

# Depository Credit Intermediation: 2002

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## 2002 Economic Census

*Finance and Insurance*

Industry Series



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



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-- Not applicable for this report.

**Table 1. Summary Statistics for the United States: 2002**

[These data are preliminary and are subject to change; they will be superseded by data released in later reports.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

2002 NAICS code	Kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records <sup>1</sup>	Estimated <sup>2</sup>
5221	Depository credit intermediation .....	114 581	598 871 158	97 142 680	29 331 262	2 219 871	.2	6.4
52211	Commercial banking .....	81 076	481 230 989	79 923 822	24 934 739	1 748 277	.2	5.6
522110	Commercial banking .....	81 076	481 230 989	79 923 822	24 934 739	1 748 277	.2	5.6
52212	Savings institutions .....	17 018	78 839 957	10 311 098	2 665 754	254 982	.2	10.2
522120	Savings institutions .....	17 018	78 839 957	10 311 098	2 665 754	254 982	.2	10.2
52213	Credit unions .....	16 303	37 396 552	6 503 291	1 595 017	211 465	.5	9.7
522130	Credit unions .....	16 303	37 396 552	6 503 291	1 595 017	211 465	.5	9.7
52219	Other depository credit intermediation .....	184	1 403 660	404 469	135 752	5 147	.6	1.0
522190	Other depository credit intermediation .....	184	1 403 660	404 469	135 752	5 147	.6	1.0

<sup>1</sup>Includes revenue information obtained from administrative records of other federal agencies.

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

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

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

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

1997 NAICS code	Kind of business	Establishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees for pay period including March 12 (number)
5221	Depository credit intermediation . . . . .	114 581	598 871 158	97 142 680	2 219 871
	2002..				
	1997..	102 916	533 133 659	70 229 791	2 017 704
52211	Commercial banking . . . . .	81 076	481 230 989	79 923 822	1 748 277
	2002..				
	1997..	70 860	421 759 126	57 247 077	1 575 399
522110	Commercial banking . . . . .	81 076	481 230 989	79 923 822	1 748 277
	2002..				
	1997..	70 860	421 759 126	57 247 077	1 575 399
52212	Savings institutions . . . . .	17 018	78 839 957	10 311 098	254 982
	2002..				
	1997..	16 264	78 946 836	8 409 396	264 775
522120	Savings institutions . . . . .	17 018	78 839 957	10 311 098	254 982
	2002..				
	1997..	16 264	78 946 836	8 409 396	264 775
52213	Credit unions . . . . .	16 303	37 396 552	6 503 291	211 465
	2002..				
	1997..	15 640	29 693 575	4 307 580	172 114
522130	Credit unions . . . . .	16 303	37 396 552	6 503 291	211 465
	2002..				
	1997..	15 640	29 693 575	4 307 580	172 114
52219	Other depository credit intermediation . . . . .	184	1 403 660	404 469	5 147
	2002..				
	1997..	152	2 734 122	265 738	5 416
522190	Other depository credit intermediation . . . . .	184	1 403 660	404 469	5 147
	2002..				
	1997..	152	2 734 122	265 738	5 416

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

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
5221		Depository credit intermediation . . . . .	114 581	X	598 871 158	X	100.0	91.0
		Loan income:						
	55010	Loans to financial businesses . . . . .	N	N	33 919 062	N	5.7	X
	55020	Loans to nonfinancial businesses - secured . . . . .	N	N	90 849 007	N	15.2	X
	55030	Loans to nonfinancial businesses - unsecured . . . . .	N	N	21 986 796	N	3.7	X
	55040	Loans to governments . . . . .	N	N	2 146 000	N	.4	X
	55050	Loans to consumers - secured . . . . .	N	N	157 559 968	N	26.3	X
	55070	Loans to consumers - unsecured . . . . .	N	N	18 096 103	N	3.0	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees . . . . .	N	N	21 289 595	N	3.6	X
	55220	Credit card association products - fees . . . . .	N	N	730 678	N	.1	X
	55230	Factoring - fees . . . . .	N	N	123 534	N	Z	X
	55240	Leasing products . . . . .	N	N	8 125 281	N	1.4	X
	55250	Installment credit products . . . . .	N	N	330 389	N	.1	X
	55260	All other credit financing products . . . . .	N	N	1 971 601	N	.3	X
		Securities origination products:						
	55310	Public offering products - equity securities . . . . .	N	N	3 399 953	N	.6	X
	55320	Public offering products - debt securities . . . . .	N	N	848 576	N	.1	X
	55330	Private placement - equity securities . . . . .	N	N	12 802	N	Z	X
	55340	Private placement - debt securities . . . . .	N	N	91 996	N	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit . . . . .	N	N	517 217	N	.1	X
	55420	Commercial paper issued by financial institutions . . . . .	N	N	358 725	N	.1	X
	55430	Commercial paper issued by nonfinancial institutions . . . . .	N	N	62 782	N	Z	X
	55440	Bankers acceptance . . . . .	N	N	29 373	N	Z	X
	55450	Treasury bills . . . . .	N	N	487 725	N	.1	X
		Other money market instruments . . . . .	N	N	5 815 213	N	1.0	X
	55470	Corporate and trust notes and bonds . . . . .	N	N	1 896 475	N	.3	X
	55480	National government notes and bonds . . . . .	N	N	9 670 939	N	1.6	X
	55490	State provincial and local governments notes and bonds . . . . .	N	N	10 590 705	N	1.8	X
	55610	Brokering and dealing products, equities . . . . .	N	N	1 722 996	N	.3	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded . . . . .	N	N	143 887	N	Z	X
	55720	Option contracts, exchange-traded . . . . .	N	N	277 379	N	Z	X
	55730	Forward contracts, traded over-the-counter . . . . .	N	N	558 760	N	.1	X
	55740	Swaps, traded over-the-counter . . . . .	N	N	4 753 136	N	.8	X
	55750	Option contracts traded over-the-counter . . . . .	N	N	146 904	N	Z	X
	55760	Other derivative contracts, traded over-the-counter . . . . .	N	N	444 313	N	.1	X
	55810	Brokering and dealing foreign currency fees - wholesale . . . . .	N	N	112 724	N	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts . . . . .	N	N	1 297 993	N	.2	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates . . . . .	N	N	223 894	N	Z	X
	56110	Brokerage correspondent products - fees . . . . .	N	N	63 463	N	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts . . . . .	N	N	831 938	N	.1	X
	56310	Repurchase agreements - net gains (losses) . . . . .	N	N	1 616 047	N	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net . . . . .	N	N	792 856	N	.1	X
	56510	Trading debt instruments on own account - net gains (losses) . . . . .	N	N	12 674 629	N	2.1	X
	56610	Trading equities on own account - net gain (losses) . . . . .	N	N	904 954	N	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses) . . . . .	N	N	2 738 909	N	.5	X
	56810	Trading foreign currency on own account - net gain (losses) . . . . .	N	N	289 329	N	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses) . . . . .	N	N	1 107 392	N	.2	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services . . . . .	N	N	1 806 726	N	.3	X
	57020	Fees for individual deposit account services . . . . .	N	N	36 649 680	N	6.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees . . . . .	N	N	2 532 260	N	.4	X
	57120	Correspondent account products service fees . . . . .	N	N	17 939 098	N	3.0	X
	57130	Other cash handling and management product fees . . . . .	N	N	1 311 882	N	.2	X
		Document payment products:						
	57210	Cashier's and certified check fees . . . . .	N	N	170 752	N	Z	X
	57220	Money order fees . . . . .	N	N	84 556	N	Z	X
	57230	Travelers' check fees . . . . .	N	N	46 574	N	Z	X
	57240	Other fees . . . . .	N	N	1 776 194	N	.3	X
	57310	Foreign currency exchange fees - retail . . . . .	N	N	165 442	N	Z	X
	57410	Trust products for business and governments - fiduciary fees . . . . .	N	N	14 098 055	N	2.4	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees . . . . .	N	N	1 242 900	N	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees . . . . .	N	N	368 155	N	.1	X
	57530	Access fees for security and commodity contract trade execution and clearing systems . . . . .	N	N	826	N	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees . . . . .	N	N	18 463	N	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees . . . . .	N	N	17 876	N	Z	X
	57620	ACH bill and utility payment fees . . . . .	N	N	23 487	N	Z	X
	57630	Other ACH fees . . . . .	N	N	138 178	N	Z	X

See footnotes at end of table.

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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
5221		Depository credit intermediation—Con.						
	57710	Financial planning and investment management products:						
	57720	Financial planning and investment management services for businesses and government .....	N	N	4 691 475	N	.8	X
	57810	Financial planning and investment management services for individuals .....	N	N	2 937 319	N	.5	X
		Other products supporting financial services - fees .....	N	N	91 239 262	N	15.2	X
52211		Commercial banking .....	81 076	X	481 230 989	X	100.0	91.9
		Loan income:						
	55010	Loans to financial businesses .....	Q	Q	22 232 337	Q	4.6	91.8
	55011	Interest income .....	Q	Q	21 056 655	Q	4.4	X
	55012	Origination fees .....	Q	Q	245 996	Q	.1	X
	55013	Other fees .....	Q	Q	929 686	Q	.2	X
	55020	Loans to nonfinancial businesses - secured .....	Q	Q	80 902 009	Q	16.8	91.9
	55021	Interest income .....	Q	Q	77 437 244	Q	16.1	X
	55022	Origination fees .....	Q	Q	1 410 549	Q	.3	X
	55023	Other fees .....	Q	Q	2 054 216	Q	.4	X
	55030	Loans to nonfinancial businesses - unsecured .....	Q	Q	21 197 228	Q	4.4	91.8
	55031	Interest income .....	Q	Q	19 997 446	Q	4.2	X
	55032	Origination fees .....	Q	Q	362 484	Q	.1	X
	55033	Other fees .....	Q	Q	837 298	Q	.2	X
	55040	Loans to governments .....	Q	Q	1 857 240	Q	.4	91.9
	55041	Interest income .....	Q	Q	1 844 179	Q	.4	X
	55042	Origination fees .....	Q	Q	3 382	Q	Z	X
	55043	Other fees .....	Q	Q	9 679	Q	Z	X
	55050	Loans to consumers - secured .....	Q	Q	101 205 368	Q	21.0	91.5
		Interest income:						
	55051	Residential mortgage loans .....	Q	Q	64 937 361	Q	13.5	X
	55052	Home equity loans .....	Q	Q	7 084 868	Q	1.5	X
	55053	Vehicle loans .....	Q	Q	7 785 211	Q	1.6	X
	55054	Other loans to consumers .....	Q	Q	15 946 720	Q	3.3	X
		Origination fees:						
	55055	Residential mortgage loans .....	Q	Q	2 078 872	Q	.4	X
	55056	Home equity loans .....	Q	Q	130 889	Q	Z	X
	55057	Vehicle loans .....	Q	Q	82 776	Q	Z	X
	55058	Other loans to consumers .....	Q	Q	208 874	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	Q	Q	2 060 466	Q	.4	X
	55061	Home equity loans .....	Q	Q	97 072	Q	Z	X
	55062	Vehicle loans .....	Q	Q	365 382	Q	.1	X
	55063	Other loans to consumers .....	Q	Q	426 877	Q	.1	X
	55070	Loans to consumers - unsecured .....	Q	Q	14 731 074	Q	3.1	91.5
		Interest income:						
	55071	Personal lines of credit .....	Q	Q	13 096 129	Q	2.7	X
	55074	Other loans to consumers .....	Q	Q	1 215 551	Q	.3	X
		Origination fees:						
	55075	Personal lines of credit .....	Q	Q	114 516	Q	Z	X
	55078	Other loans to consumers .....	Q	Q	36 046	Q	Z	X
		Other fees:						
	55079	Personal lines of credit .....	Q	Q	181 059	Q	Z	X
	55083	Other loans to consumers .....	Q	Q	87 773	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	Q	Q	17 829 512	Q	3.7	77.9
	55211	Interest income .....	Q	Q	14 950 932	Q	3.1	X
	55212	Cardholder fees .....	Q	Q	1 018 391	Q	.2	X
	55213	Merchant fees .....	Q	Q	1 860 189	Q	.4	X
	55220	Credit card association products - fees .....	Q	Q	366 783	Q	.1	X
	55230	Factoring - fees .....	Q	Q	121 806	Q	Z	X
	55240	Leasing products .....	Q	Q	7 773 454	Q	1.6	91.8
	55241	Interest income - motor vehicle leases .....	Q	Q	421 931	Q	.1	X
	55242	Interest income - other leases .....	Q	Q	7 137 794	Q	1.5	X
	55243	Fees - motor vehicle leases .....	Q	Q	135 228	Q	Z	X
	55244	Fees from other leases, except real estate rents .....	Q	Q	78 501	Q	Z	X
	55250	Installment credit products .....	Q	Q	152 826	Q	Z	91.3
	55251	Interest income .....	Q	Q	143 181	Q	Z	X
	55252	Fees .....	Q	Q	9 445	Q	Z	X
	55260	All other credit financing products .....	Q	Q	1 545 885	Q	.3	91.9
	55261	Interest income .....	Q	Q	1 398 472	Q	.3	X
	55262	Fees .....	Q	Q	147 413	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities .....	Q	Q	207 492	Q	Z	X
	55320	Public offering products - debt securities .....	Q	Q	699 891	Q	.1	X
	55330	Private placement - equity securities .....	Q	Q	11 363	Q	Z	X
	55340	Private placement - debt securities .....	Q	Q	90 935	Q	Z	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit .....	Q	Q	497 395	Q	.1	88.6
	55411	Fees and commissions .....	Q	Q	53 856	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	28 525	Q	Z	X
	55413	Interest income from trading accounts .....	Q	Q	406 248	Q	.1	X
	55414	Margin interest .....	Q	Q	8 766	Q	Z	X
	55420	Commercial paper issued by financial institutions .....	Q	Q	298 136	Q	.1	91.9
	55421	Fees and commissions .....	Q	Q	9 319	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	3 584	Q	Z	X
	55423	Interest income from trading accounts .....	Q	Q	166 921	Q	Z	X
	55424	Margin interest .....	Q	Q	118 312	Q	Z	X

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

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			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52211		Commercial banking—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55430	Commercial paper issued by nonfinancial institutions .....	Q	Q	44 869	Q	Z	91.9
	55431	Fees and commissions .....	Q	Q	5 439	Q	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	1 910	Q	Z	X
	55433	Interest income from trading accounts .....	Q	Q	35 688	Q	Z	X
	55434	Margin interest .....	Q	Q	1 832	Q	Z	X
	55440	Bankers acceptance .....	Q	Q	25 342	Q	Z	91.9
	55441	Fees and commissions .....	Q	Q	6 686	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	718	Q	Z	X
	55443	Interest income from trading accounts .....	Q	Q	16 849	Q	Z	X
	55444	Margin interest .....	Q	Q	1 089	Q	Z	X
	55450	Treasury bills .....	Q	Q	453 110	Q	.1	91.8
	55451	Fees and commissions .....	Q	Q	106 615	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	3 608	Q	Z	X
	55453	Interest income from trading accounts .....	Q	Q	321 592	Q	.1	X
	55454	Margin interest .....	Q	Q	21 295	Q	Z	X
	55460	Other money market instruments .....	Q	Q	3 212 376	Q	.7	89.0
	55461	Fees and commissions .....	Q	Q	2 212 076	Q	.5	X
	55462	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	51 982	Q	Z	X
	55463	Interest income from trading accounts .....	Q	Q	804 421	Q	.2	X
	55464	Margin interest .....	Q	Q	143 897	Q	Z	X
	55470	Corporate and trust notes and bonds .....	Q	Q	1 368 964	Q	.3	91.5
	55471	Fees and commissions .....	Q	Q	163 264	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	62 767	Q	Z	X
	55473	Interest income from trading accounts .....	Q	Q	822 898	Q	.2	X
	55474	Margin interest .....	Q	Q	320 035	Q	.1	X
	55480	National government notes and bonds .....	Q	Q	7 929 120	Q	1.6	91.8
	55481	Fees and commissions .....	Q	Q	293 982	Q	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	108 267	Q	Z	X
	55483	Interest income from trading accounts .....	Q	Q	6 986 171	Q	1.5	X
	55484	Margin interest .....	Q	Q	540 700	Q	.1	X
	55490	State provincial and local governments notes and bonds .....	Q	Q	10 498 378	Q	2.2	91.9
	55491	Fees and commissions .....	Q	Q	84 548	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	16 170	Q	Z	X
	55493	Interest income from trading accounts .....	Q	Q	10 311 402	Q	2.1	X
	55494	Margin interest .....	Q	Q	86 258	Q	Z	X
	55610	Brokering and dealing products, equities .....	Q	Q	587 535	Q	.1	91.9
	55611	Fees and commissions .....	Q	Q	225 461	Q	Z	X
	55612	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	39 372	Q	Z	X
	55613	Interest income from trading accounts .....	Q	Q	307 536	Q	.1	X
	55614	Margin interest .....	Q	Q	15 166	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	Q	Q	132 732	Q	Z	75.8
	55711	Fees and commissions .....	Q	Q	22 043	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	-9 749	Q	Z	X
	55713	Interest income from trading accounts .....	Q	Q	119 081	Q	Z	X
	55714	Margin interest .....	Q	Q	1 357	Q	Z	X
	55720	Option contracts, exchange-traded .....	Q	Q	277 379	Q	.1	91.9
	55721	Fees and commissions .....	Q	Q	381	Q	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	276 947	Q	.1	X
	55723	Interest income from trading accounts .....	Q	Q	51	Q	Z	X
	55730	Forward contracts, traded over-the-counter .....	Q	Q	537 269	Q	.1	80.7
	55731	Fees and commissions .....	Q	Q	61 512	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	417 753	Q	.1	X
	55733	Interest income from trading accounts .....	Q	Q	58 004	Q	Z	X
	55740	Swaps, traded over-the-counter .....	Q	Q	4 729 831	Q	1.0	90.2
	55741	Fees and commissions .....	Q	Q	58 268	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	3 330 059	Q	.7	X
	55743	Interest income from trading accounts .....	Q	Q	1 339 548	Q	.3	X
	55750	Option contracts traded over-the-counter .....	Q	Q	146 692	Q	Z	91.9
	55751	Fees and commissions .....	Q	Q	439	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	143 764	Q	Z	X
	55753	Interest income from trading accounts .....	Q	Q	2 489	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter .....	Q	Q	439 494	Q	.1	87.0
	55761	Fees and commissions .....	Q	Q	25 460	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	342 532	Q	.1	X
	55763	Interest income from trading accounts .....	Q	Q	70 072	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale .....	Q	Q	108 117	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	Q	Q	1 219 217	Q	.3	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	Q	Q	149 030	Q	Z	X
	56110	Brokerage correspondent products - fees .....	Q	Q	52 233	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	Q	Q	656 982	Q	.1	X
	56310	Repurchase agreements - net gains (losses) .....	Q	Q	1 600 407	Q	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net .....	Q	Q	780 095	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses) .....	Q	Q	11 834 989	Q	2.5	X
	56610	Trading equities on own account - net gain (losses) .....	Q	Q	773 157	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses) .....	Q	Q	2 727 453	Q	.6	X
	56810	Trading foreign currency on own account - net gain (losses) .....	Q	Q	233 548	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses) .....	Q	Q	546 227	Q	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	Q	Q	1 418 655	Q	.3	X
	57020	Fees for individual deposit account services .....	Q	Q	30 095 519	Q	6.3	91.3
	57021	ATM charges and other electronic transaction fees .....	Q	Q	2 969 084	Q	.6	X
	57022	Other deposit account service fees .....	Q	Q	27 126 435	Q	5.6	X
		Cash handling and management products:						

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52211		Commercial banking—Con.						
		Cash handling and management products—Con.						
	57110	Business account and cash management service fees .....	Q	Q	2 204 166	Q	.5	91.7
	57111	Fees for bundled services .....	Q	Q	1 049 901	Q	.2	X
	57112	Fees for individual services .....	Q	Q	1 154 265	Q	.2	X
	57120	Correspondent account products service fees .....	Q	Q	17 808 822	Q	3.7	X
	57130	Other cash handling and management product fees .....	Q	Q	1 232 226	Q	.3	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	Q	Q	131 986	Q	Z	X
	57220	Money order fees .....	Q	Q	38 720	Q	Z	X
	57230	Travelers' check fees .....	Q	Q	26 222	Q	Z	X
	57240	Other fees .....	Q	Q	1 489 195	Q	.3	X
	57310	Foreign currency exchange fees - retail .....	Q	Q	152 900	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees .....	Q	Q	13 737 688	Q	2.9	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	Q	Q	954 899	Q	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees .....	Q	Q	150 381	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees .....	Q	Q	5 976	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	Q	Q	11 363	Q	Z	X
	57620	ACH bill and utility payment fees .....	Q	Q	13 095	Q	Z	X
	57630	Other ACH fees .....	Q	Q	52 569	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	Q	Q	4 654 501	Q	1.0	X
	57720	Financial planning and investment management services for individuals .....	Q	Q	2 748 635	Q	.6	X
	57810	Other products supporting financial services - fees .....	Q	Q	81 518 391	Q	16.9	X
522110		Commercial banking .....	81 076	X	481 230 989	X	100.0	91.9
		Loan income:						
	55010	Loans to financial businesses .....	Q	Q	22 232 337	Q	4.6	91.8
	55011	Interest income .....	Q	Q	21 056 655	Q	4.4	X
	55012	Origination fees .....	Q	Q	245 996	Q	.1	X
	55013	Other fees .....	Q	Q	929 686	Q	.2	X
	55020	Loans to nonfinancial businesses - secured .....	Q	Q	80 902 009	Q	16.8	91.9
	55021	Interest income .....	Q	Q	77 437 244	Q	16.1	X
	55022	Origination fees .....	Q	Q	1 410 549	Q	.3	X
	55023	Other fees .....	Q	Q	2 054 216	Q	.4	X
	55030	Loans to nonfinancial businesses - unsecured .....	Q	Q	21 197 228	Q	4.4	91.8
	55031	Interest income .....	Q	Q	19 997 446	Q	4.2	X
	55032	Origination fees .....	Q	Q	362 484	Q	.1	X
	55033	Other fees .....	Q	Q	837 298	Q	.2	X
	55040	Loans to governments .....	Q	Q	1 857 240	Q	.4	91.9
	55041	Interest income .....	Q	Q	1 844 179	Q	.4	X
	55042	Origination fees .....	Q	Q	3 382	Q	Z	X
	55043	Other fees .....	Q	Q	9 679	Q	Z	X
	55050	Loans to consumers - secured .....	Q	Q	101 205 368	Q	21.0	91.5
		Interest income:						
	55051	Residential mortgage loans .....	Q	Q	64 937 361	Q	13.5	X
	55052	Home equity loans .....	Q	Q	7 084 868	Q	1.5	X
	55053	Vehicle loans .....	Q	Q	7 785 211	Q	1.6	X
	55054	Other loans to consumers .....	Q	Q	15 946 720	Q	3.3	X
		Origination fees:						
	55055	Residential mortgage loans .....	Q	Q	2 078 872	Q	.4	X
	55056	Home equity loans .....	Q	Q	130 889	Q	Z	X
	55057	Vehicle loans .....	Q	Q	82 776	Q	Z	X
	55058	Other loans to consumers .....	Q	Q	208 874	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	Q	Q	2 060 466	Q	.4	X
	55061	Home equity loans .....	Q	Q	97 072	Q	Z	X
	55062	Vehicle loans .....	Q	Q	365 382	Q	.1	X
	55063	Other loans to consumers .....	Q	Q	426 877	Q	.1	X
	55070	Loans to consumers - unsecured .....	Q	Q	14 731 074	Q	3.1	91.5
		Interest income:						
	55071	Personal lines of credit .....	Q	Q	13 096 129	Q	2.7	X
	55074	Other loans to consumers .....	Q	Q	1 215 551	Q	.3	X
		Origination fees:						
	55075	Personal lines of credit .....	Q	Q	114 516	Q	Z	X
	55078	Other loans to consumers .....	Q	Q	36 046	Q	Z	X
		Other fees:						
	55079	Personal lines of credit .....	Q	Q	181 059	Q	Z	X
	55083	Other loans to consumers .....	Q	Q	87 773	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	Q	Q	17 829 512	Q	3.7	77.9
	55211	Interest income .....	Q	Q	14 950 932	Q	3.1	X
	55212	Cardholder fees .....	Q	Q	1 018 391	Q	.2	X
	55213	Merchant fees .....	Q	Q	1 860 189	Q	.4	X
	55220	Credit card association products - fees .....	Q	Q	366 783	Q	.1	X
	55230	Factoring - fees .....	Q	Q	121 806	Q	Z	X

See footnotes at end of table.



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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
522110		Commercial banking—Con.						
		Credit financing products, except loans—Con.						
	55240	Leasing products . . . . .	Q	Q	7 773 454	Q	1.6	91.8
	55241	Interest income - motor vehicle leases . . . . .	Q	Q	421 931	Q	.1	X
	55242	Interest income - other leases . . . . .	Q	Q	7 137 794	Q	1.5	X
	55243	Fees - motor vehicle leases . . . . .	Q	Q	135 228	Q	Z	X
	55244	Fees from other leases, except real estate rents . . . . .	Q	Q	78 501	Q	Z	X
	55250	Installment credit products . . . . .	Q	Q	152 626	Q	Z	91.3
	55251	Interest income . . . . .	Q	Q	143 181	Q	Z	X
	55252	Fees . . . . .	Q	Q	9 445	Q	Z	X
	55260	All other credit financing products . . . . .	Q	Q	1 545 885	Q	.3	91.9
	55261	Interest income . . . . .	Q	Q	1 398 472	Q	.3	X
	55262	Fees . . . . .	Q	Q	147 413	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities . . . . .	Q	Q	207 492	Q	Z	X
	55320	Public offering products - debt securities . . . . .	Q	Q	699 891	Q	.1	X
	55330	Private placement - equity securities . . . . .	Q	Q	11 363	Q	Z	X
	55340	Private placement - debt securities . . . . .	Q	Q	90 935	Q	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit . . . . .	Q	Q	497 395	Q	.1	88.6
	55411	Fees and commissions . . . . .	Q	Q	53 856	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	28 525	Q	Z	X
	55413	Interest income from trading accounts . . . . .	Q	Q	406 248	Q	.1	X
	55414	Margin interest . . . . .	Q	Q	8 766	Q	Z	X
	55420	Commercial paper issued by financial institutions . . . . .	Q	Q	298 136	Q	.1	91.9
	55421	Fees and commissions . . . . .	Q	Q	9 319	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	3 584	Q	Z	X
	55423	Interest income from trading accounts . . . . .	Q	Q	166 921	Q	Z	X
	55424	Margin interest . . . . .	Q	Q	118 312	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions . . . . .	Q	Q	44 869	Q	Z	91.9
	55431	Fees and commissions . . . . .	Q	Q	5 439	Q	Z	X
	55432	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	1 910	Q	Z	X
	55433	Interest income from trading accounts . . . . .	Q	Q	35 688	Q	Z	X
	55434	Margin interest . . . . .	Q	Q	1 832	Q	Z	X
	55440	Bankers acceptance . . . . .	Q	Q	25 342	Q	Z	91.9
	55441	Fees and commissions . . . . .	Q	Q	6 686	Q	Z	X
	55442	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	718	Q	Z	X
	55443	Interest income from trading accounts . . . . .	Q	Q	16 849	Q	Z	X
	55444	Margin interest . . . . .	Q	Q	1 089	Q	Z	X
	55450	Treasury bills . . . . .	Q	Q	453 110	Q	.1	91.8
	55451	Fees and commissions . . . . .	Q	Q	106 615	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	3 608	Q	Z	X
	55453	Interest income from trading accounts . . . . .	Q	Q	321 592	Q	.1	X
	55454	Margin interest . . . . .	Q	Q	21 295	Q	Z	X
	55460	Other money market instruments . . . . .	Q	Q	3 212 376	Q	.7	89.0
	55461	Fees and commissions . . . . .	Q	Q	2 212 076	Q	.5	X
	55462	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	51 982	Q	Z	X
	55463	Interest income from trading accounts . . . . .	Q	Q	804 421	Q	.2	X
	55464	Margin interest . . . . .	Q	Q	143 897	Q	Z	X
	55470	Corporate and trust notes and bonds . . . . .	Q	Q	1 368 964	Q	.3	91.5
	55471	Fees and commissions . . . . .	Q	Q	163 264	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	62 767	Q	Z	X
	55473	Interest income from trading accounts . . . . .	Q	Q	822 898	Q	.2	X
	55474	Margin interest . . . . .	Q	Q	320 035	Q	.1	X
	55480	National government notes and bonds . . . . .	Q	Q	7 929 120	Q	1.6	91.8
	55481	Fees and commissions . . . . .	Q	Q	293 982	Q	.1	X
	55482	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	108 267	Q	Z	X
	55483	Interest income from trading accounts . . . . .	Q	Q	6 986 171	Q	1.5	X
	55484	Margin interest . . . . .	Q	Q	540 700	Q	.1	X
	55490	State provincial and local governments notes and bonds . . . . .	Q	Q	10 498 378	Q	2.2	91.9
	55491	Fees and commissions . . . . .	Q	Q	84 548	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	16 170	Q	Z	X
	55493	Interest income from trading accounts . . . . .	Q	Q	10 311 402	Q	2.1	X
	55494	Margin interest . . . . .	Q	Q	86 258	Q	Z	X
	55610	Brokering and dealing products, equities . . . . .	Q	Q	587 535	Q	.1	91.9
	55611	Fees and commissions . . . . .	Q	Q	225 461	Q	Z	X
	55612	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	39 372	Q	Z	X
	55613	Interest income from trading accounts . . . . .	Q	Q	307 536	Q	.1	X
	55614	Margin interest . . . . .	Q	Q	15 166	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded . . . . .	Q	Q	132 732	Q	Z	75.8
	55711	Fees and commissions . . . . .	Q	Q	22 043	Q	Z	X
	55712	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	-9 749	Q	Z	X
	55713	Interest income from trading accounts . . . . .	Q	Q	119 081	Q	Z	X
	55714	Margin interest . . . . .	Q	Q	1 357	Q	Z	X
	55720	Option contracts, exchange-traded . . . . .	Q	Q	277 379	Q	.1	91.9
	55721	Fees and commissions . . . . .	Q	Q	381	Q	Z	X
	55722	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	276 947	Q	.1	X
	55723	Interest income from trading accounts . . . . .	Q	Q	51	Q	Z	X
	55730	Forward contracts, traded over-the-counter . . . . .	Q	Q	537 269	Q	.1	80.7
	55731	Fees and commissions . . . . .	Q	Q	61 512	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	417 753	Q	.1	X
	55733	Interest income from trading accounts . . . . .	Q	Q	58 004	Q	Z	X
	55740	Swaps, traded over-the-counter . . . . .	Q	Q	4 729 831	Q	1.0	90.2
	55741	Fees and commissions . . . . .	Q	Q	58 268	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	3 330 059	Q	.7	X
	55743	Interest income from trading accounts . . . . .	Q	Q	1 339 548	Q	.3	X
	55750	Option contracts traded over-the-counter . . . . .	Q	Q	146 692	Q	Z	91.9
	55751	Fees and commissions . . . . .	Q	Q	439	Q	Z	X
	55752	Net gains (losses) in trading accounts, excluding interest income . . . . .	Q	Q	143 764	Q	Z	X
	55753	Interest income from trading accounts . . . . .	Q	Q	2 489	Q	Z	X

See footnotes at end of table.

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Estab-lishments with the product line	All estab-lishments <sup>1</sup>	
522110		Commercial banking—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55760	Other derivative contracts, traded over-the-counter .....	Q	Q	439 494	Q	.1	87.0
	55761	Fees and commissions .....	Q	Q	25 460	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income ..	Q	Q	342 532	Q	.1	X
	55763	Interest income from trading accounts .....	Q	Q	70 072	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale .....	Q	Q	108 117	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	Q	Q	1 219 217	Q	.3	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	Q	Q	149 030	Q	Z	X
	56110	Brokerage correspondent products - fees .....	Q	Q	52 233	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	Q	Q	656 982	Q	.1	X
	56310	Repurchase agreements - net gains (losses) .....	Q	Q	1 600 407	Q	.3	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net .....	Q	Q	780 095	Q	.2	X
	56510	Trading debt instruments on own account - net gains (losses) .....	Q	Q	11 834 989	Q	2.5	X
	56610	Trading equities on own account - net gain (losses) .....	Q	Q	773 157	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses) .....	Q	Q	2 727 453	Q	.6	X
	56810	Trading foreign currency on own account - net gain (losses) .....	Q	Q	233 548	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses) .....	Q	Q	546 227	Q	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	Q	Q	1 418 655	Q	.3	X
	57020	Fees for individual deposit account services .....	Q	Q	30 095 519	Q	6.3	91.3
	57021	ATM charges and other electronic transaction fees .....	Q	Q	2 969 084	Q	.6	X
	57022	Other deposit account service fees .....	Q	Q	27 126 435	Q	5.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	Q	Q	2 204 166	Q	.5	91.7
	57111	Fees for bundled services .....	Q	Q	1 049 901	Q	.2	X
	57112	Fees for individual services .....	Q	Q	1 154 265	Q	.2	X
	57120	Correspondent account products service fees .....	Q	Q	17 808 822	Q	3.7	X
	57130	Other cash handling and management product fees .....	Q	Q	1 232 226	Q	.3	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	Q	Q	131 986	Q	Z	X
	57220	Money order fees .....	Q	Q	38 720	Q	Z	X
	57230	Travelers' check fees .....	Q	Q	26 222	Q	Z	X
	57240	Other fees .....	Q	Q	1 489 195	Q	.3	X
	57310	Foreign currency exchange fees - retail .....	Q	Q	152 900	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees .....	Q	Q	13 737 688	Q	2.9	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	Q	Q	954 899	Q	.2	X
	57520	Security and commodity contract trade execution, clearing and settlement fees .....	Q	Q	150 381	Q	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees .....	Q	Q	5 976	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	Q	Q	11 363	Q	Z	X
	57620	ACH bill and utility payment fees .....	Q	Q	13 095	Q	Z	X
	57630	Other ACH fees .....	Q	Q	52 569	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	Q	Q	4 654 501	Q	1.0	X
	57720	Financial planning and investment management services for individuals .....	Q	Q	2 748 635	Q	.6	X
	57810	Other products supporting financial services - fees .....	Q	Q	81 518 391	Q	16.9	X
52212		Savings institutions .....	17 018	X	78 839 957	X	100.0	88.3
		Loan income:						
	55010	Loans to financial businesses .....	Q	Q	11 241 927	Q	14.3	87.0
	55011	Interest income .....	Q	Q	11 139 578	Q	14.1	X
	55012	Origination fees .....	Q	Q	26 907	Q	Z	X
	55013	Other fees .....	Q	Q	75 442	Q	.1	X
	55020	Loans to nonfinancial businesses - secured .....	Q	Q	9 338 101	Q	11.8	88.0
	55021	Interest income .....	Q	Q	8 984 878	Q	11.4	X
	55022	Origination fees .....	Q	Q	108 650	Q	.1	X
	55023	Other fees .....	Q	Q	244 573	Q	.3	X
	55030	Loans to nonfinancial businesses - unsecured .....	Q	Q	765 209	Q	1.0	87.7
	55031	Interest income .....	Q	Q	708 321	Q	.9	X
	55032	Origination fees .....	Q	Q	16 082	Q	Z	X
	55033	Other fees .....	Q	Q	40 806	Q	.1	X
	55040	Loans to governments .....	Q	Q	288 465	Q	.4	84.3
	55041	Interest income .....	Q	Q	287 031	Q	.4	X
	55042	Origination fees .....	Q	Q	227	Q	Z	X
	55043	Other fees .....	Q	Q	1 207	Q	Z	X
	55050	Loans to consumers - secured .....	Q	Q	32 576 897	Q	41.3	85.5
		Interest income:						
	55051	Residential mortgage loans .....	Q	Q	23 355 373	Q	29.6	X
	55052	Home equity loans .....	Q	Q	2 444 332	Q	3.1	X
	55053	Vehicle loans .....	Q	Q	2 096 488	Q	2.7	X
	55054	Other loans to consumers .....	Q	Q	1 518 316	Q	1.9	X

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52212		Savings institutions—Con.						
	55050	Loan income—Con.						
		Loans to consumers - secured—Con.						
		Origination fees:						
	55055	Residential mortgage loans .....	Q	Q	1 775 418	Q	2.3	X
	55056	Home equity loans .....	Q	Q	25 463	Q	Z	X
	55057	Vehicle loans .....	Q	Q	10 582	Q	Z	X
	55058	Other loans to consumers .....	Q	Q	30 203	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	Q	Q	1 065 292	Q	1.4	X
	55061	Home equity loans .....	Q	Q	96 442	Q	.1	X
	55062	Vehicle loans .....	Q	Q	50 883	Q	.1	X
	55063	Other loans to consumers .....	Q	Q	108 105	Q	.1	X
	55070	Loans to consumers - unsecured .....	Q	Q	328 771	Q	.4	87.8
		Interest income:						
	55071	Personal lines of credit .....	Q	Q	122 368	Q	.2	X
	55074	Other loans to consumers .....	Q	Q	194 896	Q	.2	X
		Origination fees:						
	55075	Personal lines of credit .....	Q	Q	351	Q	Z	X
	55078	Other loans to consumers .....	Q	Q	2 539	Q	Z	X
		Other fees:						
	55079	Personal lines of credit .....	Q	Q	3 285	Q	Z	X
	55083	Other loans to consumers .....	Q	Q	5 332	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	Q	Q	802 053	Q	1.0	87.7
	55211	Interest income .....	Q	Q	647 934	Q	.8	X
	55212	Cardholder fees .....	Q	Q	62 427	Q	.1	X
	55213	Merchant fees .....	Q	Q	91 692	Q	.1	X
	55220	Credit card association products - fees .....	Q	Q	249 199	Q	.3	X
	55230	Factoring - fees .....	Q	Q	1 728	Q	Z	X
	55240	Leasing products .....	Q	Q	260 103	Q	.3	72.7
	55241	Interest income - motor vehicle leases .....	Q	Q	41 096	Q	.1	X
	55242	Interest income - other leases .....	Q	Q	213 647	Q	.3	X
	55243	Fees - motor vehicle leases .....	Q	Q	436	Q	Z	X
	55244	Fees from other leases, except real estate rents .....	Q	Q	4 924	Q	Z	X
	55250	Installment credit products .....	Q	Q	82 800	Q	.1	88.3
	55251	Interest income .....	Q	Q	76 861	Q	.1	X
	55252	Fees .....	Q	Q	5 939	Q	Z	X
	55260	All other credit financing products .....	Q	Q	23 731	Q	Z	88.3
	55261	Interest income .....	Q	Q	22 891	Q	Z	X
	55262	Fees .....	Q	Q	840	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities .....	Q	Q	3 192 433	Q	4.0	X
	55320	Public offering products - debt securities .....	Q	Q	141 218	Q	.2	X
	55330	Private placement - equity securities .....	Q	Q	1 425	Q	Z	X
	55340	Private placement - debt securities .....	Q	Q	1 061	Q	Z	X
		Brokerage and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit .....	Q	Q	19 822	Q	Z	78.0
	55411	Fees and commissions .....	Q	Q	4 193	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	527	Q	Z	X
	55413	Interest income from trading accounts .....	Q	Q	14 840	Q	Z	X
	55414	Margin interest .....	Q	Q	262	Q	Z	X
	55420	Commercial paper issued by financial institutions .....	Q	Q	60 589	Q	.1	87.5
	55421	Fees and commissions .....	Q	Q	24 082	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	1 513	Q	Z	X
	55423	Interest income from trading accounts .....	Q	Q	34 039	Q	Z	X
	55424	Margin interest .....	Q	Q	955	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions .....	Q	Q	17 913	Q	Z	88.3
	55432	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	662	Q	Z	X
	55433	Interest income from trading accounts .....	Q	Q	16 511	Q	Z	X
	55434	Margin interest .....	Q	Q	226	Q	Z	X
	55440	Bankers acceptance .....	Q	Q	4 031	Q	Z	88.3
	55441	Fees and commissions .....	Q	Q	2 760	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	1 233	Q	Z	X
	55450	Treasury bills .....	Q	Q	32 552	Q	Z	88.3
	55451	Fees and commissions .....	Q	Q	5	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	691	Q	Z	X
	55453	Interest income from trading accounts .....	Q	Q	28 756	Q	Z	X
	55454	Margin interest .....	Q	Q	3 100	Q	Z	X
	55460	Other money market instruments .....	Q	Q	2 602 556	Q	3.3	87.1
	55461	Fees and commissions .....	Q	Q	39 356	Q	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	1 913 833	Q	2.4	X
	55463	Interest income from trading accounts .....	Q	Q	637 649	Q	.8	X
	55464	Margin interest .....	Q	Q	11 718	Q	Z	X
	55470	Corporate and trust notes and bonds .....	Q	Q	527 511	Q	.7	87.2
	55471	Fees and commissions .....	Q	Q	3 897	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	-2 574	Q	Z	X
	55473	Interest income from trading accounts .....	Q	Q	409 343	Q	.5	X
	55474	Margin interest .....	Q	Q	116 845	Q	.1	X
	55480	National government notes and bonds .....	Q	Q	1 734 604	Q	2.2	72.4
	55481	Fees and commissions .....	Q	Q	11 118	Q	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	46 457	Q	.1	X
	55483	Interest income from trading accounts .....	Q	Q	1 533 982	Q	1.9	X
	55484	Margin interest .....	Q	Q	143 047	Q	.2	X
	55490	State provincial and local governments notes and bonds .....	Q	Q	86 109	Q	.1	87.8
	55491	Fees and commissions .....	Q	Q	2 530	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	277	Q	Z	X
	55493	Interest income from trading accounts .....	Q	Q	80 018	Q	.1	X

See footnotes at end of table.

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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52212		Savings institutions—Con.						
		Brokering and dealing products - debt instruments—Con.						
	55490	State provincial and local governments notes and bonds—Con.						
	55494	Margin interest .....	Q	Q	3 284	Q	Z	X
	55610	Brokering and dealing products, equities .....	Q	Q	1 128 485	Q	1.4	87.3
	55611	Fees and commissions .....	Q	Q	440 882	Q	.6	X
	55612	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	130 838	Q	.2	X
	55613	Interest income from trading accounts .....	Q	Q	550 428	Q	.7	X
	55614	Margin interest .....	Q	Q	6 337	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	Q	Q	11 155	Q	Z	88.1
	55712	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	9 466	Q	Z	X
	55713	Interest income from trading accounts .....	Q	Q	1 689	Q	Z	X
	55730	Forward contracts, traded over-the-counter .....	Q	Q	21 491	Q	Z	88.3
	55731	Fees and commissions .....	Q	Q	1 052	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	16 005	Q	Z	X
	55733	Interest income from trading accounts .....	Q	Q	4 434	Q	Z	X
	55740	Swaps, traded over-the-counter .....	Q	Q	23 038	Q	Z	88.3
	55741	Fees and commissions .....	Q	Q	1 725	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	21 313	Q	Z	X
	55750	Option contracts traded over-the-counter .....	Q	Q	212	Q	Z	88.3
	55751	Fees and commissions .....	Q	Q	198	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter .....	Q	Q	4 819	Q	Z	88.3
	55761	Fees and commissions .....	Q	Q	867	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	3 784	Q	Z	X
	55763	Interest income from trading accounts .....	Q	Q	43	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale .....	Q	Q	4 607	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	Q	Q	78 776	Q	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	Q	Q	74 864	Q	.1	X
	56110	Brokerage correspondent products - fees .....	Q	Q	11 062	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	Q	Q	158 014	Q	.2	X
	56310	Repurchase agreements - net gains (losses) .....	Q	Q	15 640	Q	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net .....	Q	Q	12 761	Q	Z	X
	56510	Trading debt instruments on own account - net gains (losses) .....	Q	Q	839 640	Q	1.1	X
	56610	Trading equities on own account - net gain (losses) .....	Q	Q	131 727	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses) .....	Q	Q	11 456	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses) .....	Q	Q	561 165	Q	.7	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	Q	Q	191 476	Q	.2	X
	57020	Fees for individual deposit account services .....	Q	Q	3 868 822	Q	4.9	61.5
	57021	ATM charges and other electronic transaction fees .....	Q	Q	1 050 291	Q	1.3	X
	57022	Other deposit account service fees .....	Q	Q	2 818 531	Q	3.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	Q	Q	257 076	Q	.3	68.4
	57111	Fees for bundled services .....	Q	Q	175 541	Q	.2	X
	57112	Fees for individual services .....	Q	Q	81 535	Q	.1	X
	57120	Correspondent account products service fees .....	Q	Q	14 608	Q	Z	X
	57130	Other cash handling and management product fees .....	Q	Q	29 978	Q	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	Q	Q	10 002	Q	Z	X
	57220	Money order fees .....	Q	Q	12 518	Q	Z	X
	57230	Travelers' check fees .....	Q	Q	4 941	Q	Z	X
	57240	Other fees .....	Q	Q	50 769	Q	.1	X
	57310	Foreign currency exchange fees - retail .....	Q	Q	2 940	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees .....	Q	Q	290 451	Q	.4	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	Q	Q	2 334	Q	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees .....	Q	Q	1 425	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57620	ACH bill and utility payment fees .....	Q	Q	2 364	Q	Z	X
	57630	Other ACH fees .....	Q	Q	9 820	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	Q	Q	30 068	Q	Z	X
	57720	Financial planning and investment management services for individuals .....	Q	Q	85 234	Q	.1	X
	57810	Other products supporting financial services - fees .....	Q	Q	6 505 411	Q	8.3	X
522120		Savings institutions .....	17 018	X	78 839 957	X	100.0	88.3
		Loan income:						
	55010	Loans to financial businesses .....	Q	Q	11 241 927	Q	14.3	87.0
	55011	Interest income .....	Q	Q	11 139 578	Q	14.1	X
	55012	Origination fees .....	Q	Q	26 907	Q	Z	X
	55013	Other fees .....	Q	Q	75 442	Q	.1	X
	55020	Loans to nonfinancial businesses - secured .....	Q	Q	9 338 101	Q	11.8	88.0
	55021	Interest income .....	Q	Q	8 984 878	Q	11.4	X
	55022	Origination fees .....	Q	Q	108 650	Q	.1	X
	55023	Other fees .....	Q	Q	244 573	Q	.3	X

See footnotes at end of table.

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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
522120		Savings institutions—Con.						
		Loan income—Con.						
	55030	Loans to nonfinancial businesses - unsecured .....	Q	Q	765 209	Q	1.0	87.7
	55031	Interest income .....	Q	Q	708 321	Q	.9	X
	55032	Origination fees .....	Q	Q	16 082	Q	Z	X
	55033	Other fees .....	Q	Q	40 806	Q	.1	X
	55040	Loans to governments .....	Q	Q	288 465	Q	.4	84.3
	55041	Interest income .....	Q	Q	287 031	Q	.4	X
	55042	Origination fees .....	Q	Q	227	Q	Z	X
	55043	Other fees .....	Q	Q	1 207	Q	Z	X
	55050	Loans to consumers - secured .....	Q	Q	32 576 897	Q	41.3	85.5
		Interest income:						
	55051	Residential mortgage loans .....	Q	Q	23 355 373	Q	29.6	X
	55052	Home equity loans .....	Q	Q	2 444 332	Q	3.1	X
	55053	Vehicle loans .....	Q	Q	2 096 488	Q	2.7	X
	55054	Other loans to consumers .....	Q	Q	1 518 316	Q	1.9	X
		Origination fees:						
	55055	Residential mortgage loans .....	Q	Q	1 775 418	Q	2.3	X
	55056	Home equity loans .....	Q	Q	25 463	Q	Z	X
	55057	Vehicle loans .....	Q	Q	10 582	Q	Z	X
	55058	Other loans to consumers .....	Q	Q	30 203	Q	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	Q	Q	1 065 292	Q	1.4	X
	55061	Home equity loans .....	Q	Q	96 442	Q	.1	X
	55062	Vehicle loans .....	Q	Q	50 883	Q	.1	X
	55063	Other loans to consumers .....	Q	Q	108 105	Q	.1	X
	55070	Loans to consumers - unsecured .....	Q	Q	328 771	Q	.4	87.8
		Interest income:						
	55071	Personal lines of credit .....	Q	Q	122 368	Q	.2	X
	55074	Other loans to consumers .....	Q	Q	194 896	Q	.2	X
		Origination fees:						
	55075	Personal lines of credit .....	Q	Q	351	Q	Z	X
	55078	Other loans to consumers .....	Q	Q	2 539	Q	Z	X
		Other fees:						
	55079	Personal lines of credit .....	Q	Q	3 285	Q	Z	X
	55083	Other loans to consumers .....	Q	Q	5 332	Q	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	Q	Q	802 053	Q	1.0	87.7
	55211	Interest income .....	Q	Q	647 934	Q	.8	X
	55212	Cardholder fees .....	Q	Q	62 427	Q	.1	X
	55213	Merchant fees .....	Q	Q	91 692	Q	.1	X
	55220	Credit card association products - fees .....	Q	Q	249 199	Q	.3	X
	55230	Factoring - fees .....	Q	Q	1 728	Q	Z	X
	55240	Leasing products .....	Q	Q	260 103	Q	.3	72.7
	55241	Interest income - motor vehicle leases .....	Q	Q	41 096	Q	.1	X
	55242	Interest income - other leases .....	Q	Q	213 647	Q	.3	X
	55243	Fees - motor vehicle leases .....	Q	Q	436	Q	Z	X
	55244	Fees from other leases, except real estate rents .....	Q	Q	4 924	Q	Z	X
	55250	Installment credit products .....	Q	Q	82 800	Q	.1	88.3
	55251	Interest income .....	Q	Q	76 861	Q	.1	X
	55252	Fees .....	Q	Q	5 939	Q	Z	X
	55260	All other credit financing products .....	Q	Q	23 731	Q	Z	88.3
	55261	Interest income .....	Q	Q	22 891	Q	Z	X
	55262	Fees .....	Q	Q	840	Q	Z	X
		Securities origination products:						
	55310	Public offering products - equity securities .....	Q	Q	3 192 433	Q	4.0	X
	55320	Public offering products - debt securities .....	Q	Q	141 218	Q	.2	X
	55330	Private placement - equity securities .....	Q	Q	1 425	Q	Z	X
	55340	Private placement - debt securities .....	Q	Q	1 061	Q	Z	X
		Brokering and dealing products - debt instruments:						
	55410	Negotiable certificates of deposit .....	Q	Q	19 822	Q	Z	78.0
	55411	Fees and commissions .....	Q	Q	4 193	Q	Z	X
	55412	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	527	Q	Z	X
	55413	Interest income from trading accounts .....	Q	Q	14 840	Q	Z	X
	55414	Margin interest .....	Q	Q	262	Q	Z	X
	55420	Commercial paper issued by financial institutions .....	Q	Q	60 589	Q	.1	87.5
	55421	Fees and commissions .....	Q	Q	24 082	Q	Z	X
	55422	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	1 513	Q	Z	X
	55423	Interest income from trading accounts .....	Q	Q	34 039	Q	Z	X
	55424	Margin interest .....	Q	Q	955	Q	Z	X
	55430	Commercial paper issued by nonfinancial institutions .....	Q	Q	17 913	Q	Z	88.3
	55432	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	662	Q	Z	X
	55433	Interest income from trading accounts .....	Q	Q	16 511	Q	Z	X
	55434	Margin interest .....	Q	Q	226	Q	Z	X
	55440	Bankers acceptance .....	Q	Q	4 031	Q	Z	88.3
	55441	Fees and commissions .....	Q	Q	2 760	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	1 233	Q	Z	X
	55450	Treasury bills .....	Q	Q	32 552	Q	Z	88.3
	55451	Fees and commissions .....	Q	Q	5	Q	Z	X
	55452	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	691	Q	Z	X
	55453	Interest income from trading accounts .....	Q	Q	28 756	Q	Z	X
	55454	Margin interest .....	Q	Q	3 100	Q	Z	X
	55460	Other money market instruments .....	Q	Q	2 602 556	Q	3.3	87.1
	55461	Fees and commissions .....	Q	Q	39 356	Q	.1	X
	55462	Net gains (losses) in trading accounts, excluding interest income .....	Q	Q	1 913 833	Q	2.4	X
	55463	Interest income from trading accounts .....	Q	Q	637 649	Q	.8	X
	55464	Margin interest .....	Q	Q	11 718	Q	Z	X

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						Establishments with the product line	All establishments <sup>1</sup>	
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		Brokering and dealing products - debt instruments—Con.						
	55470	Corporate and trust notes and bonds	Q	Q	527 511	Q	.7	87.2
	55471	Fees and commissions	Q	Q	3 897	Q	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	Q	Q	-2 574	Q	Z	X
	55473	Interest income from trading accounts	Q	Q	409 343	Q	.5	X
	55474	Margin interest	Q	Q	116 845	Q	.1	X
	55480	National government notes and bonds	Q	Q	1 734 604	Q	2.2	72.4
	55481	Fees and commissions	Q	Q	11 118	Q	Z	X
	55482	Net gains (losses) in trading accounts, excluding interest income	Q	Q	46 457	Q	.1	X
	55483	Interest income from trading accounts	Q	Q	1 533 982	Q	1.9	X
	55484	Margin interest	Q	Q	143 047	Q	.2	X
	55490	State provincial and local governments notes and bonds	Q	Q	86 109	Q	.1	87.8
	55491	Fees and commissions	Q	Q	2 530	Q	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	Q	Q	277	Q	Z	X
	55493	Interest income from trading accounts	Q	Q	80 018	Q	.1	X
	55494	Margin interest	Q	Q	3 284	Q	Z	X
	55610	Brokering and dealing products, equities	Q	Q	1 128 485	Q	1.4	87.3
	55611	Fees and commissions	Q	Q	440 882	Q	.6	X
	55612	Net gains (losses) in trading accounts, excluding interest income	Q	Q	130 838	Q	.2	X
	55613	Interest income from trading accounts	Q	Q	550 428	Q	.7	X
	55614	Margin interest	Q	Q	6 337	Q	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	Q	Q	11 155	Q	Z	88.1
	55712	Net gains (losses) in trading accounts, excluding interest income	Q	Q	9 466	Q	Z	X
	55713	Interest income from trading accounts	Q	Q	1 689	Q	Z	X
	55730	Forward contracts, traded over-the-counter	Q	Q	21 491	Q	Z	88.3
	55731	Fees and commissions	Q	Q	1 052	Q	Z	X
	55732	Net gains (losses) in trading accounts, excluding interest income	Q	Q	16 005	Q	Z	X
	55733	Interest income from trading accounts	Q	Q	4 434	Q	Z	X
	55740	Swaps, traded over-the-counter	Q	Q	23 038	Q	Z	88.3
	55741	Fees and commissions	Q	Q	1 725	Q	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	Q	Q	21 313	Q	Z	X
	55750	Option contracts traded over-the-counter	Q	Q	212	Q	Z	88.3
	55751	Fees and commissions	Q	Q	198	Q	Z	X
	55760	Other derivative contracts, traded over-the-counter	Q	Q	4 819	Q	Z	88.3
	55761	Fees and commissions	Q	Q	867	Q	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	Q	Q	3 784	Q	Z	X
	55763	Interest income from trading accounts	Q	Q	43	Q	Z	X
	55810	Brokering and dealing foreign currency fees - wholesale	Q	Q	4 607	Q	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	Q	Q	78 776	Q	.1	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	Q	Q	74 864	Q	.1	X
	56110	Brokerage correspondent products - fees	Q	Q	11 062	Q	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	Q	Q	158 014	Q	.2	X
	56310	Repurchase agreements - net gains (losses)	Q	Q	15 640	Q	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	Q	Q	12 761	Q	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	Q	Q	839 640	Q	1.1	X
	56610	Trading equities on own account - net gain (losses)	Q	Q	131 727	Q	.2	X
	56710	Trading derivatives contracts on own account - net gain (losses)	Q	Q	11 456	Q	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	Q	Q	561 165	Q	.7	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	Q	Q	191 476	Q	.2	X
	57020	Fees for individual deposit account services	Q	Q	3 868 822	Q	4.9	61.5
	57021	ATM charges and other electronic transaction fees	Q	Q	1 050 291	Q	1.3	X
	57022	Other deposit account service fees	Q	Q	2 818 531	Q	3.6	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	Q	Q	257 076	Q	.3	68.4
	57111	Fees for bundled services	Q	Q	175 541	Q	.2	X
	57112	Fees for individual services	Q	Q	81 535	Q	.1	X
	57120	Correspondent account products service fees	Q	Q	14 608	Q	Z	X
	57130	Other cash handling and management product fees	Q	Q	29 978	Q	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	Q	Q	10 002	Q	Z	X
	57220	Money order fees	Q	Q	12 518	Q	Z	X
	57230	Travelers' check fees	Q	Q	4 941	Q	Z	X
	57240	Other fees	Q	Q	50 769	Q	.1	X
	57310	Foreign currency exchange fees - retail	Q	Q	2 940	Q	Z	X
	57410	Trust products for business and governments - fiduciary fees	Q	Q	290 451	Q	.4	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	Q	Q	2 334	Q	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	Q	Q	1 425	Q	Z	X
		Automated clearinghouse (ACH) products:						
	57620	ACH bill and utility payment fees	Q	Q	2 364	Q	Z	X
	57630	Other ACH fees	Q	Q	9 820	Q	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	Q	Q	30 068	Q	Z	X
	57720	Financial planning and investment management services for individuals	Q	Q	85 234	Q	.1	X
	57810	Other products supporting financial services - fees	Q	Q	6 505 411	Q	8.3	X

See footnotes at end of table.

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

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52213		Credit unions .....	16 303	X	37 396 552	X	100.0	85.0
		Loan income:						
	55010	Loans to financial businesses .....	880	3 051 526	388 553	12.7	1.0	83.8
	55011	Interest income .....	865	3 023 735	380 516	12.6	1.0	X
	55012	Origination fees .....	34	86 276	1 102	1.3	Z	X
	55013	Other fees .....	74	320 513	6 935	2.2	Z	X
	55020	Loans to nonfinancial businesses - secured .....	1 574	5 730 269	530 011	9.2	1.4	84.6
	55021	Interest income .....	1 552	5 661 127	490 923	8.7	1.3	X
	55022	Origination fees .....	187	969 067	28 223	2.9	.1	X
	55023	Other fees .....	145	693 218	10 865	1.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured .....	353	1 312 713	23 278	1.8	.1	84.0
	55031	Interest income .....	350	1 297 441	23 075	1.8	.1	X
	55032	Origination fees .....	18	72 288	109	.2	Z	X
	55033	Other fees .....	18	53 889	94	.2	Z	X
	55050	Loans to consumers - secured .....	15 737	36 332 053	23 381 196	64.4	62.5	83.9
		Interest income:						
	55051	Residential mortgage loans .....	10 404	31 604 674	7 254 502	23.0	19.4	X
	55052	Home equity loans .....	11 075	31 182 976	2 899 265	9.3	7.8	X
	55053	Vehicle loans .....	14 654	33 880 646	10 021 159	29.6	26.8	X
	55054	Other loans to consumers .....	12 572	30 536 989	1 985 704	6.5	5.3	X
		Origination fees:						
	55055	Residential mortgage loans .....	4 370	18 503 933	425 217	2.3	1.1	X
	55056	Home equity loans .....	894	3 131 216	17 313	.6	Z	X
	55057	Vehicle loans .....	766	1 733 437	62 298	3.6	.2	X
	55058	Other loans to consumers .....	574	1 789 461	31 664	1.8	.1	X
		Other fees:						
	55059	Residential mortgage loans .....	3 088	14 400 991	484 361	3.4	1.3	X
	55061	Home equity loans .....	1 541	6 757 286	22 412	.3	.1	X
	55062	Vehicle loans .....	3 433	10 714 848	80 107	.7	.2	X
	55063	Other loans to consumers .....	3 092	10 674 616	97 194	.9	.3	X
	55070	Loans to consumers - unsecured .....	13 935	32 425 840	3 026 868	9.3	8.1	84.0
		Interest income:						
	55071	Personal lines of credit .....	10 152	27 386 243	1 476 062	5.4	3.9	X
	55074	Other loans to consumers .....	9 460	23 420 489	1 420 809	6.1	3.8	X
		Origination fees:						
	55075	Personal lines of credit .....	226	444 055	4 502	1.0	Z	X
	55078	Other loans to consumers .....	302	697 617	11 580	1.7	Z	X
		Other fees:						
	55079	Personal lines of credit .....	1 431	6 425 564	43 067	.7	.1	X
	55083	Other loans to consumers .....	2 103	6 514 308	70 848	1.1	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	9 411	26 657 192	2 467 595	9.3	6.6	83.9
	55211	Interest income .....	8 955	24 878 447	1 811 703	7.3	4.8	X
	55212	Cardholder fees .....	5 636	18 715 343	219 364	1.2	.6	X
	55213	Merchant fees .....	3 721	13 013 928	436 528	3.4	1.2	X
	55220	Credit card association products - fees .....	956	2 876 160	114 696	4.0	.3	X
	55240	Leasing products .....	1 242	6 340 929	91 710	1.4	.2	84.0
	55241	Interest income - motor vehicle leases .....	1 199	6 170 522	89 350	1.4	.2	X
	55242	Interest income - other leases .....	36	181 539	852	.5	Z	X
	55243	Fees - motor vehicle leases .....	57	340 298	535	.2	Z	X
	55244	Fees from other leases, except real estate rents .....	120	1 522 314	973	.1	Z	X
	55250	Installment credit products .....	543	1 198 971	94 682	7.9	.3	84.5
	55251	Interest income .....	333	768 481	87 909	11.4	.3	X
	55252	Fees .....	287	541 502	6 773	1.3	Z	X
	55260	All other credit financing products .....	1 317	2 483 209	395 781	15.9	1.1	82.5
	55261	Interest income .....	777	1 555 782	364 532	23.4	1.0	X
	55262	Fees .....	724	1 146 136	31 249	2.7	.1	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	1 690	5 182 495	196 342	3.8	.5	X
	57020	Fees for individual deposit account services .....	11 743	31 928 843	2 678 615	8.4	7.2	83.6
	57021	ATM charges and other electronic transaction fees .....	9 595	28 716 101	874 585	3.0	2.3	X
	57022	Other deposit account service fees .....	10 418	28 461 056	1 804 030	6.3	4.8	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	832	2 932 350	45 542	1.6	.1	84.8
	57111	Fees for bundled services .....	313	1 004 952	9 474	.9	Z	X
	57112	Fees for individual services .....	617	2 297 455	36 068	1.6	.1	X
	57120	Correspondent account products service fees .....	187	1 082 177	115 542	10.7	.3	X
	57130	Other cash handling and management product fees .....	544	2 167 788	48 990	2.3	.1	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	3 387	12 414 463	28 708	.2	.1	X
	57220	Money order fees .....	4 684	16 080 984	33 318	.2	.1	X
	57230	Travelers' check fees .....	2 553	11 556 427	15 411	.1	Z	X
	57240	Other fees .....	3 797	10 919 398	236 033	2.2	.6	X
	57310	Foreign currency exchange fees - retail .....	159	721 617	9 602	1.3	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	499	1 749 946	137 581	7.9	.4	X
	57520	Security and commodity contract trade execution, clearing and settlement fees .....	83	555 915	68 965	12.4	.2	X
	57530	Access fees for security and commodity contract trade execution and clearing systems .....	20	102 833	826	.8	Z	X
	57540	Security and commodity contract exchange and clearinghouse listing fees .....	31	132 925	12 487	9.4	Z	X

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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
52213		Credit unions—Con.						
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	234	675 674	6 513	1.0	Z	X
	57620	ACH bill and utility payment fees .....	597	2 591 800	8 028	.3	Z	X
	57630	Other ACH fees .....	1 723	6 062 316	75 789	1.3	.2	X
	57810	Other products supporting financial services - fees .....	6 726	20 548 091	3 163 890	15.4	8.5	X
522130		Credit unions .....	16 303	X	37 396 552	X	100.0	85.0
		Loan income:						
	55010	Loans to financial businesses .....	880	3 051 526	388 553	12.7	1.0	83.8
	55011	Interest income .....	865	3 023 735	380 516	12.6	1.0	X
	55012	Origination fees .....	34	86 276	1 102	1.3	Z	X
	55013	Other fees .....	74	320 513	6 935	2.2	Z	X
	55020	Loans to nonfinancial businesses - secured .....	1 574	5 730 269	530 011	9.2	1.4	84.6
	55021	Interest income .....	1 552	5 661 127	490 923	8.7	1.3	X
	55022	Origination fees .....	187	969 067	28 223	2.9	.1	X
	55023	Other fees .....	145	693 218	10 865	1.6	Z	X
	55030	Loans to nonfinancial businesses - unsecured .....	353	1 312 713	23 278	1.8	.1	84.0
	55031	Interest income .....	350	1 297 441	23 075	1.8	.1	X
	55032	Origination fees .....	18	72 288	109	.2	Z	X
	55033	Other fees .....	18	53 889	94	.2	Z	X
	55050	Loans to consumers - secured .....	15 737	36 332 053	23 381 196	64.4	62.5	83.9
		Interest income:						
	55051	Residential mortgage loans .....	10 404	31 604 674	7 254 502	23.0	19.4	X
	55052	Home equity loans .....	11 075	31 182 976	2 899 265	9.3	7.8	X
	55053	Vehicle loans .....	14 654	33 880 646	10 021 159	29.6	26.8	X
	55054	Other loans to consumers .....	12 572	30 536 989	1 985 704	6.5	5.3	X
		Origination fees:						
	55055	Residential mortgage loans .....	4 370	18 503 933	425 217	2.3	1.1	X
	55056	Home equity loans .....	894	3 131 216	17 313	.6	Z	X
	55057	Vehicle loans .....	786	1 733 437	62 298	3.6	.2	X
	55058	Other loans to consumers .....	574	1 789 461	31 664	1.8	.1	X
		Other fees:						
	55059	Residential mortgage loans .....	3 088	14 400 991	484 361	3.4	1.3	X
	55061	Home equity loans .....	1 541	6 757 286	22 412	.3	.1	X
	55062	Vehicle loans .....	3 433	10 714 848	80 107	.7	.2	X
	55063	Other loans to consumers .....	3 092	10 674 616	97 194	.9	.3	X
	55070	Loans to consumers - unsecured .....	13 935	32 425 840	3 026 868	9.3	8.1	84.0
		Interest income:						
	55071	Personal lines of credit .....	10 152	27 386 243	1 476 062	5.4	3.9	X
	55074	Other loans to consumers .....	9 460	23 420 489	1 420 809	6.1	3.8	X
		Origination fees:						
	55075	Personal lines of credit .....	226	444 055	4 502	1.0	Z	X
	55078	Other loans to consumers .....	302	697 617	11 580	1.7	Z	X
		Other fees:						
	55079	Personal lines of credit .....	1 431	6 425 564	43 067	.7	.1	X
	55083	Other loans to consumers .....	2 103	6 514 308	70 848	1.1	.2	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	9 411	26 657 192	2 467 595	9.3	6.6	83.9
	55211	Interest income .....	8 955	24 878 447	1 811 703	7.3	4.8	X
	55212	Cardholder fees .....	5 636	18 715 343	219 364	1.2	.6	X
	55213	Merchant fees .....	3 721	13 013 928	436 528	3.4	1.2	X
	55220	Credit card association products - fees .....	956	2 876 160	114 696	1.0	.3	X
	55240	Leasing products .....	1 242	6 340 929	91 710	1.4	.2	84.0
	55241	Interest income - motor vehicle leases .....	1 199	6 170 522	89 350	1.4	.2	X
	55242	Interest income - other leases .....	36	181 539	852	.5	Z	X
	55243	Fees - motor vehicle leases .....	57	340 298	535	.2	Z	X
	55244	Fees from other leases, except real estate rents .....	120	1 522 314	973	.1	Z	X
	55250	Installment credit products .....	543	1 198 971	94 682	7.9	.3	84.5
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	55252	Fees .....	287	541 502	6 773	1.3	Z	X
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	57022	Other deposit account service fees .....	10 418	28 461 056	1 804 030	6.3	4.8	X
		Cash handling and management products:						
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	57111	Fees for bundled services .....	313	1 004 952	9 474	.9	Z	X
	57112	Fees for individual services .....	617	2 297 455	36 068	1.6	.1	X
	57120	Correspondent account products service fees .....	187	1 082 177	115 542	10.7	.3	X
	57130	Other cash handling and management product fees .....	544	2 167 788	48 990	2.3	.1	X
		Document payment products:						
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	57220	Money order fees .....	4 684	16 080 984	33 318	.2	.1	X
	57230	Travelers' check fees .....	2 553	11 556 427	15 411	.1	Z	X
	57240	Other fees .....	3 797	10 919 398	236 033	2.2	.6	X
	57310	Foreign currency exchange fees - retail .....	159	721 617	9 602	1.3	Z	X

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			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
522130		Credit unions—Con.						
	57510	Management of financial market and clearing products:						
	57520	Payment clearing and settlement fees .....	499	1 749 946	137 581	7.9	.4	X
	57530	Security and commodity contract trade execution, clearing and settlement fees .....	83	555 915	68 965	12.4	.2	X
	57540	Access fees for security and commodity contract trade execution and clearing systems .....	20	102 833	826	.8	Z	X
	57610	Security and commodity contract exchange and clearinghouse listing fees .....	31	132 925	12 487	9.4	Z	X
	57620	Automated clearinghouse (ACH) products:						
	57630	ACH payroll deposit fees .....	234	675 674	6 513	1.0	Z	X
	57810	ACH bill and utility payment fees .....	597	2 591 800	8 028	.3	Z	X
		Other ACH fees .....	1 723	6 062 316	75 789	1.3	.2	X
		Other products supporting financial services - fees .....	6 726	20 548 091	3 163 890	15.4	8.5	X
52219		Other depository credit intermediation .....	184	X	1 403 660	X	100.0	96.4
	55010	Loan income:						
	55011	Loans to financial businesses .....	19	502 580	56 245	11.2	4.0	96.4
	55020	Interest income .....	19	502 580	52 007	10.3	3.7	X
	55021	Loans to nonfinancial businesses - secured .....	44	138 850	78 886	56.8	5.6	96.4
	55022	Interest income .....	44	138 850	74 361	53.6	5.3	X
	55023	Origination fees .....	31	90 232	3 059	3.4	.2	X
	55030	Other fees .....	27	83 607	1 466	1.8	.1	X
	55031	Loans to nonfinancial businesses - unsecured .....	13	22 234	1 081	4.9	.1	96.4
	55050	Interest income .....	13	22 234	781	3.5	.1	X
	55051	Loans to consumers - secured .....	134	602 226	396 507	65.8	28.2	94.6
	55052	Interest income:						
	55053	Residential mortgage loans .....	28	87 497	11 443	13.1	.8	X
	55054	Home equity loans .....	13	27 136	1 721	6.3	.1	X
	55055	Vehicle loans .....	100	253 140	176 284	69.6	12.6	X
	55056	Other loans to consumers .....	30	195 308	32 914	16.9	2.3	X
	55057	Origination fees:						
	55058	Residential mortgage loans .....	19	64 878	1 618	2.5	.1	X
	55059	Vehicle loans .....	6	39 855	79	.2	Z	X
	55060	Other loans to consumers .....	13	33 809	71	.2	Z	X
	55061	Other fees:						
	55062	Residential mortgage loans .....	15	198 849	164 471	82.7	11.7	X
	55063	Vehicle loans .....	91	231 225	5 111	2.2	.4	X
	55064	Other loans to consumers .....	11	58 067	2 248	3.9	.2	X
	55065	Loans to consumers - unsecured .....	23	182 307	9 390	5.2	.7	34.4
	55070	Interest income:						
	55071	Personal lines of credit .....	7	64 836	2 417	3.7	.2	X
	55072	Other loans to consumers .....	18	136 433	4 637	3.4	.3	X
	55080	Other fees:						
	55081	Other loans to consumers .....	7	114 193	1 263	1.1	.1	X
	55210	Credit financing products, except loans:						
	55211	Credit card cardholder and merchant fees .....	6	201 622	190 435	94.5	13.6	96.4
	55212	Interest income .....	6	201 622	189 654	94.1	13.5	X
	55213	Brokering and dealing products, equities .....	6	251 746	6 976	2.8	.5	X
	57010	Deposit account related products:						
	57020	Fees for bundled deposit account services .....	8	12 577	253	2.0	Z	X
	57021	Fees for individual deposit account services .....	23	57 676	6 724	11.7	.5	96.4
	57022	ATM charges and other electronic transaction fees .....	6	23 807	141	.6	Z	X
	57023	Other deposit account service fees .....	21	52 748	6 583	12.5	.5	X
	57240	Document payment products:						
	57241	Other fees .....	6	11 664	197	1.7	Z	X
	57720	Financial planning and investment management products:						
	57721	Financial planning and investment management services for individuals .....	13	261 193	103 450	39.6	7.4	X
	57810	Other products supporting financial services - fees .....	27	199 264	51 570	25.9	3.7	X
522190		Other depository credit intermediation .....	184	X	1 403 660	X	100.0	96.4
	55010	Loan income:						
	55011	Loans to financial businesses .....	19	502 580	56 245	11.2	4.0	96.4
	55020	Interest income .....	19	502 580	52 007	10.3	3.7	X
	55021	Loans to nonfinancial businesses - secured .....	44	138 850	78 886	56.8	5.6	96.4
	55022	Interest income .....	44	138 850	74 361	53.6	5.3	X
	55023	Origination fees .....	31	90 232	3 059	3.4	.2	X
	55030	Other fees .....	27	83 607	1 466	1.8	.1	X
	55031	Loans to nonfinancial businesses - unsecured .....	13	22 234	1 081	4.9	.1	96.4
	55050	Interest income .....	13	22 234	781	3.5	.1	X
	55051	Loans to consumers - secured .....	134	602 226	396 507	65.8	28.2	94.6
	55052	Interest income:						
	55053	Residential mortgage loans .....	28	87 497	11 443	13.1	.8	X
	55054	Home equity loans .....	13	27 136	1 721	6.3	.1	X
	55055	Vehicle loans .....	100	253 140	176 284	69.6	12.6	X
	55056	Other loans to consumers .....	30	195 308	32 914	16.9	2.3	X
	55057	Origination fees:						
	55058	Residential mortgage loans .....	19	64 878	1 618	2.5	.1	X
	55059	Vehicle loans .....	6	39 855	79	.2	Z	X
	55060	Other loans to consumers .....	13	33 809	71	.2	Z	X

See footnotes at end of table.

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

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

2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage <sup>2</sup> (percent)
			Number	Total revenue (\$1,000)	Amount <sup>1</sup> (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments <sup>1</sup>	
522190		Other depository credit intermediation—Con.						
	55050	Loan income—Con.						
		Loans to consumers - secured—Con.						
		Other fees:						
	55059	Residential mortgage loans .....	15	198 849	164 471	82.7	11.7	X
	55062	Vehicle loans .....	91	231 225	5 111	2.2	.4	X
	55063	Other loans to consumers .....	11	58 067	2 248	3.9	.2	X
	55070	Loans to consumers - unsecured .....	23	182 307	9 390	5.2	.7	34.4
		Interest income:						
	55071	Personal lines of credit .....	7	64 836	2 417	3.7	.2	X
	55074	Other loans to consumers .....	18	136 433	4 637	3.4	.3	X
		Other fees:						
	55083	Other loans to consumers .....	7	114 193	1 263	1.1	.1	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	6	201 622	190 435	94.5	13.6	96.4
	55211	Interest income .....	6	201 622	189 654	94.1	13.5	X
	55610	Brokering and dealing products, equities .....	6	251 746	6 976	2.8	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	8	12 577	253	2.0	Z	X
	57020	Fees for individual deposit account services .....	23	57 676	6 724	11.7	.5	96.4
	57021	ATM charges and other electronic transaction fees .....	6	23 807	141	.6	Z	X
	57022	Other deposit account service fees .....	21	52 748	6 583	12.5	.5	X
		Document payment products:						
	57240	Other fees .....	6	11 664	197	1.7	Z	X
		Financial planning and investment management products:						
	57720	Financial planning and investment management services for individuals .....	13	261 193	103 450	39.6	7.4	X
	57810	Other products supporting financial services - fees .....	27	199 264	51 570	25.9	3.7	X

<sup>1</sup>Product 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.

<sup>2</sup>Revenue of establishments reporting product line revenue as percent of total revenue.

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

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

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

2002 NAICS code	Kind of business and largest firms based on revenue	Establishments (number)	Revenue		Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)
			Amount (\$1,000)	As percent of total			
5221	Depository credit intermediation						
	All firms .....	114 581	598 871 158	100.0	97 142 680	29 331 262	2 219 871
	4 largest firms .....	10 551	146 135 760	24.4	24 866 384	9 117 580	436 857
	8 largest firms .....	22 167	210 505 484	35.2	34 081 965	11 729 446	669 791
	20 largest firms .....	34 357	283 350 098	47.3	45 626 320	15 149 257	936 748
	50 largest firms .....	46 937	362 319 486	60.5	58 181 814	19 164 074	1 182 755
52211	Commercial banking						
	All firms .....	81 076	481 230 989	100.0	79 923 822	24 934 739	1 748 277
	4 largest firms .....	10 271	143 675 272	29.9	24 733 676	9 073 632	434 548
	8 largest firms .....	24 473	204 079 003	42.4	35 226 160	12 148 351	703 052
	20 largest firms .....	30 590	268 119 508	55.7	43 638 887	14 675 415	886 723
	50 largest firms .....	41 252	340 364 497	70.7	55 487 895	18 617 866	1 107 255
522110	Commercial banking						
	All firms .....	81 076	481 230 989	100.0	79 923 822	24 934 739	1 748 277
	4 largest firms .....	10 271	143 675 272	29.9	24 733 676	9 073 632	434 548
	8 largest firms .....	24 473	204 079 003	42.4	35 226 160	12 148 351	703 052
	20 largest firms .....	30 590	268 119 508	55.7	43 638 887	14 675 415	886 723
	50 largest firms .....	41 252	340 364 497	70.7	55 487 895	18 617 866	1 107 255
52212	Savings institutions						
	All firms .....	17 018	78 839 957	100.0	10 311 098	2 665 754	254 982
	4 largest firms .....	4 988	23 723 577	30.1	2 784 819	668 248	65 554
	8 largest firms .....	5 824	30 285 294	38.4	3 477 961	876 232	86 959
	20 largest firms .....	7 521	40 355 169	51.2	4 736 781	1 279 712	111 995
	50 largest firms .....	9 213	51 626 472	65.5	6 031 292	1 597 873	142 962
522120	Savings institutions						
	All firms .....	17 018	78 839 957	100.0	10 311 098	2 665 754	254 982
	4 largest firms .....	4 988	23 723 577	30.1	2 784 819	668 248	65 554
	8 largest firms .....	5 824	30 285 294	38.4	3 477 961	876 232	86 959
	20 largest firms .....	7 521	40 355 169	51.2	4 736 781	1 279 712	111 995
	50 largest firms .....	9 213	51 626 472	65.5	6 031 292	1 597 873	142 962
52213	Credit unions						
	All firms .....	16 303	37 396 552	100.0	6 503 291	1 595 017	211 465
	4 largest firms .....	233	2 686 188	7.2	308 338	75 265	9 380
	8 largest firms .....	302	3 667 731	9.8	429 056	104 606	12 209
	20 largest firms .....	573	5 680 200	15.2	684 358	167 248	19 051
	50 largest firms .....	1 079	8 568 536	22.9	1 104 991	269 241	30 938
522130	Credit unions						
	All firms .....	16 303	37 396 552	100.0	6 503 291	1 595 017	211 465
	4 largest firms .....	233	2 686 188	7.2	308 338	75 265	9 380
	8 largest firms .....	302	3 667 731	9.8	429 056	104 606	12 209
	20 largest firms .....	573	5 680 200	15.2	684 358	167 248	19 051
	50 largest firms .....	1 079	8 568 536	22.9	1 104 991	269 241	30 938
52219	Other depository credit intermediation						
	All firms .....	184	1 403 660	100.0	404 469	135 752	5 147
	4 largest firms .....	46	1 171 512	83.5	351 651	121 191	4 084
	8 largest firms .....	71	1 255 309	89.4	363 265	124 761	4 348
	20 largest firms .....	100	1 363 990	97.2	388 118	131 472	4 833
	50 largest firms .....	135	1 397 867	99.6	401 455	135 013	5 068
522190	Other depository credit intermediation						
	All firms .....	184	1 403 660	100.0	404 469	135 752	5 147
	4 largest firms .....	46	1 171 512	83.5	351 651	121 191	4 084
	8 largest firms .....	71	1 255 309	89.4	363 265	124 761	4 348
	20 largest firms .....	100	1 363 990	97.2	388 118	131 472	4 833
	50 largest firms .....	135	1 397 867	99.6	401 455	135 013	5 068

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