from trading accounts	35	54 856	7 239	13.2	Z	X
	55480	National government notes and bonds	190	209 535	38 722	18.5	.1	77.5
	55481	Fees and commissions	160	196 301	35 540	18.1	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income	6	235	11	4.7	Z	X
	55483	Interest income from trading accounts	34	23 261	3 157	13.6	Z	X
	55490	State provincial and local governments notes and bonds	192	440 950	25 037	5.7	Z	79.8
	55491	Fees and commissions	158	402 980	17 366	4.3	Z	X
	55493	Interest income from trading accounts	31	18 888	7 286	38.6	Z	X
	55610	Brokering and dealing products, equities	2 125	5 074 418	1 693 155	33.4	2.5	76.0
	55611	Fees and commissions	2 025	4 955 234	1 482 840	29.9	2.2	X
	55612	Net gains (losses) in trading accounts, excluding interest income	119	472 552	142 321	30.1	.2	X
	55613	Interest income from trading accounts	130	440 408	55 270	12.6	.1	X
	55614	Margin interest	35	943 835	12 724	1.3	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	123	1 116 706	173 059	15.5	.3	82.0
	55711	Fees and commissions	109	1 021 384	152 536	14.9	.2	X
	55712	Net gains (losses) in trading accounts, excluding interest income	14	16 964	3 444	20.3	Z	X
	55713	Interest income from trading accounts	6	90 953	17 079	18.8	Z	X
	55720	Option contracts, exchange-traded	137	417 489	113 793	27.3	.2	79.5
	55721	Fees and commissions	113	410 270	107 107	26.1	.2	X
	55722	Net gains (losses) in trading accounts, excluding interest income	28	28 293	6 613	23.4	Z	X
	55730	Forward contracts, traded over-the-counter	31	13 620	9 677	71.1	Z	81.2
	55731	Fees and commissions	29	9 430	8 451	89.6	Z	X
	55740	Swaps, traded over-the-counter	10	158 181	11 744	7.4	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523920		Portfolio management—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55750	Option contracts traded over-the-counter	16	14 380	1 640	11.4	Z	82.0
	55751	Fees and commissions	12	7 734	457	5.9	Z	X
	55760	Other derivative contracts, traded over-the-counter	22	48 028	4 360	9.1	Z	61.3
	55761	Fees and commissions	13	31 289	1 101	3.5	Z	X
	55763	Interest income from trading accounts	7	12 602	2 410	19.1	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	534	2 760 178	538 035	19.5	.8	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	68	1 127 169	299 309	26.6	.4	X
	56110	Brokerage correspondent products - fees	44	67 763	19 970	29.5	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	28	1 675 229	370 038	22.1	.5	X
	56310	Repurchase agreements - net gains (losses)	22	1 145 284	52 906	4.6	.1	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	12	269 750	11 964	4.4	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	135	3 887 183	726 084	18.7	1.1	X
	56610	Trading equities on own account - net gain (losses)	408	3 218 669	352 239	10.9	.5	X
	56710	Trading derivatives contracts on own account - net gain (losses)	37	353 861	76 193	21.5	.1	X
	56810	Trading foreign currency on own account - net gain (losses)	13	76 942	10 211	13.3	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	102	3 647 007	64 785	1.8	.1	X
	57410	Trust products for business and governments - fiduciary fees	190	1 982 656	1 672 273	84.3	2.5	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	40	660 613	66 696	10.1	.1	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	33	3 383 031	91 044	2.7	.1	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	3 866	23 279 134	16 153 847	69.4	24.0	X
	57720	Financial planning and investment management services for individuals	9 369	50 884 407	41 404 138	81.4	61.5	X
	57810	Other products supporting financial services - fees	1 347	19 128 417	2 632 128	13.8	3.9	X
52393		Investment advice	14 660	X	13 039 600	X	100.0	63.3
		Loan income:						
	55010	Loans to financial businesses	131	70 569	18 344	26.0	.1	56.8
	55011	Interest income	100	61 090	12 709	20.8	.1	X
	55012	Origination fees	7	3 098	1 988	64.2	Z	X
	55013	Other fees	28	8 547	3 647	42.7	Z	X
	55020	Loans to nonfinancial businesses - secured	210	45 184	12 875	28.5	.1	51.3
	55021	Interest income	168	41 456	9 784	23.6	.1	X
	55022	Origination fees	62	35 908	1 708	4.8	Z	X
	55023	Other fees	79	38 314	1 383	3.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured	217	34 848	11 791	33.8	.1	57.6
	55031	Interest income	202	31 595	8 906	28.2	.1	X
	55032	Origination fees	15	1 064	227	21.3	Z	X
	55033	Other fees	35	4 878	2 658	54.5	Z	X
	55040	Loans to governments	80	3 596	1 532	42.6	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities	257	90 763	9 165	10.1	.1	X
	55320	Public offering products - debt securities	134	44 552	1 707	3.8	Z	X
	55330	Private placement - equity securities	77	29 224	3 291	11.3	Z	X
	55340	Private placement - debt securities	20	13 142	2 002	15.2	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	274	76 580	9 930	13.0	.1	63.2
	55411	Fees and commissions	260	48 193	8 630	17.9	.1	X
	55412	Net gains (losses) in trading accounts, excluding interest income	17	18 546	986	5.3	Z	X
	55413	Interest income from trading accounts	15	33 631	246	.7	Z	X
	55420	Commercial paper issued by financial institutions	47	38 271	1 679	4.4	Z	58.3
	55421	Fees and commissions	38	10 611	1 418	13.4	Z	X
	55423	Interest income from trading accounts	9	27 660	260	.9	Z	X
	55430	Commercial paper issued by nonfinancial institutions	28	23 836	697	2.9	Z	61.3
	55431	Fees and commissions	22	1 186	256	21.6	Z	X
	55433	Interest income from trading accounts	6	22 650	441	1.9	Z	X
	55440	Bankers acceptance	27	3 818	1 576	41.3	Z	59.1
	55441	Fees and commissions	27	3 818	1 576	41.3	Z	X
	55450	Treasury bills	178	64 445	9 974	15.5	.1	57.0
	55451	Fees and commissions	153	28 527	6 302	22.1	Z	X
	55453	Interest income from trading accounts	25	35 918	3 672	10.2	Z	X
	55460	Other money market instruments	280	114 740	17 750	15.5	.1	63.3
	55461	Fees and commissions	209	57 290	14 699	25.7	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income	25	232	87	37.5	Z	X
	55463	Interest income from trading accounts	59	57 367	2 964	5.2	Z	X
	55470	Corporate and trust notes and bonds	384	142 303	40 100	28.2	.3	62.7
	55471	Fees and commissions	348	85 962	13 910	16.2	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	27	50 763	468	.9	Z	X
	55473	Interest income from trading accounts	36	56 342	25 722	45.7	.2	X
	55480	National government notes and bonds	270	95 987	8 557	8.9	.1	62.9
	55481	Fees and commissions	245	67 412	6 772	10.0	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income	21	28 101	712	2.5	Z	X
	55483	Interest income from trading accounts	14	28 138	1 073	3.8	Z	X
	55490	State provincial and local governments notes and bonds	285	112 177	29 321	26.1	.2	52.6
	55491	Fees and commissions	263	68 416	25 362	37.1	.2	X
	55492	Net gains (losses) in trading accounts, excluding interest income	18	11 271	474	4.2	Z	X
	55493	Interest income from trading accounts	23	43 761	3 485	8.0	Z	X

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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	
52393		Investment advice—Con.						
	55610	Brokering and dealing products, equities.....	3 861	2 389 553	880 533	36.8	6.8	62.6
	55611	Fees and commissions.....	3 804	2 350 088	824 299	35.1	6.3	X
	55612	Net gains (losses) in trading accounts, excluding interest income.....	167	1 098 882	53 303	4.9	.4	X
	55613	Interest income from trading accounts.....	115	104 388	2 647	2.5	Z	X
	55614	Margin interest.....	48	4 699	284	6.0	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded.....	278	585 659	164 620	28.1	1.3	63.3
	55711	Fees and commissions.....	249	556 017	132 337	23.8	1.0	X
	55712	Net gains (losses) in trading accounts, excluding interest income.....	115	532 456	32 129	6.0	Z	X
	55713	Interest income from trading accounts.....	22	4 814	154	3.2	Z	X
	55720	Option contracts, exchange-traded.....	206	83 968	9 515	11.3	.1	61.9
	55721	Fees and commissions.....	180	82 003	7 881	9.6	.1	X
	55722	Net gains (losses) in trading accounts, excluding interest income.....	26	6 534	1 239	19.0	Z	X
	55724	Margin interest.....	14	1 298	395	30.4	Z	X
	55730	Forward contracts, traded over-the-counter.....	65	34 293	3 755	11.0	Z	59.5
	55731	Fees and commissions.....	54	5 401	3 270	60.5	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income.....	11	6 509	86	1.3	Z	X
	55733	Interest income from trading accounts.....	16	29 357	399	1.4	Z	X
	55740	Swaps, traded over-the-counter.....	38	32 629	8 822	27.0	.1	62.9
	55741	Fees and commissions.....	28	4 619	376	8.1	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income.....	10	28 010	6 084	21.7	Z	X
	55743	Interest income from trading accounts.....	10	28 010	2 362	8.4	Z	X
	55750	Option contracts traded over-the-counter.....	37	30 537	2 441	8.0	Z	62.7
	55751	Fees and commissions.....	10	353	16	4.5	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income.....	20	28 822	1 985	6.9	Z	X
	55753	Interest income from trading accounts.....	12	28 267	240	.8	Z	X
	55754	Margin interest.....	7	1 362	200	14.7	Z	X
	55760	Other derivative contracts, traded over-the-counter.....	61	30 466	5 243	17.2	Z	62.4
	55761	Fees and commissions.....	61	30 466	1 483	4.9	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income.....	16	28 520	546	1.9	Z	X
	55763	Interest income from trading accounts.....	16	28 520	3 214	11.3	Z	X
	55910	Brokering and dealing foreign currency fees - wholesale.....	6	951	236	24.8	Z	X
	56010	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts.....	997	234 991	53 308	22.7	.4	X
	56110	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates.....	173	56 005	11 164	19.9	.1	X
	56210	Brokerage correspondent products - fees.....	30	6 327	1 099	17.4	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts.....	32	28 619	1 346	4.7	Z	X
	56510	Trading debt instruments on own account - net gains (losses).....	12	195 018	4 554	2.3	Z	X
	56610	Trading equities on own account - net gain (losses).....	246	208 562	13 449	6.4	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses).....	8	57 736	55 767	96.6	.4	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses).....	46	144 800	1 593	1.1	Z	X
	57410	Trust products for business and governments - fiduciary fees.....	26	51 699	30 957	59.9	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees.....	39	8 900	942	10.6	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees.....	7	3 589	3 514	97.9	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government.....	3 227	4 154 738	3 310 875	79.7	25.4	X
	57720	Financial planning and investment management services for individuals.....	9 440	9 255 048	8 002 122	86.5	61.4	X
	57810	Other products supporting financial services - fees.....	1 925	1 695 484	288 657	17.0	2.2	X
523930		Investment advice.....	14 660	X	13 039 600	X	100.0	63.3
		Loan income:						
	55010	Loans to financial businesses.....	131	70 569	18 344	26.0	.1	56.8
	55011	Interest income.....	100	61 090	12 709	20.8	.1	X
	55012	Origination fees.....	7	3 098	1 988	64.2	Z	X
	55013	Other fees.....	28	8 547	3 647	42.7	Z	X
	55020	Loans to nonfinancial businesses - secured.....	210	45 184	12 875	28.5	.1	51.3
	55021	Interest income.....	168	41 456	9 784	23.6	.1	X
	55022	Origination fees.....	62	35 908	1 708	4.8	Z	X
	55023	Other fees.....	79	38 314	1 383	3.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured.....	217	34 848	11 791	33.8	.1	57.6
	55031	Interest income.....	202	31 595	8 906	28.2	.1	X
	55032	Origination fees.....	15	1 064	227	21.3	Z	X
	55033	Other fees.....	35	4 878	2 658	54.5	Z	X
	55040	Loans to governments.....	80	3 596	1 532	42.6	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities.....	257	90 763	9 165	10.1	.1	X
	55320	Public offering products - debt securities.....	134	44 552	1 707	3.8	Z	X
	55330	Private placement - equity securities.....	77	29 224	3 291	11.3	Z	X
	55340	Private placement - debt securities.....	20	13 142	2 002	15.2	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit.....	274	76 580	9 930	13.0	.1	63.2
	55411	Fees and commissions.....	260	48 193	8 630	17.9	.1	X
	55412	Net gains (losses) in trading accounts, excluding interest income.....	17	18 546	986	5.3	Z	X
	55413	Interest income from trading accounts.....	15	33 631	246	.7	Z	X
	55420	Commercial paper issued by financial institutions.....	47	38 271	1 679	4.4	Z	58.3
	55421	Fees and commissions.....	38	10 611	1 418	13.4	Z	X
	55423	Interest income from trading accounts.....	9	27 660	260	.9	Z	X
	55430	Commercial paper issued by nonfinancial institutions.....	28	23 836	697	2.9	Z	61.3
	55431	Fees and commissions.....	22	1 186	256	21.6	Z	X
	55433	Interest income from trading accounts.....	6	22 650	441	1.9	Z	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523930		Investment advice—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55440	Bankers acceptance	27	3 818	1 576	41.3	Z	59.1
	55441	Fees and commissions	27	3 818	1 576	41.3	Z	X
	55450	Treasury bills	178	64 445	9 974	15.5	.1	57.0
	55451	Fees and commissions	153	28 527	6 302	22.1	Z	X
	55453	Interest income from trading accounts	25	35 918	3 672	10.2	Z	X
	55460	Other money market instruments	280	114 740	17 750	15.5	.1	63.3
	55461	Fees and commissions	209	57 290	14 699	25.7	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income	25	232	87	37.5	Z	X
	55463	Interest income from trading accounts	59	57 367	2 964	5.2	Z	X
	55470	Corporate and trust notes and bonds	384	142 303	40 100	28.2	.3	62.7
	55471	Fees and commissions	348	85 962	13 910	16.2	.1	X
	55472	Net gains (losses) in trading accounts, excluding interest income	27	50 763	468	.9	Z	X
	55473	Interest income from trading accounts	36	56 342	25 722	45.7	.2	X
	55480	National government notes and bonds	270	95 987	8 557	8.9	.1	62.9
	55481	Fees and commissions	245	67 412	6 772	10.0	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income	21	28 101	712	2.5	Z	X
	55483	Interest income from trading accounts	14	28 138	1 073	3.8	Z	X
	55490	State provincial and local governments notes and bonds	285	112 177	29 321	26.1	.2	52.6
	55491	Fees and commissions	263	68 416	25 362	37.1	.2	X
	55492	Net gains (losses) in trading accounts, excluding interest income	18	11 271	474	4.2	Z	X
	55493	Interest income from trading accounts	23	43 761	3 485	8.0	Z	X
	55610	Brokering and dealing products, equities	3 861	2 389 553	880 533	36.8	6.8	62.6
	55611	Fees and commissions	3 804	2 350 088	824 299	35.1	6.3	X
	55612	Net gains (losses) in trading accounts, excluding interest income	167	1 098 882	53 303	4.9	.4	X
	55613	Interest income from trading accounts	115	104 388	2 647	2.5	Z	X
	55614	Margin interest	48	4 699	284	6.0	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	278	585 659	164 620	28.1	1.3	63.3
	55711	Fees and commissions	249	556 017	132 337	23.8	1.0	X
	55712	Net gains (losses) in trading accounts, excluding interest income	115	532 456	32 129	6.0	.2	X
	55713	Interest income from trading accounts	22	4 814	154	3.2	Z	X
	55720	Option contracts, exchange-traded	206	83 968	9 515	11.3	.1	61.9
	55721	Fees and commissions	180	82 003	7 881	9.6	.1	X
	55722	Net gains (losses) in trading accounts, excluding interest income	26	6 534	1 239	19.0	Z	X
	55724	Margin interest	14	1 298	395	30.4	Z	X
	55730	Forward contracts, traded over-the-counter	65	34 293	3 755	11.0	Z	59.5
	55731	Fees and commissions	54	5 401	3 270	60.5	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	11	6 509	86	1.3	Z	X
	55733	Interest income from trading accounts	16	29 357	399	1.4	Z	X
	55740	Swaps, traded over-the-counter	38	32 629	8 822	27.0	.1	62.9
	55741	Fees and commissions	28	4 619	376	8.1	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	10	28 010	6 084	21.7	Z	X
	55743	Interest income from trading accounts	10	28 010	2 362	8.4	Z	X
	55750	Option contracts traded over-the-counter	37	30 537	2 441	8.0	Z	62.7
	55751	Fees and commissions	10	353	16	4.5	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income	20	28 822	1 985	6.9	Z	X
	55753	Interest income from trading accounts	12	28 267	240	.8	Z	X
	55754	Margin interest	7	1 362	200	14.7	Z	X
	55760	Other derivative contracts, traded over-the-counter	61	30 466	5 243	17.2	Z	62.4
	55761	Fees and commissions	61	30 466	1 483	4.9	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	16	28 520	546	1.9	Z	X
	55763	Interest income from trading accounts	16	28 520	3 214	11.3	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	6	951	236	24.8	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	997	234 991	53 308	22.7	.4	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	173	56 005	11 164	19.9	.1	X
	56110	Brokerage correspondent products - fees	30	6 327	1 099	17.4	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	32	28 619	1 346	4.7	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	12	195 018	4 554	2.3	Z	X
	56610	Trading equities on own account - net gain (losses)	246	208 562	13 449	6.4	.1	X
	56710	Trading derivatives contracts on own account - net gain (losses)	8	57 736	55 767	96.6	.4	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	46	144 800	1 593	1.1	Z	X
	57410	Trust products for business and governments - fiduciary fees	26	51 699	30 957	59.9	.2	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	39	8 900	942	10.6	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	7	3 589	3 514	97.9	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	3 227	4 154 738	3 310 875	79.7	25.4	X
	57720	Financial planning and investment management services for individuals	9 440	9 255 048	8 002 122	86.5	61.4	X
	57810	Other products supporting financial services - fees	1 925	1 695 484	288 657	17.0	2.2	X
52399		All other financial investment activities	3 015	X	D	X	D	D
		Loan income:						
	55010	Loans to financial businesses	152	D	D	D	D	D
	55011	Interest income	152	D	D	D	D	X
	55020	Loans to nonfinancial businesses - secured	47	D	D	D	D	D
	55021	Interest income	34	D	D	D	D	X
	55023	Other fees	13	D	D	D	D	X
	55030	Loans to nonfinancial businesses - unsecured	31	D	D	D	D	D
	55031	Interest income	31	D	D	D	D	X
	55040	Loans to governments	22	D	D	D	D	D
	55041	Interest income	22	D	D	D	D	X

See footnotes at end of table.

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NAICS code	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	
52399		All other financial investment activities—Con.						
	55310	Securities origination products:						
	55320	Public offering products - equity securities	20	D	D	D	D	X
	55330	Public offering products - debt securities	12	D	D	D	D	X
		Private placement - equity securities	18	D	D	D	D	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	67	D	D	D	D	D
	55411	Fees and commissions	58	D	D	D	D	X
	55413	Interest income from trading accounts	9	D	D	D	D	X
	55420	Commercial paper issued by financial institutions	26	D	D	D	D	D
	55423	Interest income from trading accounts	13	D	D	D	D	X
	55424	Margin interest	13	D	D	D	D	X
	55430	Commercial paper issued by nonfinancial institutions	14	D	D	D	D	D
	55433	Interest income from trading accounts	14	D	D	D	D	X
	55440	Bankers acceptance	24	D	D	D	D	D
	55444	Margin interest	21	D	D	D	D	X
	55450	Treasury bills	52	D	D	D	D	D
	55451	Fees and commissions	13	D	D	D	D	X
	55453	Interest income from trading accounts	39	D	D	D	D	X
	55460	Other money market instruments	96	D	D	D	D	D
	55461	Fees and commissions	36	D	D	D	D	X
	55463	Interest income from trading accounts	73	D	D	D	D	X
	55470	Corporate and trust notes and bonds	68	D	D	D	D	D
	55471	Fees and commissions	33	D	D	D	D	X
	55473	Interest income from trading accounts	36	D	D	D	D	X
	55480	National government notes and bonds	58	D	D	D	D	D
	55481	Fees and commissions	8	D	D	D	D	X
	55482	Net gains (losses) in trading accounts, excluding interest income	16	D	D	D	D	X
	55483	Interest income from trading accounts	37	D	D	D	D	X
	55490	State provincial and local governments notes and bonds	33	D	D	D	D	D
	55491	Fees and commissions	13	D	D	D	D	X
	55493	Interest income from trading accounts	20	D	D	D	D	X
	55610	Brokering and dealing products, equities	205	D	D	D	D	D
	55611	Fees and commissions	179	D	D	D	D	X
	55612	Net gains (losses) in trading accounts, excluding interest income	22	D	D	D	D	X
	55613	Interest income from trading accounts	41	D	D	D	D	X
	55614	Margin interest	35	D	D	D	D	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	47	D	D	D	D	D
	55711	Fees and commissions	39	D	D	D	D	X
	55712	Net gains (losses) in trading accounts, excluding interest income	8	D	D	D	D	X
	55713	Interest income from trading accounts	13	D	D	D	D	X
	55720	Option contracts, exchange-traded	33	D	D	D	D	D
	55721	Fees and commissions	8	D	D	D	D	X
	55723	Interest income from trading accounts	25	D	D	D	D	X
	55724	Margin interest	10	D	D	D	D	X
	55730	Forward contracts, traded over-the-counter	23	D	D	D	D	D
	55731	Fees and commissions	23	D	D	D	D	X
	55740	Swaps, traded over-the-counter	16	D	D	D	D	D
	55744	Margin interest	13	D	D	D	D	X
	55750	Option contracts traded over-the-counter	22	D	D	D	D	D
	55752	Net gains (losses) in trading accounts, excluding interest income	9	D	D	D	D	X
	55753	Interest income from trading accounts	13	D	D	D	D	X
	55760	Other derivative contracts, traded over-the-counter	22	D	D	D	D	D
	55761	Fees and commissions	13	D	D	D	D	X
	55810	Brokering and dealing foreign currency fees - wholesale	12	D	D	D	D	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	49	D	D	D	D	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	32	D	D	D	D	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	6	D	D	D	D	X
	56310	Repurchase agreements - net gains (losses)	27	D	D	D	D	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	8	D	D	D	D	X
	56510	Trading debt instruments on own account - net gains (losses)	73	D	D	D	D	X
	56610	Trading equities on own account - net gain (losses)	143	D	D	D	D	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	74	D	D	D	D	X
	57410	Trust products for business and governments - fiduciary fees	1 466	D	D	D	D	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	155	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	120	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	18	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	20	D	D	D	D	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	202	D	D	D	D	X
	57720	Financial planning and investment management services for individuals	791	D	D	D	D	X
	57810	Other products supporting financial services - fees	512	D	D	D	D	X
523991		Trust, fiduciary, and custody activities	2 560	X	D	X	D	D
		Loan income:						
	55010	Loans to financial businesses	95	D	D	D	D	D
	55011	Interest income	95	D	D	D	D	X

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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	
523991		Trust, fiduciary, and custody activities—Con.						
		Loan income—Con.						
	55020	Loans to nonfinancial businesses - secured	47	D	D	D	D	D
	55021	Interest income	34	D	D	D	D	X
	55023	Other fees	13	D	D	D	D	X
	55030	Loans to nonfinancial businesses - unsecured	28	D	D	D	D	D
	55031	Interest income	28	D	D	D	D	X
	55040	Loans to governments	22	D	D	D	D	D
	55041	Interest income	22	D	D	D	D	X
		Securities origination products:						
	55310	Public offering products - equity securities	20	D	D	D	D	X
	55320	Public offering products - debt securities	12	D	D	D	D	X
	55330	Private placement - equity securities	18	D	D	D	D	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	26	D	D	D	D	D
	55411	Fees and commissions	17	D	D	D	D	X
	55413	Interest income from trading accounts	9	D	D	D	D	X
	55420	Commercial paper issued by financial institutions	17	D	D	D	D	D
	55424	Margin interest	13	D	D	D	D	X
	55430	Commercial paper issued by nonfinancial institutions	13	D	D	D	D	D
	55433	Interest income from trading accounts	13	D	D	D	D	X
	55440	Bankers acceptance	24	D	D	D	D	D
	55444	Margin interest	21	D	D	D	D	X
	55450	Treasury bills	52	D	D	D	D	D
	55451	Fees and commissions	13	D	D	D	D	X
	55453	Interest income from trading accounts	39	D	D	D	D	X
	55460	Other money market instruments	85	D	D	D	D	D
	55461	Fees and commissions	25	D	D	D	D	X
	55463	Interest income from trading accounts	73	D	D	D	D	X
	55470	Corporate and trust notes and bonds	68	D	D	D	D	D
	55471	Fees and commissions	33	D	D	D	D	X
	55473	Interest income from trading accounts	36	D	D	D	D	X
	55480	National government notes and bonds	58	D	D	D	D	D
	55481	Fees and commissions	8	D	D	D	D	X
	55482	Net gains (losses) in trading accounts, excluding interest income	16	D	D	D	D	X
	55483	Interest income from trading accounts	37	D	D	D	D	X
	55490	State provincial and local governments notes and bonds	33	D	D	D	D	D
	55491	Fees and commissions	13	D	D	D	D	X
	55493	Interest income from trading accounts	20	D	D	D	D	X
	55610	Brokerage and dealing products, equities	91	D	D	D	D	D
	55611	Fees and commissions	69	D	D	D	D	X
	55612	Net gains (losses) in trading accounts, excluding interest income	13	D	D	D	D	X
	55613	Interest income from trading accounts	22	D	D	D	D	X
	55614	Margin interest	21	D	D	D	D	X
		Brokerage and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	23	D	D	D	D	D
	55711	Fees and commissions	15	D	D	D	D	X
	55712	Net gains (losses) in trading accounts, excluding interest income	8	D	D	D	D	X
	55713	Interest income from trading accounts	13	D	D	D	D	X
	55720	Option contracts, exchange-traded	33	D	D	D	D	D
	55721	Fees and commissions	8	D	D	D	D	X
	55723	Interest income from trading accounts	25	D	D	D	D	X
	55724	Margin interest	10	D	D	D	D	X
	55730	Forward contracts, traded over-the-counter	19	D	D	D	D	D
	55731	Fees and commissions	19	D	D	D	D	X
	55740	Swaps, traded over-the-counter	16	D	D	D	D	D
	55744	Margin interest	13	D	D	D	D	X
	55750	Option contracts traded over-the-counter	13	D	D	D	D	D
	55753	Interest income from trading accounts	13	D	D	D	D	X
	55760	Other derivative contracts, traded over-the-counter	13	D	D	D	D	D
	55761	Fees and commissions	13	D	D	D	D	X
	55810	Brokerage and dealing foreign currency fees - wholesale	12	D	D	D	D	X
	55910	Brokerage and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	45	D	D	D	D	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	6	D	D	D	D	X
	56310	Repurchase agreements - net gains (losses)	23	D	D	D	D	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	8	D	D	D	D	X
	56510	Trading debt instruments on own account - net gains (losses)	73	D	D	D	D	X
	56610	Trading equities on own account - net gain (losses)	125	D	D	D	D	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	52	D	D	D	D	X
	57410	Trust products for business and governments - fiduciary fees	1 456	D	D	D	D	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	73	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	35	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	12	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	14	D	D	D	D	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	202	D	D	D	D	X
	57720	Financial planning and investment management services for individuals	766	D	D	D	D	X
	57810	Other products supporting financial services - fees	448	D	D	D	D	X
523999		Miscellaneous financial investment activities	455	X	D	X	D	D

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
523999		Miscellaneous financial investment activities—Con.						
	55010	Loan income:						
	55011	Loans to financial businesses	57	D	D	D	D	D
		Interest income	57	D	D	D	D	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit	41	D	D	D	D	D
	55411	Fees and commissions	41	D	D	D	D	X
	55420	Commercial paper issued by financial institutions	9	D	D	D	D	D
	55423	Interest income from trading accounts	9	D	D	D	D	X
	55460	Other money market instruments	11	D	D	D	D	D
	55461	Fees and commissions	11	D	D	D	D	X
	55610	Brokering and dealing products, equities	114	D	D	D	D	D
	55611	Fees and commissions	110	D	D	D	D	X
	55612	Net gains (losses) in trading accounts, excluding interest income	9	D	D	D	D	D
	55613	Interest income from trading accounts	19	D	D	D	D	X
	55614	Margin interest	14	D	D	D	D	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	24	D	D	D	D	D
	55711	Fees and commissions	24	D	D	D	D	X
	55750	Option contracts traded over-the-counter	9	D	D	D	D	D
	55752	Net gains (losses) in trading accounts, excluding interest income	9	D	D	D	D	X
	55760	Other derivative contracts, traded over-the-counter	9	D	D	D	D	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	32	D	D	D	D	X
	56610	Trading equities on own account - net gain (losses)	18	D	D	D	D	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	22	D	D	D	D	X
	57410	Trust products for business and governments - fiduciary fees	10	D	D	D	D	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	82	D	D	D	D	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	85	D	D	D	D	X
	57530	Access fees for security and commodity contract trade execution and clearing systems	6	D	D	D	D	X
	57540	Security and commodity contract exchange and clearinghouse listing fees	6	D	D	D	D	X
		Financial planning and investment management products:						
	57720	Financial planning and investment management services for individuals	25	D	D	D	D	X
	57810	Other products supporting financial services - fees	64	D	D	D	D	X
524		Insurance carriers and related activities	169 520	X	1 380 082 817	X	100.0	84.8
	50110	Life insurance premiums earned - net	N	N	121 166 476	N	8.8	X
	50120	Accident, health, and medical insurance premiums earned - net	N	N	356 674 795	N	25.8	X
	50130	Property and casualty direct insurance premiums earned - net	N	N	321 137 208	N	23.3	X
	50160	Title insurance premiums earned - net	N	N	9 918 345	N	.7	X
	50170	Other insurance premiums earned - net	N	N	12 001 275	N	.9	X
	50180	Reinsurance premiums - assumed	N	N	59 670 332	N	4.3	X
	50190	Annuity revenue, including considerations and annuity fund deposit	N	N	206 838 567	N	15.0	X
	50340	Realized capital gains (losses) on investment accounts	N	N	-4 840 655	N	-.4	X
	50480	Other investment income - net	N	N	143 809 617	N	10.4	X
	50510	Income from fiduciary activities, including trust, custody, and escrow	N	N	3 049	N	Z	X
	50520	Asset/investment portfolio management fees	N	N	8 118	N	Z	X
	50800	Securities commissions	N	N	431 173	N	Z	X
	50830	Insurance commissions	N	N	76 595 180	N	5.6	X
	50840	Fees collected for providing administrative services	N	N	19 495 870	N	1.4	X
	50850	Third party administration and management fees	N	N	18 392 138	N	1.3	X
	50860	Insurance claims adjusting/appraisal fees	N	N	4 345 221	N	.3	X
	50870	Other insurance consulting fees	N	N	1 491 433	N	.1	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	N	N	55 647	N	Z	X
	50890	Title search, title reconveyance, and title abstract service fees	N	N	1 776 901	N	.1	X
	50900	Fees or commissions from risk consulting	N	N	738 230	N	.1	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	N	N	181 474	N	Z	X
	50990	Revenue from all other insurance-related activities	N	N	3 139 182	N	Z	X
	51200	Real estate sales commissions	N	N	53 495	N	Z	X
	51300	Gross rents from real properties	N	N	2 193 931	N	.2	X
	59810	Other revenue	N	N	24 805 815	N	1.8	X
5241		Insurance carriers	31 458	X	1 273 345 560	X	100.0	86.0
	50110	Life insurance premiums earned - net	Q	Q	121 166 476	Q	9.5	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	356 674 795	Q	28.0	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	321 137 208	Q	25.2	X
	50160	Title insurance premiums earned - net	Q	Q	9 918 345	Q	.8	X
	50170	Other insurance premiums earned - net	Q	Q	12 001 275	Q	.9	X
	50180	Reinsurance premiums - assumed	Q	Q	59 670 332	Q	4.7	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	206 838 567	Q	16.2	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-4 840 655	Q	-.4	X
	50480	Other investment income - net	Q	Q	143 809 617	Q	11.3	X
	50840	Fees collected for providing administrative services	Q	Q	19 495 870	Q	1.5	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5241		Insurance carriers—Con.						
	50890	Title search, title reconveyance, and title abstract service fees	Q	Q	1 570 414	Q	.1	X
	51300	Gross rents from real properties	Q	Q	2 134 809	Q	-.2	X
	59810	Other revenue	Q	Q	23 768 507	Q	1.9	X
52411		Direct life, health, and medical insurance carriers	12 894	X	857 311 282	X	100.0	91.2
	50110	Life insurance premiums earned - net	Q	Q	120 187 075	Q	14.0	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	352 862 746	Q	41.2	89.0
	50121	Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net	Q	Q	23 005 519	Q	2.7	X
	50122	Health and medical insurance premiums earned - net	Q	Q	329 857 227	Q	38.5	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	8 806 581	Q	1.0	X
	50170	Other insurance premiums earned - net	Q	Q	4 802 923	Q	.6	X
	50180	Reinsurance premiums earned - net	Q	Q	16 019 808	Q	1.9	86.8
	50181	Life	Q	Q	6 123 331	Q	-.7	X
	50182	Health and medical	Q	Q	2 754 754	Q	.3	X
	50183	Property and casualty	Q	Q	1 042 496	Q	-.1	X
	50186	Accident	Q	Q	1 566 211	Q	.2	X
	50189	Other reinsurance	Q	Q	4 533 016	Q	.5	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	206 493 244	Q	24.1	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-4 489 839	Q	-.5	X
	50480	Other investment income - net	Q	Q	115 622 584	Q	13.5	X
	50840	Fees collected for providing administrative services	Q	Q	19 225 404	Q	2.2	82.8
	50841	Services to Medicare, Medicaid, CHAMPUS	Q	Q	1 816 436	Q	.2	X
	50842	Services to all other parties, including insurance, health plans etc.	Q	Q	17 408 968	Q	2.0	X
	51300	Gross rents from real properties	Q	Q	1 794 228	Q	-.2	X
	59810	Other revenue	Q	Q	15 986 528	Q	1.9	X
524113		Direct life insurance carriers	8 479	X	500 735 460	X	100.0	91.9
	50110	Life insurance premiums earned - net	Q	Q	114 641 117	Q	22.9	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	33 955 711	Q	6.8	87.6
	50121	Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net	Q	Q	21 654 485	Q	4.3	X
	50122	Health and medical insurance premiums earned - net	Q	Q	12 301 226	Q	2.5	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	8 722 006	Q	1.7	X
	50170	Other insurance premiums earned - net	Q	Q	2 790 724	Q	.6	X
	50180	Reinsurance premiums earned - net	Q	Q	14 856 576	Q	3.0	86.3
	50181	Life	Q	Q	5 909 285	Q	1.2	X
	50182	Health and medical	Q	Q	1 957 422	Q	-.4	X
	50183	Property and casualty	Q	Q	1 042 281	Q	-.2	X
	50186	Accident	Q	Q	1 480 320	Q	.3	X
	50189	Other reinsurance	Q	Q	4 467 268	Q	.9	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	204 690 119	Q	40.9	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-3 763 899	Q	-.8	X
	50480	Other investment income - net	Q	Q	106 153 055	Q	21.2	X
	50840	Fees collected for providing administrative services	Q	Q	2 692 509	Q	.5	74.2
	50841	Services to Medicare, Medicaid, CHAMPUS	Q	Q	161 892	Q	.7	X
	50842	Services to all other parties, including insurance, health plans etc.	Q	Q	2 530 617	Q	.5	X
	51300	Gross rents from real properties	Q	Q	1 735 320	Q	-.3	X
	59810	Other revenue	Q	Q	14 262 222	Q	2.8	X
524114		Direct health and medical insurance carriers	4 415	X	356 575 822	X	100.0	90.1
	50110	Life insurance premiums earned - net	Q	Q	5 545 958	Q	1.6	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	318 907 035	Q	89.4	89.9
	50121	Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net	Q	Q	1 351 034	Q	.4	X
	50122	Health and medical insurance premiums earned - net	Q	Q	317 556 001	Q	89.1	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	84 575	Q	.7	X
	50170	Other insurance premiums earned - net	Q	Q	2 012 199	Q	.6	X
	50180	Reinsurance premiums earned - net	Q	Q	1 163 232	Q	.3	89.9
	50181	Life	Q	Q	214 046	Q	-.1	X
	50182	Health and medical	Q	Q	797 332	Q	-.2	X
	50186	Accident	Q	Q	85 891	Q	-.2	X
	50189	Other reinsurance	Q	Q	65 748	Q	-.7	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	1 803 125	Q	.5	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-725 940	Q	-.2	X
	50480	Other investment income - net	Q	Q	9 469 529	Q	2.7	X
	50840	Fees collected for providing administrative services	Q	Q	16 532 895	Q	4.6	88.3
	50841	Services to Medicare, Medicaid, CHAMPUS	Q	Q	1 654 544	Q	.5	X
	50842	Services to all other parties, including insurance, health plans etc.	Q	Q	14 878 351	Q	4.2	X
	51300	Gross rents from real properties	Q	Q	58 908	Q	-.7	X
	59810	Other revenue	Q	Q	1 724 306	Q	.5	X
52412		Direct insurance (except life, health, and medical) carriers	17 675	X	381 851 499	X	100.0	74.7
	50110	Life insurance premiums earned - net	Q	Q	192 293	Q	.1	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	3 755 535	Q	1.0	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	311 188 761	Q	81.5	72.8
	50131	Fire insurance	Q	Q	6 195 814	Q	1.6	X
	50132	Allied lines insurance	Q	Q	3 643 717	Q	1.0	X
	50133	Multiple peril insurance	Q	Q	50 974 354	Q	13.3	X
	50134	Crop-hail insurance	Q	Q	273 307	Q	-.1	X
	50135	Ocean marine insurance	Q	Q	1 611 920	Q	.4	X
	50136	Inland marine insurance	Q	Q	5 562 088	Q	1.5	X
	50137	Private passenger auto insurance, including no-fault, liability, and physical damage	Q	Q	154 480 662	Q	40.5	X
	50138	Commercial auto insurance, including no-fault, liability, and physical damage	Q	Q	17 141 873	Q	4.5	X
	50139	Aircraft insurance	Q	Q	1 126 747	Q	-.3	X
	50141	Product liability insurance	Q	Q	1 671 764	Q	.4	X

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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	
52412		Direct insurance (except life, health, and medical) carriers—Con.						
	50130	Property and casualty direct insurance premiums earned - net—Con.						
	50142	Other liability insurance	Q	Q	15 215 853	Q	4.0	X
	50143	Warranty insurance	Q	Q	3 372 135	Q	.9	X
	50144	Surety and fidelity insurance	Q	Q	4 148 230	Q	1.1	X
	50145	Mortgage guarantee insurance	Q	Q	6 339 430	Q	1.7	X
	50146	Workers' compensation insurance	Q	Q	17 834 559	Q	4.7	X
	50147	Medical malpractice insurance	Q	Q	6 200 414	Q	1.6	X
	50148	Glass insurance	Q	Q	10	Q	Z	X
	50149	Burglary and theft insurance	Q	Q	326 529	Q	.1	X
	50151	Boiler and machinery insurance	Q	Q	372 649	Q	.1	X
	50152	Nuclear insurance	Q	Q	56 388	Q	Z	X
	50159	All other property and casualty insurance	Q	Q	14 640 318	Q	3.8	X
	50160	Title insurance premiums earned - net	Q	Q	9 918 240	Q	2.6	X
	50170	Other insurance premiums earned - net	Q	Q	7 182 400	Q	1.9	X
	50180	Reinsurance premiums - assumed	Q	Q	16 141 554	Q	4.2	72.7
	50181	Life	Q	Q	35 872	Q	Z	X
	50182	Health and medical	Q	Q	1 572 244	Q	.4	X
	50183	Property and casualty	Q	Q	13 674 417	Q	3.6	X
	50184	Surety	Q	Q	184 120	Q	Z	X
	50185	Title	Q	Q	21 669	Q	Z	X
	50186	Accident	Q	Q	142 075	Q	Z	X
	50189	Other reinsurance	Q	Q	511 157	Q	.1	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	178 626	Q	Z	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-812 459	Q	-2	X
	50480	Other investment income - net	Q	Q	24 713 844	Q	6.5	X
	50890	Title search, title reconveyance, and title abstract service fees	Q	Q	1 569 074	Q	.4	X
	51300	Gross rents from real properties	Q	Q	336 509	Q	.1	X
	59810	Other revenue	Q	Q	7 487 122	Q	2.0	X
524126		Direct property and casualty insurance carriers	12 951	X	366 051 948	X	100.0	74.7
	50110	Life insurance premiums earned - net	Q	Q	192 285	Q	.1	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	3 755 535	Q	1.0	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	308 244 475	Q	84.2	72.7
	50131	Fire insurance	Q	Q	6 195 809	Q	1.7	X
	50132	Allied lines insurance	Q	Q	3 643 717	Q	1.0	X
	50133	Multiple peril insurance	Q	Q	50 971 320	Q	13.9	X
	50134	Crop-hail insurance	Q	Q	273 307	Q	.1	X
	50135	Ocean marine insurance	Q	Q	1 611 920	Q	.4	X
	50136	Inland marine insurance	Q	Q	5 562 088	Q	1.5	X
	50137	Private passenger auto insurance, including no-fault, liability, and physical damage	Q	Q	154 480 632	Q	42.2	X
	50138	Commercial auto insurance, including no-fault, liability, and physical damage	Q	Q	17 141 873	Q	4.7	X
	50139	Aircraft insurance	Q	Q	1 126 747	Q	.3	X
	50141	Product liability insurance	Q	Q	1 671 669	Q	.5	X
	50142	Other liability insurance	Q	Q	15 215 791	Q	4.2	X
	50143	Warranty insurance	Q	Q	438 284	Q	.1	X
	50144	Surety and fidelity insurance	Q	Q	4 148 230	Q	1.1	X
	50145	Mortgage guarantee insurance	Q	Q	6 339 430	Q	1.7	X
	50146	Workers' compensation insurance	Q	Q	17 834 529	Q	4.9	X
	50147	Medical malpractice insurance	Q	Q	6 200 414	Q	1.7	X
	50148	Glass insurance	Q	Q	10	Q	Z	X
	50149	Burglary and theft insurance	Q	Q	326 529	Q	.1	X
	50151	Boiler and machinery insurance	Q	Q	372 649	Q	.1	X
	50152	Nuclear insurance	Q	Q	56 388	Q	Z	X
	50159	All other property and casualty insurance	Q	Q	14 633 139	Q	4.0	X
	50160	Title insurance premiums earned - net	Q	Q	21 769	Q	Z	X
	50170	Other insurance premiums earned - net	Q	Q	7 181 950	Q	2.0	X
	50180	Reinsurance premiums - assumed	Q	Q	16 117 677	Q	4.4	72.7
	50181	Life	Q	Q	35 777	Q	Z	X
	50182	Health and medical	Q	Q	1 572 244	Q	.4	X
	50183	Property and casualty	Q	Q	13 672 610	Q	3.7	X
	50184	Surety	Q	Q	184 115	Q	.1	X
	50186	Accident	Q	Q	142 075	Q	Z	X
	50189	Other reinsurance	Q	Q	510 856	Q	.1	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	178 626	Q	Z	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-823 709	Q	-2	X
	50480	Other investment income - net	Q	Q	24 659 594	Q	6.7	X
	50890	Title search, title reconveyance, and title abstract service fees	Q	Q	1 119 024	Q	.7	X
	51300	Gross rents from real properties	Q	Q	335 935	Q	.1	X
	59810	Other revenue	Q	Q	6 068 787	Q	1.7	X
524127		Direct title insurance carriers	4 375	X	12 805 302	X	100.0	75.2
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	2 924	Q	Z	75.2
	50133	Multiple peril insurance	Q	Q	2 740	Q	Z	X
	50142	Other liability insurance	Q	Q	62	Q	Z	X
	50159	All other property and casualty insurance	Q	Q	62	Q	Z	X
	50160	Title insurance premiums earned - net	Q	Q	9 896 252	Q	77.3	X
	50180	Reinsurance premiums - assumed	Q	Q	22 040	Q	.2	75.2
	50181	Life	Q	Q	95	Q	Z	X
	50184	Surety	Q	Q	5	Q	Z	X
	50185	Title	Q	Q	21 669	Q	.2	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	11 399	Q	.1	X
	50480	Other investment income - net	Q	Q	43 826	Q	.3	X
	50890	Title search, title reconveyance, and title abstract service fees	Q	Q	1 450 050	Q	11.3	X
	51300	Gross rents from real properties	Q	Q	574	Q	Z	X
	59810	Other revenue	Q	Q	1 378 138	Q	10.8	X

See footnotes at end of table.

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NAICS code	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	
524128		Other direct insurance (except life, health, and medical) carriers	349	X	2 994 249	X	100.0	71.3
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	2 941 362	Q	98.2	71.3
	50143	Warranty insurance	Q	Q	2 933 851	Q	98.0	X
	50159	All other property and casualty insurance	Q	Q	7 117	Q	.2	X
	50170	Other insurance premiums earned - net	Q	Q	351	Q	.1	X
	50180	Reinsurance premiums - assumed	Q	Q	1 837	Q	.1	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	-149	Q	.3	X
	50480	Other investment income - net	Q	Q	10 424	Q	.3	X
	59810	Other revenue	Q	Q	40 197	Q	1.3	X
52413		Reinsurance carriers	889	X	34 182 779	X	100.0	82.6
	50110	Life insurance premiums earned - net	Q	Q	787 108	Q	2.3	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	56 514	Q	.2	63.2
	50121	Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net	Q	Q	19 698	Q	.1	X
	50122	Health and medical insurance premiums earned - net	Q	Q	36 816	Q	.1	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	1 141 866	Q	3.3	82.0
	50131	Fire insurance	Q	Q	65 886	Q	.2	X
	50132	Allied lines insurance	Q	Q	17 523	Q	.1	X
	50133	Multiple peril insurance	Q	Q	112 869	Q	.3	X
	50135	Ocean marine insurance	Q	Q	2 225	Q	.Z	X
	50136	Inland marine insurance	Q	Q	9 350	Q	.Z	X
	50137	Private passenger auto insurance, including no-fault, liability, and physical damage	Q	Q	10 358	Q	.Z	X
	50138	Commercial auto insurance, including no-fault, liability, and physical damage	Q	Q	78 298	Q	.2	X
	50141	Product liability insurance	Q	Q	78 711	Q	.2	X
	50142	Other liability insurance	Q	Q	246 280	Q	.7	X
	50144	Surety and fidelity insurance	Q	Q	149 864	Q	.4	X
	50146	Workers' compensation insurance	Q	Q	315 805	Q	.9	X
	50147	Medical malpractice insurance	Q	Q	10	Q	.Z	X
	50149	Burglary and theft insurance	Q	Q	612	Q	.Z	X
	50159	All other property and casualty insurance	Q	Q	47 428	Q	.1	X
	50180	Reinsurance premiums - assumed	Q	Q	27 508 970	Q	80.5	82.1
	50181	Life	Q	Q	5 115 311	Q	15.0	X
	50182	Health and medical	Q	Q	3 938 300	Q	11.5	X
	50183	Property and casualty	Q	Q	11 247 302	Q	32.9	X
	50184	Surety	Q	Q	318 205	Q	.9	X
	50185	Title	Q	Q	27 400	Q	.1	X
	50186	Accident	Q	Q	441 244	Q	1.3	X
	50189	Other reinsurance	Q	Q	6 421 208	Q	18.8	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	166 697	Q	.5	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	461 643	Q	1.4	X
	50480	Other investment income - net	Q	Q	3 473 189	Q	10.2	X
	50840	Fees collected for providing administrative services	Q	Q	270 466	Q	.8	82.5
	50842	Services to all other parties, including insurance, health plans etc.	Q	Q	270 466	Q	.8	X
	51300	Gross rents from real properties	Q	Q	4 072	Q	.Z	X
	59810	Other revenue	Q	Q	294 857	Q	.9	X
524130		Reinsurance carriers	889	X	34 182 779	X	100.0	82.6
	50110	Life insurance premiums earned - net	Q	Q	787 108	Q	2.3	X
	50120	Accident, health, and medical insurance premiums earned - net	Q	Q	56 514	Q	.2	63.2
	50121	Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net	Q	Q	19 698	Q	.1	X
	50122	Health and medical insurance premiums earned - net	Q	Q	36 816	Q	.1	X
	50130	Property and casualty direct insurance premiums earned - net	Q	Q	1 141 866	Q	3.3	82.0
	50131	Fire insurance	Q	Q	65 886	Q	.2	X
	50132	Allied lines insurance	Q	Q	17 523	Q	.1	X
	50133	Multiple peril insurance	Q	Q	112 869	Q	.3	X
	50135	Ocean marine insurance	Q	Q	2 225	Q	.Z	X
	50136	Inland marine insurance	Q	Q	9 350	Q	.Z	X
	50137	Private passenger auto insurance, including no-fault, liability, and physical damage	Q	Q	10 358	Q	.Z	X
	50138	Commercial auto insurance, including no-fault, liability, and physical damage	Q	Q	78 298	Q	.2	X
	50141	Product liability insurance	Q	Q	78 711	Q	.2	X
	50142	Other liability insurance	Q	Q	246 280	Q	.7	X
	50144	Surety and fidelity insurance	Q	Q	149 864	Q	.4	X
	50146	Workers' compensation insurance	Q	Q	315 805	Q	.9	X
	50147	Medical malpractice insurance	Q	Q	10	Q	.Z	X
	50149	Burglary and theft insurance	Q	Q	612	Q	.Z	X
	50159	All other property and casualty insurance	Q	Q	47 428	Q	.1	X
	50180	Reinsurance premiums - assumed	Q	Q	27 508 970	Q	80.5	82.1
	50181	Life	Q	Q	5 115 311	Q	15.0	X
	50182	Health and medical	Q	Q	3 938 300	Q	11.5	X
	50183	Property and casualty	Q	Q	11 247 302	Q	32.9	X
	50184	Surety	Q	Q	318 205	Q	.9	X
	50185	Title	Q	Q	27 400	Q	.1	X
	50186	Accident	Q	Q	441 244	Q	1.3	X
	50189	Other reinsurance	Q	Q	6 421 208	Q	18.8	X
	50190	Annuity revenue, including considerations and annuity fund deposit	Q	Q	166 697	Q	.5	X
	50340	Realized capital gains (losses) on investment accounts	Q	Q	461 643	Q	1.4	X
	50480	Other investment income - net	Q	Q	3 473 189	Q	10.2	X
	50840	Fees collected for providing administrative services	Q	Q	270 466	Q	.8	82.5
	50842	Services to all other parties, including insurance, health plans etc.	Q	Q	270 466	Q	.8	X
	51300	Gross rents from real properties	Q	Q	4 072	Q	.Z	X
	59810	Other revenue	Q	Q	294 857	Q	.9	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
5242		Agencies, brokerages, and other insurance related activities	138 062	X	106 737 257	X	100.0	70.3
	50510	Income from fiduciary activities, including trust, custody, and escrow	30	50 035	3 049	6.1	Z	X
	50520	Asset/investment portfolio management fees	37	70 468	8 118	11.5	Z	X
	50800	Securities commissions	8 008	3 626 811	431 173	11.9	4	X
	50830	Insurance commissions	126 627	82 601 894	76 595 180	92.7	71.8	68.1
	50831	Life and accident	92 555	48 174 229	7 723 073	16.0	7.2	X
	50832	Health and medical	70 295	42 641 567	9 702 961	22.8	9.1	X
	50833	Property and casualty - personal lines	86 181	48 145 797	21 085 124	43.8	19.8	X
	50834	Property and casualty - commercial lines	77 106	54 563 661	29 152 563	53.4	27.3	X
	50835	Annuity	26 409	11 230 325	2 503 404	22.3	2.3	X
	50836	Title	2 070	2 045 283	1 592 183	77.8	1.5	X
	50839	Other	19 380	19 161 694	4 835 872	25.2	4.5	X
	50850	Third party administration and management fees	9 123	23 870 161	18 392 138	77.1	17.2	62.5
	50851	Pension funds/plans	3 511	4 242 727	2 313 710	54.5	2.2	X
	50852	Health and/or welfare funds/plans	3 385	14 612 887	10 927 093	74.8	10.2	X
	50853	Workers' compensation self-insurance	2 372	5 053 260	2 870 854	56.8	2.7	X
	50854	Other self-insurance	1 498	4 112 220	2 280 481	55.5	2.1	X
	50860	Insurance claims adjusting/appraisal fees	5 843	6 223 363	4 345 221	69.8	4.1	X
	50870	Other insurance consulting fees	3 117	5 787 699	1 491 433	25.8	1.4	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	775	743 002	55 647	7.5	.1	X
	50890	Title search, title reconveyance, and title abstract service fees	788	1 866 413	206 487	11.1	.2	X
	50900	Fees or commissions from risk consulting	1 543	3 448 337	738 230	21.4	.7	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	698	1 382 441	181 474	13.1	.2	X
	50990	Revenue from all other insurance-related activities	4 482	8 217 152	3 139 182	38.2	2.9	X
	51200	Real estate sales commissions	813	368 784	53 495	14.5	.1	X
	51300	Gross rents from real properties	2 002	1 616 494	59 122	3.7	.1	X
	59810	Other revenue	7 488	16 628 643	1 037 308	6.2	1.0	X
52421		Insurance agencies and brokerages	125 868	X	80 900 667	X	100.0	69.1
	50800	Securities commissions	7 912	3 464 307	410 317	11.8	.5	X
	50830	Insurance commissions	125 764	80 374 223	76 308 710	94.9	94.3	66.8
	50831	Life and accident	92 168	47 253 415	7 666 740	16.2	9.5	X
	50832	Health and medical	69 841	41 291 692	9 552 225	23.1	11.8	X
	50833	Property and casualty - personal lines	86 155	48 092 020	21 078 350	43.8	26.1	X
	50834	Property and casualty - commercial lines	77 003	54 209 990	29 114 637	53.7	36.0	X
	50835	Annuity	26 298	11 119 741	2 496 778	22.5	3.1	X
	50836	Title	2 069	2 044 324	1 592 030	77.9	2.0	X
	50839	Other	19 244	18 848 307	4 807 950	25.5	5.9	X
	50850	Third party administration and management fees	3 853	5 489 449	941 642	17.2	1.2	66.1
	50851	Pension funds/plans	1 557	1 044 496	134 029	12.8	.6	X
	50852	Health and/or welfare funds/plans	1 241	2 721 661	451 013	16.6	.6	X
	50853	Workers' compensation self-insurance	1 089	1 412 537	201 075	14.2	.2	X
	50854	Other self-insurance	537	871 928	155 525	17.8	.2	X
	50860	Insurance claims adjusting/appraisal fees	534	1 539 446	205 092	13.3	.3	X
	50870	Other insurance consulting fees	1 785	3 994 984	278 351	7.0	.3	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	713	633 924	43 822	6.9	.1	X
	50890	Title search, title reconveyance, and title abstract service fees	746	788 500	157 917	20.0	.2	X
	50900	Fees or commissions from risk consulting	1 488	3 427 304	732 952	21.4	.9	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	692	1 380 422	181 126	13.1	.2	X
	50990	Revenue from all other insurance-related activities	3 403	5 034 369	701 386	13.9	.9	X
	51200	Real estate sales commissions	813	368 784	53 495	14.5	.1	X
	51300	Gross rents from real properties	1 941	1 445 961	52 813	3.7	.1	X
	59810	Other revenue	6 659	13 526 853	833 044	6.2	1.0	X
524210		Insurance agencies and brokerages	125 868	X	80 900 667	X	100.0	69.1
	50800	Securities commissions	7 912	3 464 307	410 317	11.8	.5	X
	50830	Insurance commissions	125 764	80 374 223	76 308 710	94.9	94.3	66.8
	50831	Life and accident	92 168	47 253 415	7 666 740	16.2	9.5	X
	50832	Health and medical	69 841	41 291 692	9 552 225	23.1	11.8	X
	50833	Property and casualty - personal lines	86 155	48 092 020	21 078 350	43.8	26.1	X
	50834	Property and casualty - commercial lines	77 003	54 209 990	29 114 637	53.7	36.0	X
	50835	Annuity	26 298	11 119 741	2 496 778	22.5	3.1	X
	50836	Title	2 069	2 044 324	1 592 030	77.9	2.0	X
	50839	Other	19 244	18 848 307	4 807 950	25.5	5.9	X
	50850	Third party administration and management fees	3 853	5 489 449	941 642	17.2	1.2	66.1
	50851	Pension funds/plans	1 557	1 044 496	134 029	12.8	.6	X
	50852	Health and/or welfare funds/plans	1 241	2 721 661	451 013	16.6	.6	X
	50853	Workers' compensation self-insurance	1 089	1 412 537	201 075	14.2	.2	X
	50854	Other self-insurance	537	871 928	155 525	17.8	.2	X
	50860	Insurance claims adjusting/appraisal fees	534	1 539 446	205 092	13.3	.3	X
	50870	Other insurance consulting fees	1 785	3 994 984	278 351	7.0	.3	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	713	633 924	43 822	6.9	.1	X
	50890	Title search, title reconveyance, and title abstract service fees	746	788 500	157 917	20.0	.2	X
	50900	Fees or commissions from risk consulting	1 488	3 427 304	732 952	21.4	.9	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	692	1 380 422	181 126	13.1	.2	X
	50990	Revenue from all other insurance-related activities	3 403	5 034 369	701 386	13.9	.9	X
	51200	Real estate sales commissions	813	368 784	53 495	14.5	.1	X
	51300	Gross rents from real properties	1 941	1 445 961	52 813	3.7	.1	X
	59810	Other revenue	6 659	13 526 853	833 044	6.2	1.0	X
52429		Other insurance related activities	12 194	X	25 836 590	X	100.0	74.2
	50510	Income from fiduciary activities, including trust, custody, and escrow	30	50 035	3 049	6.1	Z	X
	50520	Asset/investment portfolio management fees	37	70 468	8 118	11.5	Z	X
	50800	Securities commissions	96	162 504	20 856	12.8	.1	X

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[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.]

NAICS code	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	
52429		Other insurance related activities—Con.						
	50830	Insurance commissions	863	2 227 671	286 470	12.9	1.1	73.6
	50831	Life and accident	387	920 814	56 333	6.1	.2	X
	50832	Health and medical	454	1 349 875	150 736	11.2	.6	X
	50833	Property and casualty - personal lines	26	53 777	6 774	12.6	Z	X
	50834	Property and casualty - commercial lines	103	353 671	37 926	10.7	.1	X
	50835	Annuity	111	110 584	6 626	6.0	Z	X
	50839	Other	136	313 387	27 922	8.9	.1	X
	50850	Third party administration and management fees	5 270	18 380 712	17 450 496	94.9	67.5	64.5
	50851	Pension funds/plans	1 954	3 198 231	2 179 681	68.2	8.4	X
	50852	Health and/or welfare funds/plans	2 144	11 891 226	10 476 080	88.1	40.5	X
	50853	Workers' compensation self-insurance	1 283	3 640 723	2 669 779	73.3	10.3	X
	50854	Other self-insurance	961	3 240 292	2 124 956	65.6	8.2	X
	50860	Insurance claims adjusting/appraisal fees	5 309	4 683 917	4 140 129	88.4	16.0	X
	50870	Other insurance consulting fees	1 332	1 792 715	1 213 082	67.7	4.7	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	62	109 078	11 825	10.8	Z	X
	50890	Title search, title reconveyance, and title abstract service fees	42	1 077 913	48 570	4.5	.2	X
	50900	Fees or commissions from risk consulting	55	21 033	5 278	25.1	Z	X
	50910	Fees or commissions from establishment and/or management of Employee Benefit Packages	6	2 019	348	17.2	Z	X
	50990	Revenue from all other insurance-related activities	1 079	3 182 783	2 437 796	76.6	9.4	X
	51300	Gross rents from real properties	61	170 533	6 309	3.7	Z	X
	59810	Other revenue	829	3 101 790	204 264	6.6	.8	X
524291		Claims adjusting	5 108	X	4 168 962	X	100.0	78.5
	50830	Insurance commissions	17	48 119	12 842	26.7	.3	78.5
	50833	Property and casualty - personal lines	8	19 684	3 843	19.5	.1	X
	50834	Property and casualty - commercial lines	10	26 810	8 677	32.4	.2	X
	50850	Third party administration and management fees	111	210 387	46 664	22.2	1.1	75.2
	50852	Health and/or welfare funds/plans	13	41 281	9 223	22.3	.2	X
	50853	Workers' compensation self-insurance	63	123 334	20 765	16.8	.5	X
	50854	Other self-insurance	68	117 252	15 804	13.5	.4	X
	50860	Insurance claims adjusting/appraisal fees	5 108	4 168 962	4 063 853	97.5	97.5	X
	50870	Other insurance consulting fees	75	86 825	13 584	15.6	.3	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	12	10 676	913	8.6	Z	X
	50900	Fees or commissions from risk consulting	9	16 231	476	2.9	Z	X
	50990	Revenue from all other insurance-related activities	71	101 752	14 132	13.9	.3	X
	51300	Gross rents from real properties	14	5 332	128	2.4	Z	X
	59810	Other revenue	125	224 400	16 312	7.3	.4	X
524292		Third party administration of insurance and pension funds/plans	5 108	X	18 098 102	X	100.0	72.2
	50510	Income from fiduciary activities, including trust, custody, and escrow	30	50 035	3 049	6.1	Z	X
	50520	Asset/investment portfolio management fees	37	70 468	8 118	11.5	Z	X
	50800	Securities commissions	96	162 504	20 856	12.8	.1	X
	50830	Insurance commissions	805	2 139 973	269 097	12.6	1.5	71.5
	50831	Life and accident	376	913 375	56 170	6.2	.3	X
	50832	Health and medical	430	1 320 322	148 979	11.3	.8	X
	50833	Property and casualty - personal lines	10	28 785	964	3.3	Z	X
	50834	Property and casualty - commercial lines	80	300 024	28 870	9.6	.2	X
	50835	Annuity	102	108 344	6 348	5.9	Z	X
	50839	Other	129	309 149	27 766	9.0	.2	X
	50850	Third party administration and management fees	5 108	18 098 102	17 359 425	95.9	95.9	62.6
	50851	Pension funds/plans	1 936	3 177 018	2 177 375	68.5	12.0	X
	50852	Health and/or welfare funds/plans	2 128	11 849 390	10 466 807	88.3	57.8	X
	50853	Workers' compensation self-insurance	1 192	3 487 140	2 642 763	75.8	14.6	X
	50854	Other self-insurance	876	3 082 541	2 072 480	67.2	11.5	X
	50860	Insurance claims adjusting/appraisal fees	179	494 007	68 903	13.9	.4	X
	50870	Other insurance consulting fees	156	500 586	26 788	5.4	.1	X
	50880	Fees from investment consulting and advice, excluding investment management for clients	50	98 402	10 912	11.1	.1	X
	50990	Revenue from all other insurance-related activities	152	695 513	139 930	20.1	.8	X
	51300	Gross rents from real properties	43	164 930	6 155	3.7	Z	X
	59810	Other revenue	640	2 828 698	184 869	6.5	1.0	X
524298		All other insurance related activities	1 978	X	3 569 526	X	100.0	79.4
	50830	Insurance commissions	41	39 579	4 531	11.4	.1	79.4
	50831	Life and accident	8	3 490	132	3.8	Z	X
	50832	Health and medical	24	29 553	1 757	5.9	Z	X
	50833	Property and casualty - personal lines	8	5 308	1 967	37.1	.1	X
	50834	Property and casualty - commercial lines	13	26 837	379	1.4	Z	X
	50835	Annuity	9	2 240	278	12.4	Z	X
	50850	Third party administration and management fees	51	72 223	44 407	61.5	1.2	79.4
	50851	Pension funds/plans	13	5 799	1 434	24.7	Z	X
	50853	Workers' compensation self-insurance	28	30 249	6 251	20.7	.2	X
	50854	Other self-insurance	17	40 499	36 672	90.6	1.0	X
	50860	Insurance claims adjusting/appraisal fees	12	20 948	7 373	35.2	.2	X
	50870	Other insurance consulting fees	1 101	1 205 304	1 172 710	97.3	32.9	X
	50890	Title search, title reconveyance, and title abstract service fees	38	1 074 381	48 532	4.5	1.4	X
	50900	Fees or commissions from risk consulting	46	4 802	4 802	100.0	.1	X
	50990	Revenue from all other insurance-related activities	856	2 385 518	2 283 734	95.7	64.0	X
	59810	Other revenue	64	48 692	3 083	6.3	.1	X
525		Funds, trusts, and other financial vehicles (part)	1 912	X	22 873 655	X	100.0	67.1
	52000	Gross rents from real property owned by this establishment	1 819	20 567 931	18 157 844	88.3	79.4	X
	52100	Real estate brokerage fees and commissions	28	1 193 189	15 175	1.3	.1	X
	52200	Property management fees	512	4 444 906	510 905	11.5	2.2	X
	52410	Receipts and/or commissions from operators of concessions on your premises	6	340 612	652	.2	Z	X
	52430	Revenue from construction, remodeling, and repair work done for others	22	4 034 528	41 276	1.0	.2	X

See footnotes at end of table.

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NAICS code	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	
525		Funds, trusts, and other financial vehicles (part)—Con.						
	52440	Net gains (losses) from sales of real property owned by this establishment	354	9 684 349	1 326 995	13.7	5.8	X
	52450	Other investment income - net	66	3 975 226	145 391	3.7	.6	X
	52700	Interest income	409	11 733 487	2 223 662	19.0	9.7	X
	59810	Other revenue	299	8 003 428	392 183	4.9	1.7	X
5259		Other investment pools and funds (part)	1 912	X	22 873 655	X	100.0	67.1
	52000	Gross rents from real property owned by this establishment	1 819	20 567 931	18 157 844	88.3	79.4	X
	52100	Real estate brokerage fees and commissions	28	1 193 189	15 175	1.3	.1	X
	52200	Property management fees	512	4 444 906	510 905	11.5	2.2	X
	52410	Receipts and/or commissions from operators of concessions on your premises	6	340 612	652	.2	Z	X
	52430	Revenue from construction, remodeling, and repair work done for others	22	4 034 528	41 276	1.0	.2	X
	52440	Net gains (losses) from sales of real property owned by this establishment	354	9 684 349	1 326 995	13.7	5.8	X
	52450	Other investment income - net	66	3 975 226	145 391	3.7	.6	X
	52700	Interest income	409	11 733 487	2 223 662	19.0	9.7	X
	59810	Other revenue	299	8 003 428	392 183	4.9	1.7	X
52593		Real Estate Investment Trusts - REITs	1 912	X	22 873 655	X	100.0	67.1
	52000	Gross rents from real property owned by this establishment	1 819	20 567 931	18 157 844	88.3	79.4	X
	52100	Real estate brokerage fees and commissions	28	1 193 189	15 175	1.3	.1	X
	52200	Property management fees	512	4 444 906	510 905	11.5	2.2	X
	52410	Receipts and/or commissions from operators of concessions on your premises	6	340 612	652	.2	Z	X
	52430	Revenue from construction, remodeling, and repair work done for others	22	4 034 528	41 276	1.0	.2	X
	52440	Net gains (losses) from sales of real property owned by this establishment	354	9 684 349	1 326 995	13.7	5.8	X
	52450	Other investment income - net	66	3 975 226	145 391	3.7	.6	X
	52700	Interest income	409	11 733 487	2 223 662	19.0	9.7	X
	59810	Other revenue	299	8 003 428	392 183	4.9	1.7	X
525930		Real Estate Investment Trusts - REITs	1 912	X	22 873 655	X	100.0	67.1
	52000	Gross rents from real property owned by this establishment	1 819	20 567 931	18 157 844	88.3	79.4	63.8
	52001	Apartments/retirement housing with 5 or more housing units per building	534	3 716 821	1 996 150	53.7	8.7	X
	52002	Other residential properties	10	200 888	100 916	50.2	.4	X
	52003	Home sites for manufactured and/or mobile homes	48	S	22 721	S	.1	X
	52004	Office and professional buildings	274	9 455 042	4 407 120	46.6	19.3	X
	52005	Shopping center properties, retail shops, and flea market spaces	157	3 909 843	3 048 182	78.0	13.3	X
	52006	Industrial buildings	104	7 019 855	4 178 382	59.5	18.3	X
	52007	Self-service storage or miniwarehouses	735	447 924	326 659	72.9	1.4	X
	52008	Other nonresidential buildings	35	3 022 696	2 073 352	68.6	9.1	X
	52009	All other real property	24	3 009 792	2 004 362	66.6	8.8	X
	52100	Real estate brokerage fees and commissions	28	1 193 189	15 175	1.3	.1	67.1
	52103	Nonresidential property sales	7	103 240	2 446	2.4	Z	X
	52104	Nonresidential property rental	18	1 087 408	6 237	.6	Z	X
	52200	Property management fees	512	4 444 906	510 905	11.5	2.2	X
	52410	Receipts and/or commissions from operators of concessions on your premises	6	340 612	652	.2	Z	X
	52430	Revenue from construction, remodeling, and repair work done for others	22	4 034 528	41 276	1.0	.2	X
	52440	Net gains (losses) from sales of real property owned by this establishment	354	9 684 349	1 326 995	13.7	5.8	X
	52450	Other investment income - net	66	3 975 226	145 391	3.7	.6	X
	52700	Interest income	409	11 733 487	2 223 662	19.0	9.7	X
	59810	Other revenue	299	8 003 428	392 183	4.9	1.7	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. For the full technical documentation, see Appendix C.