

# Activities Related to 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[These data are preliminary and are subject to change; they will be superseded by data released in later reports.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>
5223	Activities related to credit intermediation .....	33 292	58 341 806	14 451 314	3 436 082	319 181	6.4	16.0
52231	Mortgage and nonmortgage loan brokers .....	17 588	15 033 074	5 463 232	1 146 602	108 174	17.3	7.7
522310	Mortgage and nonmortgage loan brokers .....	17 588	15 033 074	5 463 232	1 146 602	108 174	17.3	7.7
52232	Financial transactions processing, reserve, and clearinghouse activities .	3 337	29 343 717	6 118 914	1 589 450	132 304	2.0	22.1
522320	Financial transactions processing, reserve, and clearinghouse activities .....	3 337	29 343 717	6 118 914	1 589 450	132 304	2.0	22.1
52239	Other activities related to credit intermediation .....	12 367	13 965 015	2 869 168	700 030	78 703	4.0	12.2
522390	Other activities related to credit intermediation .....	12 367	13 965 015	2 869 168	700 030	78 703	4.0	12.2

<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)
5223	Activities related to credit intermediation ..... 2002.. 1997..	33 328 16 410	78 242 478 46 463 329	14 796 577 5 832 696	323 542 170 463
52231	Mortgage and nonmortgage loan brokers ..... 2002.. 1997..	17 588 8 967	15 033 074 5 087 429	5 463 232 1 895 660	108 174 49 341
522310	Mortgage and nonmortgage loan brokers ..... 2002.. 1997..	17 588 8 967	15 033 074 5 087 429	5 463 232 1 895 660	108 174 49 341
52232	Financial transactions processing, reserve, and clearinghouse activities ..... 2002.. 1997..	3 373 1 239	49 244 389 34 779 975	6 464 177 2 257 276	136 665 63 727
522320	Financial transactions processing, reserve, and clearinghouse activities ..... 2002.. 1997..	3 373 1 239	49 244 389 34 779 975	6 464 177 2 257 276	136 665 63 727
52239	Other activities related to credit intermediation ..... 2002.. 1997..	12 367 6 204	13 965 015 6 595 925	2 869 168 1 679 760	78 703 57 395
522390	Other activities related to credit intermediation ..... 2002.. 1997..	12 367 6 204	13 965 015 6 595 925	2 869 168 1 679 760	78 703 57 395

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>	
5223		Activities related to credit intermediation .....	33 292	X	58 341 806	X	100.0	65.6
		Loan income:						
55010		Loans to financial businesses .....	1 590	1 604 517	998 850	62.3	1.7	64.2
55011		Interest income .....	341	897 124	208 969	23.3	.4	X
55012		Origination fees .....	1 255	821 488	587 216	71.5	1.0	X
55013		Other fees .....	616	562 149	202 665	36.1	.3	X
55020		Loans to nonfinancial businesses - secured .....	1 313	2 284 653	1 094 271	47.9	1.9	64.9
55021		Interest income .....	475	1 693 471	349 266	20.6	.6	X
55022		Origination fees .....	973	974 109	356 502	36.6	.6	X
55023		Other fees .....	589	912 936	388 503	42.6	.7	X
55030		Loans to nonfinancial businesses - unsecured .....	298	420 382	310 035	73.8	.5	62.9
55031		Interest income .....	136	269 514	153 419	56.9	.3	X
55032		Origination fees .....	153	110 988	57 988	52.2	.1	X
55033		Other fees .....	75	189 472	98 628	52.1	.2	X
55040		Loans to governments .....	147	469 589	32 440	6.9	.1	65.1
55041		Interest income .....	34	380 372	6 724	1.8	Z	X
55042		Origination fees .....	108	45 643	23 122	50.7	Z	X
55043		Other fees .....	59	71 073	2 594	3.7	Z	X
55050		Loans to consumers - secured .....	18 255	20 500 517	18 762 477	91.5	32.2	64.6
		Interest income:						
55051		Residential mortgage loans .....	2 858	5 905 466	2 313 197	39.2	4.0	X
55052		Home equity loans .....	611	860 287	59 896	7.0	.1	X
55053		Vehicle loans .....	233	529 293	374 296	70.7	.6	X
55054		Other loans to consumers .....	438	2 082 108	229 862	11.0	.4	X
		Origination fees:						
55055		Residential mortgage loans .....	13 968	11 617 225	7 288 411	62.7	12.5	X
55056		Home equity loans .....	3 759	2 724 869	261 311	9.6	.4	X
55057		Vehicle loans .....	81	589 404	44 897	7.6	.1	X
55058		Other loans to consumers .....	394	255 214	103 833	40.7	.2	X
		Other fees:						
55059		Residential mortgage loans .....	7 525	11 712 151	7 359 266	62.8	12.6	X
55061		Home equity loans .....	1 295	1 471 712	225 289	15.3	Z	X
55062		Vehicle loans .....	67	184 725	15 687	8.5	Z	X
55063		Other loans to consumers .....	419	883 537	486 532	55.1	.8	X
55070		Loans to consumers - unsecured .....	8 523	3 023 335	2 071 392	68.5	3.6	57.8
		Interest income:						
55071		Personal lines of credit .....	207	95 305	47 495	49.8	.1	X
55074		Other loans to consumers .....	6 029	1 377 520	1 096 691	79.6	1.9	X
		Origination fees:						
55075		Personal lines of credit .....	112	46 702	8 929	19.1	Z	X
55078		Other loans to consumers .....	2 680	658 949	145 357	22.1	.2	X
		Other fees:						
55079		Personal lines of credit .....	90	150 315	89 352	59.4	.2	X
55083		Other loans to consumers .....	4 234	1 820 248	683 568	37.6	1.2	X
		Credit financing products, except loans:						
55210		Credit card cardholder and merchant fees .....	712	14 455 103	13 461 147	93.1	23.1	64.2
55211		Interest income .....	67	6 372 145	3 026 761	47.5	5.2	X
55212		Cardholder fees .....	72	6 798 006	2 591 485	38.1	4.4	X
55213		Merchant fees .....	640	11 891 532	7 842 901	66.0	13.4	X
55220		Credit card association products - fees .....	86	5 835 547	5 759 658	98.7	9.9	X
55240		Leasing products .....	117	202 914	16 838	8.3	Z	64.6
55241		Interest income - motor vehicle leases .....	6	1 441	208	14.4	Z	X
55242		Interest income - other leases .....	24	122 720	3 981	3.2	Z	X
55243		Fees - motor vehicle leases .....	16	14 230	287	2.0	Z	X
55244		Fees from other leases, except real estate rents .....	82	156 107	12 362	7.9	Z	X
55260		All other credit financing products .....	397	1 373 508	137 747	10.0	.2	65.4
55261		Interest income .....	99	1 218 168	22 392	1.8	Z	X
55262		Fees .....	330	186 886	115 355	61.7	.2	X
		Brokering and dealing products - derivative contracts:						
55710		Futures contracts, exchange-traded .....	283	651 172	243 618	37.4	.4	64.8
55711		Fees and commissions .....	273	288 138	188 340	65.4	.3	X
55713		Interest income from trading accounts .....	18	50 228	6 652	13.2	Z	X
55720		Option contracts, exchange-traded .....	32	42 449	6 387	15.0	Z	65.6
55721		Fees and commissions .....	24	37 871	5 792	15.3	Z	X
55723		Interest income from trading accounts .....	6	1 923	419	21.8	Z	X
55730		Forward contracts, traded over-the-counter .....	48	383 034	120 078	31.3	.2	65.6
55731		Fees and commissions .....	42	17 626	15 252	86.5	Z	X
55740		Swaps, traded over-the-counter .....	8	2 149	999	46.5	Z	X
55750		Option contracts traded over-the-counter .....	23	54 142	47 897	88.5	.1	58.0
55751		Fees and commissions .....	10	49 181	46 995	95.6	.1	X
55753		Interest income from trading accounts .....	13	4 961	902	18.2	Z	X
55760		Other derivative contracts, traded over-the-counter .....	110	59 681	39 909	66.9	.1	62.7
55761		Fees and commissions .....	108	58 571	39 600	67.6	.1	X
55810		Brokering and dealing foreign currency fees - wholesale .....	10	43 423	9 427	21.7	Z	X
55910		Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	33	65 941	15 970	24.2	Z	X
56010		Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	120	165 398	92 271	55.8	.2	X
56110		Brokerage correspondent products - fees .....	174	103 299	72 155	69.9	.1	X
56210		Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	29	1 034 208	50 680	4.9	.1	X
56310		Repurchase agreements - net gains (losses) .....	10	14 144	3 054	21.6	Z	X
56510		Trading debt instruments on own account - net gains (losses) .....	29	465 620	22 237	4.8	Z	X
56610		Trading equities on own account - net gain (losses) .....	36	646 740	114 382	17.7	.2	X
56810		Trading foreign currency on own account - net gain (losses) .....	53	111 767	11 504	10.3	Z	X
56910		Trading other securities and commodity contracts on own account - net gain (losses) .....	21	107 670	68 011	63.2	.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>	
5223		Activities related to credit intermediation—Con.						
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	26	34 627	9 956	28.8	Z	X
	57020	Fees for individual deposit account services .....	424	2 047 021	1 489 013	72.7	2.6	50.7
	57021	ATM charges and other electronic transaction fees .....	335	1 952 246	1 463 209	75.0	2.5	X
	57022	Other deposit account service fees .....	164	176 745	25 804	14.6	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	438	448 276	340 533	76.0	.6	58.1
	57111	Fees for bundled services .....	85	310 356	253 176	81.6	.4	X
	57112	Fees for individual services .....	372	150 758	87 357	57.9	.2	X
	57120	Correspondent account products service fees .....	34	30 561	9 841	32.2	Z	X
	57130	Other cash handling and management product fees .....	858	1 132 166	878 655	77.6	1.5	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	1 082	336 964	227 100	67.4	.4	X
	57220	Money order fees .....	3 157	1 383 362	179 990	13.0	.3	X
	57230	Travelers' check fees .....	200	1 017 401	52 855	5.2	.1	X
	57240	Other fees .....	3 721	2 298 458	950 075	41.3	1.6	X
	57310	Foreign currency exchange fees - retail .....	204	822 622	101 391	12.3	.2	X
	57410	Trust products for business and governments - fiduciary fees .....	65	29 667	6 695	22.6	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	271	4 815 009	4 027 084	83.6	6.9	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	42	408 111	199 091	48.8	.3	X
	57620	ACH bill and utility payment fees .....	595	347 008	103 025	29.7	.2	X
	57630	Other ACH fees .....	582	5 028 926	4 363 309	86.8	7.5	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	78	78 782	24 829	31.5	Z	X
	57720	Financial planning and investment management services for individuals .....	121	87 340	53 209	60.9	.1	X
	57810	Other products supporting financial services - fees .....	2 203	7 190 215	1 762 790	24.5	3.0	X
52231		Mortgage and nonmortgage loan brokers .....	17 588	X	15 033 074	X	100.0	69.5
		Loan income:						
	55010	Loans to financial businesses .....	1 227	734 817	584 781	79.6	3.9	66.4
	55011	Interest income .....	156	188 951	18 380	9.7	.1	X
	55012	Origination fees .....	1 079	636 704	466 567	73.3	3.1	X
	55013	Other fees .....	453	329 683	99 834	30.3	.7	X
	55020	Loans to nonfinancial businesses - secured .....	897	665 364	475 190	71.4	3.2	68.0
	55021	Interest income .....	227	253 437	81 657	32.2	.5	X
	55022	Origination fees .....	737	539 577	247 070	45.8	1.6	X
	55023	Other fees .....	349	358 205	146 463	40.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured .....	121	109 591	85 387	77.9	.6	64.0
	55031	Interest income .....	42	77 174	584	.8	Z	X
	55032	Origination fees .....	79	93 807	44 733	47.7	.3	X
	55033	Other fees .....	30	79 306	40 070	50.5	.3	X
	55040	Loans to governments .....	119	48 857	21 497	44.0	.1	64.5
	55041	Interest income .....	15	10 472	2 100	20.1	Z	X
	55042	Origination fees .....	100	39 810	17 914	45.0	.1	X
	55043	Other fees .....	50	22 159	1 483	6.7	Z	X
	55050	Loans to consumers - secured .....	15 419	13 593 357	13 106 907	96.4	87.2	68.5
		Interest income:						
	55051	Residential mortgage loans .....	2 174	2 673 677	937 275	35.1	6.2	X
	55052	Home equity loans .....	472	585 194	40 501	6.9	.3	X
	55053	Vehicle loans .....	21	9 108	4 719	51.8	Z	X
	55054	Other loans to consumers .....	80	359 001	80 214	22.3	.5	X
		Origination fees:						
	55055	Residential mortgage loans .....	12 431	9 226 763	6 232 857	67.6	41.5	X
	55056	Home equity loans .....	3 423	2 292 792	232 779	10.2	1.5	X
	55057	Vehicle loans .....	20	11 962	1 311	11.0	Z	X
	55058	Other loans to consumers .....	236	160 673	58 981	36.7	.4	X
		Other fees:						
	55059	Residential mortgage loans .....	6 587	8 330 961	5 283 525	63.4	35.1	X
	55061	Home equity loans .....	1 181	1 217 557	182 972	15.0	1.2	X
	55062	Vehicle loans .....	8	12 914	5 636	43.6	Z	X
	55063	Other loans to consumers .....	137	137 837	46 137	33.5	.3	X
	55070	Loans to consumers - unsecured .....	619	383 794	195 578	51.0	1.3	X
		Credit financing products, except loans:						
	55240	Leasing products .....	67	31 118	601	1.9	Z	67.3
	55244	Fees from other leases, except real estate rents .....	59	6 429	114	1.8	Z	X
	55260	All other credit financing products .....	238	126 428	72 158	57.1	.5	68.5
	55261	Interest income .....	28	45 912	2 868	6.2	Z	X
	55262	Fees .....	218	92 850	69 290	74.6	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	207	137 703	124 473	90.4	.8	66.3
	55711	Fees and commissions .....	201	133 907	119 694	89.4	.8	X
	55713	Interest income from trading accounts .....	12	18 449	3 524	19.1	Z	X
	55720	Option contracts, exchange-traded .....	17	9 471	4 510	47.6	Z	69.5
	55721	Fees and commissions .....	11	5 129	3 985	77.7	Z	X
	55730	Forward contracts, traded over-the-counter .....	11	10 373	8 870	85.5	.1	69.5
	55731	Fees and commissions .....	11	10 373	8 870	85.5	.1	X
	55740	Swaps, traded over-the-counter .....	6	752	301	40.0	Z	X
	55750	Option contracts traded over-the-counter .....	13	4 961	902	18.2	Z	30.5
	55753	Interest income from trading accounts .....	13	4 961	902	18.2	Z	X
	55760	Other derivative contracts, traded over-the-counter .....	56	38 485	25 556	66.4	.2	64.7
	55761	Fees and commissions .....	54	37 375	25 247	67.6	.2	X

See footnotes at end of table.

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

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			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>	
52231		Mortgage and nonmortgage loan brokers—Con.						
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	21	31 118	3 458	11.1	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	73	145 821	86 439	59.3	.6	X
	56110	Brokerage correspondent products - fees	155	91 251	67 798	74.3	.5	X
	56310	Repurchase agreements - net gains (losses)	6	5 412	1 503	27.8	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	21	33 824	13 229	39.1	.1	X
	56610	Trading equities on own account - net gain (losses)	21	17 288	1 954	11.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services	25	13 981	1 353	9.7	Z	47.8
	57022	Other deposit account service fees	20	13 971	1 353	9.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	42	67 048	17 889	26.7	.1	67.6
	57111	Fees for bundled services	14	49 009	16 560	33.8	.1	X
	57112	Fees for individual services	30	18 181	1 329	7.3	Z	X
	57120	Correspondent account products service fees	6	6 314	4 209	66.7	Z	X
	57130	Other cash handling and management product fees	21	10 072	3 608	35.8	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	8	7 216	1 954	27.1	Z	X
	57240	Other fees	17	10 222	601	5.9	Z	X
	57410	Trust products for business and governments - fiduciary fees	8	12 628	1 052	8.3	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	36	26 759	3 909	14.6	Z	X
	57720	Financial planning and investment management services for individuals	58	43 145	23 752	55.1	.2	X
	57810	Other products supporting financial services - fees	581	900 782	89 295	9.9	.6	X
522310		Mortgage and nonmortgage loan brokers	17 588	X	15 033 074	X	100.0	69.5
		Loan income:						
	55010	Loans to financial businesses	1 227	734 817	584 781	79.6	3.9	66.4
	55011	Interest income	156	188 951	18 380	9.7	.1	X
	55012	Origination fees	1 079	636 704	466 567	73.3	3.1	X
	55013	Other fees	453	329 683	99 834	30.3	.7	X
	55020	Loans to nonfinancial businesses - secured	897	665 364	475 190	71.4	3.2	68.0
	55021	Interest income	227	253 437	81 657	32.2	.5	X
	55022	Origination fees	737	539 577	247 070	45.8	1.6	X
	55023	Other fees	349	358 205	146 463	40.9	1.0	X
	55030	Loans to nonfinancial businesses - unsecured	121	109 591	85 387	77.9	.6	64.0
	55031	Interest income	42	77 174	584	.8	Z	X
	55032	Origination fees	79	93 807	44 733	47.7	.3	X
	55033	Other fees	30	79 306	40 070	50.5	.3	X
	55040	Loans to governments	119	48 857	21 497	44.0	.1	64.5
	55041	Interest income	15	10 472	2 100	20.1	Z	X
	55042	Origination fees	100	39 810	17 914	45.0	.1	X
	55043	Other fees	50	22 159	1 483	6.7	Z	X
	55050	Loans to consumers - secured	15 419	13 593 357	13 106 907	96.4	87.2	68.5
		Interest income:						
	55051	Residential mortgage loans	2 174	2 673 677	937 275	35.1	6.2	X
	55052	Home equity loans	472	585 194	40 501	6.9	.3	X
	55053	Vehicle loans	21	9 108	4 719	51.8	Z	X
	55054	Other loans to consumers	80	359 001	80 214	22.3	.5	X
		Origination fees:						
	55055	Residential mortgage loans	12 431	9 226 763	6 232 857	67.6	41.5	X
	55056	Home equity loans	3 423	2 292 792	232 779	10.2	1.5	X
	55057	Vehicle loans	20	11 962	1 311	11.0	Z	X
	55058	Other loans to consumers	236	160 673	58 981	36.7	.4	X
		Other fees:						
	55059	Residential mortgage loans	6 587	8 330 961	5 283 525	63.4	35.1	X
	55061	Home equity loans	1 181	1 217 557	182 972	15.0	1.2	X
	55062	Vehicle loans	8	12 914	5 636	43.6	Z	X
	55063	Other loans to consumers	137	137 837	46 137	33.5	.3	X
	55070	Loans to consumers - unsecured	619	383 794	195 578	51.0	1.3	X
		Credit financing products, except loans:						
	55240	Leasing products	67	31 118	601	1.9	Z	67.3
	55244	Fees from other leases, except real estate rents	59	6 429	114	1.8	Z	X
	55260	All other credit financing products	238	126 428	72 158	57.1	.5	68.5
	55261	Interest income	28	45 912	2 868	6.2	Z	X
	55262	Fees	218	92 850	69 290	74.6	.5	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	207	137 703	124 473	90.4	.8	66.3
	55711	Fees and commissions	201	133 907	119 694	89.4	.8	X
	55713	Interest income from trading accounts	12	18 449	3 524	19.1	Z	X
	55720	Option contracts, exchange-traded	17	9 471	4 510	47.6	Z	69.5
	55721	Fees and commissions	11	5 129	3 985	77.7	Z	X
	55730	Forward contracts, traded over-the-counter	11	10 373	8 870	85.5	.1	69.5
	55731	Fees and commissions	11	10 373	8 870	85.5	.1	X
	55740	Swaps, traded over-the-counter	6	752	301	40.0	Z	X
	55750	Option contracts traded over-the-counter	13	4 961	902	18.2	Z	30.5
	55753	Interest income from trading accounts	13	4 961	902	18.2	Z	X
	55760	Other derivative contracts, traded over-the-counter	56	38 485	25 556	66.4	.2	64.7
	55761	Fees and commissions	54	37 375	25 247	67.6	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	21	31 118	3 458	11.1	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	73	145 821	86 439	59.3	.6	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>	
522310		Mortgage and nonmortgage loan brokers—Con.						
	56110	Brokerage correspondent products - fees .....	155	91 251	67 798	74.3	.5	X
	56310	Repurchase agreements - net gains (losses) .....	6	5 412	1 503	27.8	Z	X
	56510	Trading debt instruments on own account - net gains (losses) .....	21	33 824	13 229	39.1	.1	X
	56610	Trading equities on own account - net gain (losses) .....	21	17 288	1 954	11.3	Z	X
		Deposit account related products:						
	57020	Fees for individual deposit account services .....	25	13 981	1 353	9.7	Z	47.8
	57022	Other deposit account service fees .....	20	13 971	1 353	9.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	42	67 048	17 889	26.7	.1	67.6
	57111	Fees for bundled services .....	14	49 009	16 560	33.8	.1	X
	57112	Fees for individual services .....	30	18 181	1 329	7.3	Z	X
	57120	Correspondent account products service fees .....	6	6 314	4 209	66.7	Z	X
	57130	Other cash handling and management product fees .....	21	10 072	3 608	35.8	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	8	7 216	1 954	27.1	Z	X
	57240	Other fees .....	17	10 222	601	5.9	Z	X
	57410	Trust products for business and governments - fiduciary fees .....	8	12 628	1 052	8.3	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	36	26 759	3 909	14.6	Z	X
	57720	Financial planning and investment management services for individuals .....	58	43 145	23 752	55.1	.2	X
	57810	Other products supporting financial services - fees .....	581	900 782	89 295	9.9	.6	X
52232		Financial transactions processing, reserve, and clearinghouse activities .....	3 337	X	29 343 717	X	100.0	61.6
		Loan income:						
	55010	Loans to financial businesses .....	62	137 794	103 062	74.8	.4	61.6
	55011	Interest income .....	43	109 423	67 794	62.0	.2	X
	55012	Origination fees .....	25	37 861	24 140	63.8	.1	X
	55013	Other fees .....	25	42 192	11 128	26.4	Z	X
	55020	Loans to nonfinancial businesses - secured .....	86	723 294	170 516	23.6	.6	61.3
	55021	Interest income .....	55	695 032	84 316	12.1	.3	X
	55022	Origination fees .....	37	96 975	32 296	33.3	.1	X
	55023	Other fees .....	53	144 992	53 904	37.2	.2	X
	55030	Loans to nonfinancial businesses - unsecured .....	46	205 495	174 094	84.7	.6	61.4
	55031	Interest income .....	33	154 967	122 854	79.3	.4	X
	55032	Origination fees .....	6	3 842	1 737	45.2	Z	X
	55033	Other fees .....	15	53 677	49 503	92.2	.2	X
	55050	Loans to consumers - secured .....	335	929 854	807 096	86.8	2.8	61.1
		Interest income:						
	55051	Residential mortgage loans .....	82	274 278	41 961	15.3	.1	X
	55052	Home equity loans .....	15	23 508	2 329	9.9	Z	X
	55053	Vehicle loans .....	48	423 114	302 378	71.5	1.0	X
	55054	Other loans to consumers .....	40	28 361	11 369	40.1	Z	X
		Origination fees:						
	55055	Residential mortgage loans .....	201	452 380	264 865	58.5	.9	X
	55056	Home equity loans .....	40	33 152	4 435	13.4	Z	X
	55057	Vehicle loans .....	20	411 452	22 011	5.4	.1	X
	55058	Other loans to consumers .....	16	26 459	8 585	32.4	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	129	359 542	145 271	40.4	.5	X
	55061	Home equity loans .....	11	16 916	1 105	6.5	Z	X
	55062	Vehicle loans .....	6	5 642	597	10.6	Z	X
	55063	Other loans to consumers .....	10	4 753	2 190	46.1	Z	X
	55070	Loans to consumers - unsecured .....	864	659 442	184 198	27.9	.6	60.7
		Interest income:						
	55071	Personal lines of credit .....	28	21 406	18 576	86.8	.1	X
	55074	Other loans to consumers .....	193	47 711	34 572	72.5	.1	X
		Origination fees:						
	55078	Other loans to consumers .....	70	26 172	3 366	12.9	Z	X
		Other fees:						
	55079	Personal lines of credit .....	13	18 750	2 806	15.0	Z	X
	55083	Other loans to consumers .....	724	613 327	124 861	20.4	.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	689	10 206 826	9 242 510	90.6	31.5	59.7
	55211	Interest income .....	61	2 133 217	537 807	25.2	1.8	X
	55212	Cardholder fees .....	57	2 572 596	2 000 834	77.8	6.8	X
	55213	Merchant fees .....	632	7 670 396	6 703 869	87.4	22.8	X
	55220	Credit card association products - fees .....	84	5 834 569	5 759 658	98.7	19.6	X
	55240	Leasing products .....	40	168 724	15 818	9.4	.1	60.8
	55242	Interest income - other leases .....	20	102 013	3 460	3.4	Z	X
	55243	Fees - motor vehicle leases .....	10	8 650	110	1.3	Z	X
	55244	Fees from other leases, except real estate rents .....	21	149 645	12 248	8.2	Z	X
	55260	All other credit financing products .....	72	1 219 569	51 345	4.2	.2	61.6
	55261	Interest income .....	45	1 160 431	16 866	1.5	.1	X
	55262	Fees .....	41	76 666	34 479	45.0	.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	34	70 359	65 798	93.5	.2	61.6
	55711	Fees and commissions .....	34	70 359	63 243	89.9	.2	X
	55720	Option contracts, exchange-traded .....	7	31 581	760	2.4	Z	61.6
	55721	Fees and commissions .....	7	31 581	760	2.4	Z	X
	55730	Forward contracts, traded over-the-counter .....	16	4 124	3 256	79.0	Z	61.6
	55731	Fees and commissions .....	16	4 124	3 256	79.0	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>	
52232		Financial transactions processing, reserve, and clearinghouse activities—Con.						
		Brokering and dealing products - derivative contracts—Con.						
	55750	Option contracts traded over-the-counter .....	6	45 131	45 040	99.8	.2	61.6
	55751	Fees and commissions .....	6	45 131	45 040	99.8	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale .....	8	32 449	4 015	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	8	33 426	12 372	37.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	6	5 752	3 039	52.8	Z	X
	56110	Brokerage correspondent products - fees .....	13	11 070	3 798	34.3	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	25	1 033 929	50 680	4.9	.2	X
	56610	Trading equities on own account - net gain (losses) .....	15	629 452	112 428	17.9	.4	X
	56810	Trading foreign currency on own account - net gain (losses).....	51	111 348	11 504	10.3	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	11	28 108	7 163	25.5	Z	X
	57020	Fees for individual deposit account services .....	187	1 835 575	1 462 942	79.7	5.0	46.3
	57021	ATM charges and other electronic transaction fees .....	174	1 826 990	1 453 296	79.5	5.0	X
	57022	Other deposit account service fees .....	20	28 123	9 646	34.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	87	275 373	243 041	88.3	.8	54.7
	57111	Fees for bundled services .....	34	229 981	211 930	92.2	.7	X
	57112	Fees for individual services .....	58	48 893	31 111	63.6	.1	X
	57120	Correspondent account products service fees .....	11	19 499	3 817	19.6	Z	X
	57130	Other cash handling and management product fees .....	507	1 017 915	802 987	78.9	2.7	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	57	14 977	6 729	44.9	Z	X
	57220	Money order fees .....	636	343 377	94 522	27.5	.3	X
	57230	Travelers' check fees .....	32	955 815	46 850	4.9	.2	X
	57240	Other fees .....	763	893 550	163 786	18.3	.6	X
	57310	Foreign currency exchange fees - retail.....	148	793 435	100 274	12.6	.3	X
	57410	Trust products for business and governments - fiduciary fees .....	53	17 039	5 643	33.1	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	248	4 807 274	4 021 047	83.6	13.7	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	30	396 772	198 812	50.1	.7	X
	57620	ACH bill and utility payment fees .....	375	240 169	95 065	39.6	.3	X
	57630	Other ACH fees .....	468	4 954 933	4 333 981	87.5	14.8	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	23	39 175	10 307	26.3	Z	X
	57720	Financial planning and investment management services for individuals .....	44	21 851	8 230	37.7	Z	X
	57810	Other products supporting financial services - fees .....	389	4 117 734	905 125	22.0	3.1	X
522320		Financial transactions processing, reserve, and clearinghouse activities .	3 337	X	29 343 717	X	100.0	61.6
		Loan income:						
	55010	Loans to financial businesses .....	62	137 794	103 062	74.8	.4	61.6
	55011	Interest income .....	43	109 423	67 794	62.0	.2	X
	55012	Origination fees .....	25	37 861	24 140	63.8	.1	X
	55013	Other fees .....	25	42 192	11 128	26.4	Z	X
	55020	Loans to nonfinancial businesses - secured .....	86	723 294	170 516	23.6	.6	61.3
	55021	Interest income .....	55	695 032	84 316	12.1	.3	X
	55022	Origination fees .....	37	96 975	32 296	33.3	.1	X
	55023	Other fees .....	53	144 992	53 904	37.2	.2	X
	55030	Loans to nonfinancial businesses - unsecured.....	46	205 495	174 094	84.7	.6	61.4
	55031	Interest income .....	33	154 967	122 854	79.3	.4	X
	55032	Origination fees .....	6	3 842	1 737	45.2	Z	X
	55033	Other fees .....	15	53 677	49 503	92.2	.2	X
	55050	Loans to consumers - secured .....	335	929 854	807 096	86.8	2.8	61.1
		Interest income:						
	55051	Residential mortgage loans .....	82	274 278	41 961	15.3	.1	X
	55052	Home equity loans .....	15	23 508	2 329	9.9	Z	X
	55053	Vehicle loans .....	48	423 114	302 378	71.5	1.0	X
	55054	Other loans to consumers .....	40	28 361	11 369	40.1	Z	X
		Origination fees:						
	55055	Residential mortgage loans .....	201	452 380	264 865	58.5	.9	X
	55056	Home equity loans .....	40	33 152	4 435	13.4	Z	X
	55057	Vehicle loans .....	20	411 452	22 011	5.4	.1	X
	55058	Other loans to consumers .....	16	26 459	8 585	32.4	Z	X
		Other fees:						
	55059	Residential mortgage loans .....	129	359 542	145 271	40.4	.5	X
	55061	Home equity loans .....	11	16 916	1 105	6.5	Z	X
	55062	Vehicle loans .....	6	5 642	597	10.6	Z	X
	55063	Other loans to consumers .....	10	4 753	2 190	46.1	Z	X
	55070	Loans to consumers - unsecured .....	864	659 442	184 198	27.9	.6	60.7
		Interest income:						
	55071	Personal lines of credit .....	28	21 406	18 576	86.8	.1	X
	55074	Other loans to consumers .....	193	47 711	34 572	72.5	.1	X
		Origination fees:						
	55078	Other loans to consumers .....	70	26 172	3 366	12.9	Z	X
		Other fees:						
	55079	Personal lines of credit .....	13	18 750	2 806	15.0	Z	X
	55083	Other loans to consumers .....	724	613 327	124 861	20.4	.4	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—		
						Establishments with the product line	All establishments <sup>1</sup>	
522320		Financial transactions processing, reserve, and clearinghouse activities—Con.						
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	689	10 206 826	9 242 510	90.6	31.5	59.7
	55211	Interest income .....	61	2 133 217	537 807	25.2	1.8	X
	55212	Cardholder fees .....	57	2 572 596	2 000 834	77.6	6.8	X
	55213	Merchant fees .....	632	7 670 396	6 703 869	87.4	22.8	X
	55220	Credit card association products - fees .....	84	5 834 569	5 759 658	98.7	19.6	X
	55240	Leasing products .....	40	168 724	15 818	9.4	1.1	60.8
	55242	Interest income - other leases .....	20	102 013	3 460	3.4	Z	X
	55243	Fees - motor vehicle leases .....	10	8 650	110	1.3	Z	X
	55244	Fees from other leases, except real estate rents .....	21	149 645	12 248	8.2	Z	X
	55260	All other credit financing products .....	72	1 219 569	51 345	4.2	.2	61.6
	55261	Interest income .....	45	1 160 431	16 866	1.5	.1	X
	55262	Fees .....	41	76 666	34 479	45.0	.1	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	34	70 359	65 798	93.5	.2	61.6
	55711	Fees and commissions .....	34	70 359	63 243	89.9	.2	X
	55720	Option contracts, exchange-traded .....	7	31 581	760	2.4	Z	61.6
	55721	Fees and commissions .....	7	31 581	760	2.4	Z	X
	55730	Forward contracts, traded over-the-counter .....	16	4 124	3 256	79.0	Z	61.6
	55731	Fees and commissions .....	16	4 124	3 256	79.0	Z	X
	55750	Option contracts traded over-the-counter .....	6	45 131	45 040	99.8	.2	61.6
	55751	Fees and commissions .....	6	45 131	45 040	99.8	.2	X
	55810	Brokering and dealing foreign currency fees - wholesale .....	8	32 449	4 015	12.4	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....	8	33 426	12 372	37.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	6	5 752	3 039	52.8	Z	X
	56110	Brokerage lending products - fees .....	13	11 070	3 798	34.3	Z	X
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....	25	1 033 929	50 680	4.9	.2	X
	56610	Trading equities on own account - net gain (losses) .....	15	629 452	112 428	17.9	.4	X
	56810	Trading foreign currency on own account - net gain (losses) .....	51	111 348	11 504	10.3	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	11	28 108	7 163	25.5	Z	X
	57020	Fees for individual deposit account services .....	187	1 835 575	1 462 942	79.7	5.0	46.3
	57021	ATM charges and other electronic transaction fees .....	174	1 826 990	1 453 296	79.5	5.0	X
	57022	Other deposit account service fees .....	20	28 123	9 646	34.3	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	87	275 373	243 041	88.3	.8	54.7
	57111	Fees for bundled services .....	34	229 981	211 930	92.2	.7	X
	57112	Fees for individual services .....	58	48 893	31 111	63.6	.1	X
	57120	Correspondent account products service fees .....	11	19 499	3 817	19.6	Z	X
	57130	Other cash handling and management product fees .....	507	1 017 915	802 987	78.9	2.7	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	57	14 977	6 729	44.9	Z	X
	57220	Money order fees .....	636	343 377	94 522	27.5	.3	X
	57230	Travelers' check fees .....	32	955 815	46 850	4.9	.2	X
	57240	Other fees .....	763	893 550	163 786	18.3	.6	X
	57310	Foreign currency exchange fees - retail .....	148	793 435	100 274	12.6	.3	X
	57410	Trust products for business and governments - fiduciary fees .....	53	17 039	5 643	33.1	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	248	4 807 274	4 021 047	83.6	13.7	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	30	396 772	198 812	50.1	.7	X
	57620	ACH bill and utility payment fees .....	375	240 169	95 065	39.6	.3	X
	57630	Other ACH fees .....	468	4 954 933	4 333 981	87.5	14.8	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	23	39 175	10 307	26.3	Z	X
	57720	Financial planning and investment management services for individuals .....	44	21 851	8 230	37.7	Z	X
	57810	Other products supporting financial services - fees .....	389	4 117 734	905 125	22.0	3.1	X
52239		Other activities related to credit intermediation .....	12 367	X	13 965 015	X	100.0	69.9
		Loan income:						
	55010	Loans to financial businesses .....	301	731 906	311 007	42.5	2.2	69.6
	55011	Interest income .....	142	598 750	122 795	20.5	.9	X
	55012	Origination fees .....	151	146 923	96 509	65.7	.7	X
	55013	Other fees .....	138	190 274	91 703	48.2	.7	X
	55020	Loans to nonfinancial businesses - secured .....	330	895 995	448 565	50.1	3.2	69.4
	55021	Interest income .....	193	745 002	183 293	24.6	1.3	X
	55022	Origination fees .....	199	337 557	77 136	22.9	.6	X
	55023	Other fees .....	187	409 739	188 136	45.9	1.3	X
	55030	Loans to nonfinancial businesses - unsecured .....	131	105 296	50 554	48.0	.4	65.4
	55031	Interest income .....	61	37 373	29 981	80.2	.2	X
	55032	Origination fees .....	68	13 339	11 518	86.3	.1	X
	55033	Other fees .....	30	56 489	9 055	16.0	.1	X
	55040	Loans to governments .....	23	368 257	9 496	2.6	.1	69.8
	55041	Interest income .....	17	364 365	4 081	1.1	Z	X
	55042	Origination fees .....	8	5 833	5 208	89.3	Z	X
	55043	Other fees .....	6	1 974	207	10.5	Z	X
	55050	Loans to consumers - secured .....	2 501	5 977 306	4 848 474	81.1	34.7	68.5

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>	
52239		Other activities related to credit intermediation—Con.						
	55050	Loan income—Con.						
		Loans to consumers - secured—Con.						
		Interest income:						
	55051	Residential mortgage loans .....	602	2 957 511	1 333 961	45.1	9.6	X
	55052	Home equity loans .....	124	251 585	17 066	6.8	.1	X
	55053	Vehicle loans .....	164	97 071	67 199	69.2	.5	X
	55054	Other loans to consumers .....	318	1 694 746	138 279	8.2	1.0	X
		Origination fees:						
	55055	Residential mortgage loans .....	1 336	1 938 082	790 689	40.8	5.7	X
	55056	Home equity loans .....	296	398 925	24 097	6.0	.2	X
	55057	Vehicle loans .....	41	165 990	21 575	13.0	.2	X
	55058	Other loans to consumers .....	142	68 082	36 267	53.3	.3	X
		Other fees:						
	55059	Residential mortgage loans .....	809	3 021 648	1 930 470	63.9	13.8	X
	55061	Home equity loans .....	103	237 239	41 212	17.4	.3	X
	55062	Vehicle loans .....	53	166 169	9 454	5.7	.1	X
	55063	Other loans to consumers .....	272	740 947	438 205	59.1	3.1	X
	55070	Loans to consumers - unsecured .....	7 040	1 980 099	1 691 616	85.4	12.1	68.2
		Interest income:						
	55071	Personal lines of credit .....	137	48 730	28 266	58.0	.2	X
	55074	Other loans to consumers .....	5 669	1 231 562	1 035 495	84.1	7.4	X
		Origination fees:						
	55075	Personal lines of credit .....	33	6 673	1 607	24.1	Z	X
	55078	Other loans to consumers .....	2 409	509 222	70 151	13.8	.5	X
		Other fees:						
	55079	Personal lines of credit .....	35	92 510	83 802	90.6	.6	X
	55083	Other loans to consumers .....	3 284	1 028 760	472 295	45.9	3.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees .....	17	4 224 976	4 218 637	99.9	30.2	69.9
	55212	Cardholder fees .....	11	4 221 765	590 651	14.0	4.2	X
	55213	Merchant fees .....	6	4 221 005	1 139 032	27.0	8.2	X
	55240	Leasing products .....	10	3 072	419	13.6	Z	X
	55260	All other credit financing products .....	87	27 511	14 244	51.8	.1	66.8
	55261	Interest income .....	26	11 825	2 658	22.5	Z	X
	55262	Fees .....	71	17 370	11 586	66.7	.1	X
		Brokerage and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded .....	42	443 110	53 347	12.0	.4	69.7
	55711	Fees and commissions .....	38	83 872	5 403	6.4	Z	X
	55720	Option contracts, exchange-traded .....	8	1 397	1 117	80.0	Z	69.9
	55721	Fees and commissions .....	6	1 161	1 047	90.2	Z	X
	55730	Forward contracts, traded over-the-counter .....	21	368 537	107 952	29.3	.8	69.9
	55731	Fees and commissions .....	15	3 129	3 126	99.9	.1	X
	55760	Other derivative contracts, traded over-the-counter .....	52	21 087	14 244	67.5	.1	69.9
	55761	Fees and commissions .....	52	21 087	14 244	67.5	.1	X
	56010	Brokerage and dealing other financial instruments, including commodity pools and face-amount certificates .....	41	13 825	2 793	20.2	Z	X
	56110	Brokerage correspondent products - fees .....	6	978	559	57.2	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses) .....	19	107 670	68 011	63.2	.5	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services .....	13	3 212	2 793	87.0	Z	X
	57020	Fees for individual deposit account services .....	212	197 465	24 718	12.5	.2	65.6
	57021	ATM charges and other electronic transaction fees .....	156	125 246	9 913	7.9	.1	X
	57022	Other deposit account service fees .....	124	134 651	14 805	11.0	.1	X
		Cash handling and management products:						
	57110	Business account and cash management service fees .....	309	105 855	79 603	75.2	.6	57.5
	57111	Fees for bundled services .....	37	31 366	24 686	78.7	.2	X
	57112	Fees for individual services .....	284	83 684	54 917	65.6	.4	X
	57120	Correspondent account products service fees .....	17	4 748	1 815	38.2	Z	X
	57130	Other cash handling and management product fees .....	330	104 179	72 060	69.2	.5	X
		Document payment products:						
	57210	Cashier's and certified check fees .....	1 017	314 771	218 417	69.4	1.6	X
	57220	Money order fees .....	2 519	1 039 835	85 468	8.2	.6	X
	57230	Travelers' check fees .....	168	61 586	6 005	9.8	Z	X
	57240	Other fees .....	2 941	1 394 686	785 688	56.3	5.6	X
	57310	Foreign currency exchange fees - retail .....	56	29 187	1 117	3.8	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees .....	19	6 983	5 586	80.0	Z	X
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	6	1 117	279	25.0	Z	X
	57620	ACH bill and utility payment fees .....	216	96 917	7 960	8.2	.1	X
	57630	Other ACH fees .....	110	72 339	29 328	40.5	.2	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	19	12 848	10 613	82.6	.1	X
	57720	Financial planning and investment management services for individuals .....	19	22 344	21 227	95.0	.2	X
	57810	Other products supporting financial services - fees .....	1 233	2 171 699	768 370	35.4	5.5	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>	
522390		Other activities related to credit intermediation .....	12 367	X	13 965 015	X	100.0	69.9
		Loan income:						
55010		Loans to financial businesses .....	301	731 906	311 007	42.5	2.2	69.6
55011		Interest income .....	142	598 750	122 795	20.5	.9	X
55012		Origination fees .....	151	146 923	96 509	65.7	.7	X
55013		Other fees .....	138	190 274	91 703	48.2	.7	X
55020		Loans to nonfinancial businesses - secured .....	330	895 995	448 565	50.1	3.2	69.4
55021		Interest income .....	193	745 002	183 293	24.6	1.3	X
55022		Origination fees .....	199	337 557	77 136	22.9	.6	X
55023		Other fees .....	187	409 739	188 136	45.9	1.3	X
55030		Loans to nonfinancial businesses - unsecured .....	131	105 296	50 554	48.0	.4	65.4
55031		Interest income .....	61	37 373	29 981	80.2	.2	X
55032		Origination fees .....	68	13 339	11 518	86.3	.1	X
55033		Other fees .....	30	56 489	9 055	16.0	.1	X
55040		Loans to governments .....	23	368 257	9 496	2.6	.1	69.8
55041		Interest income .....	17	364 365	4 081	1.1	Z	X
55042		Origination fees .....	8	5 833	5 208	89.3	Z	X
55043		Other fees .....	6	1 974	207	10.5	Z	X
55050		Loans to consumers - secured .....	2 501	5 977 306	4 848 474	81.1	34.7	68.5
		Interest income:						
55051		Residential mortgage loans .....	602	2 957 511	1 333 961	45.1	9.6	X
55052		Home equity loans .....	124	251 585	17 066	6.8	.1	X
55053		Vehicle loans .....	164	97 071	67 199	69.2	.5	X
55054		Other loans to consumers .....	318	1 694 746	138 279	8.2	1.0	X
		Origination fees:						
55055		Residential mortgage loans .....	1 336	1 938 082	790 689	40.8	5.7	X
55056		Home equity loans .....	296	398 925	24 097	6.0	.2	X
55057		Vehicle loans .....	41	165 990	21 575	13.0	.2	X
55058		Other loans to consumers .....	142	68 082	36 267	53.3	.3	X
		Other fees:						
55059		Residential mortgage loans .....	809	3 021 648	1 930 470	63.9	13.8	X
55061		Home equity loans .....	103	237 239	41 212	17.4	.3	X
55062		Vehicle loans .....	53	166 169	9 454	5.7	.1	X
55063		Other loans to consumers .....	272	740 947	438 205	59.1	3.1	X
55070		Loans to consumers - unsecured .....	7 040	1 980 099	1 691 616	85.4	12.1	68.2
		Interest income:						
55071		Personal lines of credit .....	137	48 730	28 266	58.0	.2	X
55074		Other loans to consumers .....	5 669	1 231 562	1 035 495	84.1	7.4	X
		Origination fees:						
55075		Personal lines of credit .....	33	6 673	1 607	24.1	Z	X
55078		Other loans to consumers .....	2 409	509 222	70 151	13.8	.5	X
		Other fees:						
55079		Personal lines of credit .....	35	92 510	83 802	90.6	.6	X
55083		Other loans to consumers .....	3 284	1 028 760	472 295	45.9	3.4	X
		Credit financing products, except loans:						
55210		Credit card cardholder and merchant fees .....	17	4 224 976	4 218 637	99.9	30.2	69.9
55212		Cardholder fees .....	11	4 221 765	590 651	14.0	4.2	X
55213		Merchant fees .....	6	4 221 005	1 139 032	27.0	8.2	X
55240		Leasing products .....	10	3 072	419	13.6	Z	X
55260		All other credit financing products .....	87	27 511	14 244	51.8	.1	66.8
55261		Interest income .....	26	11 825	2 658	22.5	Z	X
55262		Fees .....	71	17 370	11 586	66.7	.1	X
		Brokering and dealing products - derivative contracts:						
55710		Futures contracts, exchange-traded .....	42	443 110	53 347	12.0	.4	69.7
55711		Fees and commissions .....	38	83 872	5 403	6.4	Z	X
55720		Option contracts, exchange-traded .....	8	1 397	1 117	80.0	Z	69.9
55721		Fees and commissions .....	6	1 161	1 047	90.2	Z	X
55730		Forward contracts, traded over-the-counter .....	21	368 537	107 952	29.3	.8	69.9
55731		Fees and commissions .....	15	3 129	3 126	99.9	Z	X
55760		Other derivative contracts, traded over-the-counter .....	52	21 087	14 244	67.5	.1	69.9
55761		Fees and commissions .....	52	21 087	14 244	67.5	.1	X
56010		Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....	41	13 825	2 793	20.2	Z	X
56110		Brokerage correspondent products - fees .....	6	978	559	57.2	Z	X
56910		Trading other securities and commodity contracts on own account - net gain (losses) .....	19	107 670	68 011	63.2	.5	X
		Deposit account related products:						
57010		Fees for bundled deposit account services .....	13	3 212	2 793	87.0	Z	X
57020		Fees for individual deposit account services .....	212	197 465	24 718	12.5	.2	65.6
57021		ATM charges and other electronic transaction fees .....	156	125 246	9 913	7.9	.1	X
57022		Other deposit account service fees .....	124	134 651	14 805	11.0	.1	X
		Cash handling and management products:						
57110		Business account and cash management service fees .....	309	105 855	79 603	75.2	.6	57.5
57111		Fees for bundled services .....	37	31 366	24 686	78.7	.2	X
57112		Fees for individual services .....	284	83 684	54 917	65.6	.4	X
57120		Correspondent account products service fees .....	17	4 748	1 815	38.2	Z	X
57130		Other cash handling and management product fees .....	330	104 179	72 060	69.2	.5	X
		Document payment products:						
57210		Cashier's and certified check fees .....	1 017	314 771	218 417	69.4	1.6	X
57220		Money order fees .....	2 519	1 039 835	85 468	8.2	.6	X
57230		Travelers' check fees .....	168	61 586	6 005	9.8	Z	X
57240		Other fees .....	2 941	1 394 686	785 688	56.3	5.6	X
57310		Foreign currency exchange fees - retail .....	56	29 187	1 117	3.8	Z	X
		Management of financial market and clearing products:						
57510		Payment clearing and settlement fees .....	19	6 983	5 586	80.0	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>	
522390		Other activities related to credit intermediation—Con.						
		Automated clearinghouse (ACH) products:						
	57610	ACH payroll deposit fees .....	6	1 117	279	25.0	Z	X
	57620	ACH bill and utility payment fees .....	216	96 917	7 960	8.2	.1	X
	57630	Other ACH fees .....	110	72 339	29 328	40.5	.2	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government .....	19	12 848	10 613	82.6	.1	X
	57720	Financial planning and investment management services for individuals .....	19	22 344	21 227	95.0	.2	X
	57810	Other products supporting financial services - fees .....	1 233	2 171 699	768 370	35.4	5.5	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			
5223	Activities related to credit intermediation						
	All firms .....	33 292	58 341 806	100.0	14 451 314	3 436 082	319 181
	4 largest firms .....	261	13 951 345	23.9	1 996 483	505 426	38 239
	8 largest firms .....	452	19 407 680	33.3	2 909 673	753 278	56 416
	20 largest firms .....	2 096	26 801 910	45.9	4 243 751	1 095 094	83 781
	50 largest firms .....	4 971	33 148 941	56.8	5 697 160	1 456 841	116 428
52231	Mortgage and nonmortgage loan brokers						
	All firms .....	17 588	15 033 074	100.0	5 463 232	1 146 602	108 174
	4 largest firms .....	204	1 259 853	8.4	221 786	54 969	2 923
	8 largest firms .....	510	1 553 960	10.3	301 697	72 843	4 348
	20 largest firms .....	652	2 099 958	14.0	541 130	115 578	7 190
	50 largest firms .....	821	2 904 921	19.3	806 476	170 475	10 882
522310	Mortgage and nonmortgage loan brokers						
	All firms .....	17 588	15 033 074	100.0	5 463 232	1 146 602	108 174
	4 largest firms .....	204	1 259 853	8.4	221 786	54 969	2 923
	8 largest firms .....	510	1 553 960	10.3	301 697	72 843	4 348
	20 largest firms .....	652	2 099 958	14.0	541 130	115 578	7 190
	50 largest firms .....	821	2 904 921	19.3	806 476	170 475	10 882
52232	Financial transactions processing, reserve, and clearinghouse activities						
	All firms .....	3 337	29 343 717	100.0	6 118 914	1 589 450	132 304
	4 largest firms .....	258	11 852 977	40.4	2 196 781	576 451	45 323
	8 largest firms .....	351	16 166 337	55.1	2 984 275	783 309	58 442
	20 largest firms .....	416	21 645 792	73.8	3 955 906	1 015 870	76 695
	50 largest firms .....	923	25 181 065	85.8	4 679 795	1 192 891	95 888
522320	Financial transactions processing, reserve, and clearinghouse activities						
	All firms .....	3 337	29 343 717	100.0	6 118 914	1 589 450	132 304
	4 largest firms .....	258	11 852 977	40.4	2 196 781	576 451	45 323
	8 largest firms .....	351	16 166 337	55.1	2 984 275	783 309	58 442
	20 largest firms .....	416	21 645 792	73.8	3 955 906	1 015 870	76 695
	50 largest firms .....	923	25 181 065	85.8	4 679 795	1 192 891	95 888
52239	Other activities related to credit intermediation						
	All firms .....	12 367	13 965 015	100.0	2 869 168	700 030	78 703
	4 largest firms .....	68	5 245 652	37.6	363 526	105 297	8 774
	8 largest firms .....	2 267	6 257 178	44.8	535 880	148 154	14 507
	20 largest firms .....	3 851	8 088 931	57.9	1 063 148	271 625	25 218
	50 largest firms .....	4 715	9 745 325	69.8	1 480 309	372 598	35 559
522390	Other activities related to credit intermediation						
	All firms .....	12 367	13 965 015	100.0	2 869 168	700 030	78 703
	4 largest firms .....	68	5 245 652	37.6	363 526	105 297	8 774
	8 largest firms .....	2 267	6 257 178	44.8	535 880	148 154	14 507
	20 largest firms .....	3 851	8 088 931	57.9	1 063 148	271 625	25 218
	50 largest firms .....	4 715	9 745 325	69.8	1 480 309	372 598	35 559

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.