



1997 ECONOMIC CENSUS

BANKS, SAVINGS INSTITUTIONS, OTHER DEPOSITORY CREDIT INTERMEDIARIES, EXCEPT CREDIT UNIONS

OMB No. 0607-0834: Approval Expires 12/31/99

DUE DATE ▶ **FEBRUARY 12, 1998**

If you have questions about completing this report, please call or write the Census Bureau. In any communication, be sure to refer to the 11-digit Census File Number (CFN) printed in the label to the right. Please return your completed report to:

BUREAU OF THE CENSUS
1201 East 10th Street
Jeffersonville, IN 47134-0001

Toll-free assistance, 8:00 a.m. to 8:00 p.m., eastern time, Monday through Friday:

1-800-233-6136

FI-6010

Please read the accompanying instructions before answering the questions.

Census use

(Please correct any errors in name, address, and ZIP Code.)

YOUR RESPONSE IS REQUIRED BY LAW. Title 13, United States Code, requires businesses and other organizations that receive this questionnaire to answer the questions and return the report to the Census Bureau. By the same law, **YOUR CENSUS REPORT IS CONFIDENTIAL.** It may be seen only by Census Bureau employees and may be used only for statistical purposes. Further, copies retained in respondents' files are immune from legal process.

If this questionnaire does not seem to apply to your business, complete it to the extent possible and explain in REMARKS section – this should fulfill your reporting requirements and will reduce followup correspondence.

IMPORTANT – This is a State report

The purpose of this form is to collect information from your bank for each State in which you provide banking services:

- All data items on this form should include only the operations of your REGULATED BANKING SUBSIDIARY(IES) for the State identified in the label above. (Your nonbanking subsidiaries should receive separate forms.)
- If your bank provides banking services in a State for which you did not receive a report form or if you are missing any forms for your nonbanking subsidiaries, call the Census Bureau at 1-800-233-6136.

Item 1-3. Not applicable to this report

HOW TO REPORT DOLLAR FIGURES

Dollar figures should be rounded to **thousands** of dollars.
Example: If a figure is **\$1,125,628.79** report **\$1,126** thousand.
• Preferred
• Acceptable

Mil- lions (000)	Thou- sands (000)	Dol- lars (000)
1	126	
1	125	629

Item 4. DOLLAR VOLUME OF REVENUE

Bil.	Mil.	Thou.	Dol.
010			

Revenue in 1997

Item 5. PAYROLL

Mil.	Thou.	Dol.
030		

Payroll in 1997, BEFORE DEDUCTIONS

a. Annual

031		
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b. First quarter (January-March)

Item 6. EMPLOYMENT

Number

032

Number of paid employees for pay period including March 12, 1997
(Include both full- and part-time employees)

Item 7. Not applicable to this report

Item 8. KIND OF BUSINESS OR ACTIVITY

What was this establishment's PRINCIPAL kind of business or activity in 1997?

Mark (X) only ONE box.

Commercial banks

070

- Bank primarily engaged in full service commercial banking (national charter) 6021011
- Bank primarily engaged in full service commercial banking (State charter) 6022011
- Bank primarily issuing credit cards (national charter) 6021021
- Bank primarily issuing credit cards (State charter) 6022021
- Branch of foreign bank 6081012

Item 8. KIND OF BUSINESS OR ACTIVITY – Continued

070

Commercial banks – Continued

- Agency of foreign bank – primarily trade finance 6081022
- Agency of foreign bank – primarily commercial finance 6081032
- Bank holding company 6712002
- Nonbank bank – Describe 7777771

Trust companies

- Depository trust company (national charter) 6021011
- Depository trust company (State charter) 6022011
- Nondepository trust company 6091003
- Other – Describe 7777772

Savings institutions

- Federal savings institution 6035001
- Nonfederal savings institution 6036001
- Remedial loan society or mutual benefit association (accepting deposits) 6141921

Other depository credit intermediation

- Depository industrial bank 6022031
- Depository Morris Plan 6022032
- Private bank 6022033
- Other kind of business or activity – Describe 7777771

Item 9. SOURCES OF REVENUE
Report sources of revenue for this establishment either as dollar figures or as whole percents of total revenue. (See HOW TO REPORT DOLLAR FIGURES on page 1 and HOW TO REPORT PERCENTS, below) **Do NOT combine data for two or more lines.**
Note – All entries are to be made in accordance with Generally Accepted Accounting Principles (GAAP). If Regulatory Accounting Principles (RAP) are used for any entries, please note in the REMARKS section. For definitions see page 3, Special Instructions.

HOW TO REPORT PERCENTS	If figure is 38.76% of total sales:	Mil.	Thou.	Dol.	Per-cent
	• Report whole percents				39
	<i>Not acceptable</i>				38.76

Sources of revenue	Cen-sus use	ESTIMATES are acceptable. Report dollars OR percents.				
		Bil.	Mil.	Thou.	Dol.	Per-cent
1. Interest income	850	851				852
a. Residential real estate loans (except home equity)	0214					
b. Nonresidential real estate loans	0215					
c. Home equity loans	0216					
d. Agricultural loans (except real estate)	0219					
e. Commercial and industrial loans (except real estate)	0218					
f. New and used auto and truck loans	0212					
g. Credit cards, overdraft credit, and related plans	0222					
h. Other loans to individuals	0225					
i. Lease financing receivables	0226					
j. Other interest income	0229					
k. Sum of lines 1a through 1j	0210					
2. Discounts on loans (net)	0250					
3. Trading gains (losses) from foreign exchange transactions	0310					
4. Gains (losses) from assets held in trading accounts in securities and commodities	0320					
5. Gains (losses) from underwriting and selling groups of securities						
a. MBS, CMO, and REMIC transactions	0331					
b. All other securities transactions	0339					
c. Sum of lines 5a and 5b	0330					
6. Gains (losses) on securities NOT held in trading accounts	0350					
7. Other investment income (net) – include all investment income not reported above – Specify						
076	0480					
8. Service charges on deposit accounts	0600					
9. Service charges and fees on credit card accounts	0610					

Item 9. SOURCES OF REVENUE – Continued						
Sources of revenue	Cen-sus use	ESTIMATES are acceptable. Report dollars OR percents.				
		Bil.	Mil.	Thou.	Dol.	Per-cent
10. Loan origination fees	850	851				852
a. Residential real estate loans	0621					
b. Nonresidential real estate loans	0622					
c. Other loans	0629					
d. Sum of lines 10a through 10c	0620					
11. Loan servicing and administration fees	0630					
12. Fees from factoring and forfaiting receivables	0650					
13. ATM and other electronic transaction fees	0740					
14. Securities commissions	0800					
15. Insurance and annuity commissions	0830					
16. Income from fiduciary (trust, custody, and escrow) activities	0510					
17. Asset/portfolio management fees	0520					
18. Fees from investment consulting and advice	0880					
19. Other fees and commissions	1210					
20. Other revenue – Specify						
077	9810					
21. TOTAL (Should equal item 4 if reporting in dollars)	9990					100%

Item 10. SPECIAL INQUIRIES
EXPORTED SERVICES
NOTE – An exported service is a service performed for a customer or client (individual, government, business establishment, etc.) located **outside** the United States (i.e., outside the 50 States, District of Columbia, U.S. Commonwealth Territories, or U.S. possessions). Services performed for unaffiliated and affiliated foreign firms (i.e., foreign parent firms, subsidiaries, branches, etc.) are included. Services provided to domestic subsidiaries of foreign firms are excluded.
Did the revenue reported in item 4 include any amounts received for exported services?

	Mil.	Thou.	Dol.
970 1 <input type="checkbox"/> Yes – Amount	971		
2 <input type="checkbox"/> No			

Item 11. LOCATIONS OF OPERATION – See attached pages.

REMARKS – Please use this space for any explanations that may be essential in understanding your reported data.

Item 12. CERTIFICATION – This report is substantially accurate and has been prepared in accordance with instructions.

Period covered by this report FROM: Mo. | Year TO: Mo. | Year

Name of person to contact regarding this report – *Print or type*

Title

Telephone Area code Number Extension

Signature of authorized person Date

If not shown, please enter your 11-digit Census File Number from the address label on page 1.

Census File Number

SPECIAL INSTRUCTIONS

(See also the general instructions accompanying this form)

Item 9. Sources of Revenue

INTEREST INCOME – Report **only** interest income. Report fees on lines 8 through 19.

- 1a., 1b.** Real estate loans – Report all interest income, after placement, for loans secured by real estate – separately for residential (1a) and nonresidential (1b). Include real estate development and construction loans and second or junior loans secured by real estate. Report home equity loans on line 1c. Report interest income from mortgage-backed securities on line 1j. Report mortgage loan origination fees (or points) on line 10. Report mortgage loan servicing fees and loan administration fees on line 11. Report real estate escrow fees on line 16.
- 1c.** Home equity loans – Report all interest income for "home equity loans," regardless of the use of the funds. Include revolving credit lines and plans secured by home equity. Report second or junior loans secured by real estate, not considered as "home equity," on line 1a or 1b.
- 1d.** Agricultural loans (except real estate) – Report all interest income for agricultural loans, credit, notes, drafts, bills of exchange, paper, and bankers acceptances arising out of agricultural transactions, as distinguished from commercial and industrial transactions. Report agricultural real estate loans on line 1b, "Nonresidential real estate loans" unless they are home equity loans which should be reported on line 1c.
- 1e.** Commercial and industrial loans – Report all interest income for loans to businesses and industrial corporations. Report real estate development and construction loans on line 1a or 1b. Report all interest from mortgage-backed securities on line 1j. Report on line 1d interest income from loans to finance agricultural production and other loans to farmers. Report interest on loans to depository institutions, bankers acceptances, commercial paper, loans to foreign governments and official institutions, and obligations of States and political subdivisions on line 1j.
- 1f.** New and used auto and truck loans – Report all interest income, after placement, for loans to finance the purchase of, or secured by, new or used automobiles and trucks.
- 1g.** Credit cards, overdraft credit, and related plans – Include interest income from overdraft check credit plans and revolving credit card and credit plans. Report fees for bank credit cards on line 9.
- 1h.** Other loans to individuals – Report all interest income from nonmortgage loans to individuals for household, family, and personal expenditures. Include interest income on "installment loans."

- 1i.** Lease financing receivables – Report all interest income from sales-type, full payout, levered, leveraged, capital, and finance leases net of unearned income. Report all income from other leases and rents on line 20.
- 1j.** Other interest income – Report all other interest income not covered above, except interest earned from trading accounts, which should be reported on line 4. Include the following types of interest:
 - Interest income on interest-earning accounts and certificates of deposit with other depository institutions.
 - Interest income on U.S. Treasury and U.S. Government securities and obligations.
 - Interest income on State and political subdivision taxable and tax-exempt securities.
 - Interest income on foreign and domestic debt securities.
 - Interest income on equity and mutual fund securities, including mortgage-backed securities (MBS's), collateralized mortgage obligations (CMO's), and real estate mortgage investment conduits (REMIC's).
 - Interest income on federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in international banking facilities (IBF's).

GAINS AND LOSSES

- 3.** Trading gains (losses) from foreign exchange transactions – Include gains (losses) on foreign currency exchange transactions. Report foreign currency exchange fees on line 20.
- 4.** Gains (losses) from assets held in trading accounts in securities and commodities – Report net income (loss) from trading assets (e.g., assets in a designated trading account, and securities held with the intent to trade in an attempt to produce income from fluctuations in interest rates). Include interest and dividend income from assets held in trading accounts. Include accretion of discount on assets held in trading accounts that have been issued on a discount basis.
- 5.** Gains (losses) from underwriting and selling groups of securities – Report all net gains from disposing of groups of securities, including securitized receivables, underwritten by you. Report gains (losses) from assets held in trading accounts on line 4 and gains (losses) on all other securities not held in trading accounts on line 6.
- 6.** Gains (losses) on securities NOT held in trading accounts – Report gains (losses) from securities bought or sold NOT held in trading accounts. Report net income (loss) resulting from the gain (or loss) on either the sale or the disposition of securities; or to estimate the unrealized loss resulting from the material permanent decline in market values of securities. Report gain (loss) on disposition of fixed assets (not considered investments) on line 20. Report gains (losses) on groups of securities underwritten by you on lines 5a and 5b.