

1997 ECONOMIC CENSUS

Banking and Savings Institutions

INSTRUCTIONS FOR FORM FI-6010

Each report should be completed and returned, as soon as possible, in the preaddressed envelope (or use the preaddressed label) provided.

These instructions cover report form FI-6010 for multi-establishment banks and savings institutions.

This report form requests data for activities conducted during 1997 and consists of two parts:

- (1) Items 4-10, pages 1 and 2, request information consolidated for the State and major activity printed in the mailing label;
- (2) Item 11, the listing of establishments, requests information for the individual establishments your company previously reported to be in the State and engaged in the major activity printed in the mailing label. This list can be used as a guide to determine the scope of activities for which data are to be reported on pages 1 and 2, AND should be updated to include all locations in the State for the type of activity specified.

If the report form does **NOT** seem to apply to the kind of business or activity in the State appearing in the label, **DESCRIBE** the business or activity in item 8, **AND COMPLETE** the report form, including the listing sheet(s), as accurately as possible. In most cases, completion of these report forms will satisfy the Census Bureau's requirements and eliminate further correspondence.

GENERAL INSTRUCTIONS

- Complete the form only for the State and activities identified in the label area of the form. If the company operates in a State for which you were not provided a separate form, call the Census Bureau at 1-800-233-6136, between 8:00 a.m. and 8:00 p.m., eastern time, Monday through Friday, to request additional forms.
- Each report should cover calendar year 1997. If book figures are not available, **estimates** are acceptable.
- Mail both the State reporting forms and the listing sheets together in the same package. The forms may be separated for purposes of completing the information requested, but be sure to return the parts together.
- Revenue and payroll data should be rounded to the nearest thousand dollars, as illustrated on the report form.
- If you have any questions, or if any communication regarding a report form is necessary, be sure to reference the 11-digit Census File Number (CFN) printed in the address label.
- If additional space is necessary to complete any item, use the Remarks section at the end of the report form or attach a separate sheet. If extra sheets are added, **write your CFN at the top of each page**.
- Please make a photocopy of each completed report form and retain the copies in your files.
- We estimate it will take from 10 minutes to 4 hours and 45 minutes to complete this report form, with 1 hour and 17 minutes being the average time. This includes time to read instructions, assemble and review information, and record answers on the report form. If you have any comments regarding these estimates, send them to the Associate Director for Administration/Comptroller, Attn.: Paperwork Reduction Project (0607-0834), Room 3104, FB-3, Bureau of the Census, Washington, DC 20233.
- Respondents are not required to respond to any information collection unless it displays a valid approval number from the Office of Management and Budget (OMB). The OMB 8-digit number appears in the upper right corner of each questionnaire.

INSTRUCTIONS FOR SELECTED ITEMS

Items 1, 2, and 3. Not applicable.

Item 4. DOLLAR VOLUME OF REVENUE

Report revenue in thousands of dollars. **YOUR RESPONSE** in this item is **STRICTLY CONFIDENTIAL**. Your company's reports will be used solely for developing summary statistics. **THEY CANNOT BE USED FOR PURPOSES OF TAXATION, INVESTIGATION, OR REGULATION.**

Revenue should be reported on the accrual basis of accounting, using Generally Accepted Accounting Principles (GAAP), if possible.

Report revenue from all business activities.

Include:

- Investment income earned (e.g., interest and dividends).
- Commissions and fees received from all sources.
- Net gains (losses) from the sale of real property owned by you for investment, rent, or lease (NOT gross sales).
- Gross sales (NOT net gains (losses)) of real property developed or buildings built by you for sale.
- Gross rents from real property owned by you and leased to others.
- Rents from concessions or stores of other firms operating in your establishment.
- Rental revenue from leasing of property marketed under operating leases.
- Interest earned from property marketed under capital, finance, or full-payout leases.

Exclude:

- Sales and other taxes collected directly from customers or clients and paid directly to a local, State, or Federal tax agency.
- Sales of concessions or stores of other firms operating in your establishments.

Item 5. PAYROLL

Answer this item according to the guidelines outlined below. (Definitions are the same as those used in the Employer's Quarterly Federal Tax Return, IRS Form 941, and as described in Circular E, Employer's Tax Guide.)

Include:

- Wages, salaries, tips, vacation allowances, bonuses, and other compensation paid to employees during 1997, whether or not subject to income or FICA tax.
- Salaries of officers and executives of a corporation.
- Compensation paid to sales agents as reported on your IRS Form 941 (**exclude** if reported on IRS Form 1099 - MISC - Statement for Recipients of Miscellaneous Income).
- Employee contributions to qualified pension plans.

Exclude:

- Payments to or withdrawals by proprietors or partners of an unincorporated company.
- Annuities or supplemental unemployment compensation benefits, even if income tax is withheld.
- Payrolls of concessions or stores of other firms operating in your establishments.
- Commissions paid to agents not considered employees of the firm on your IRS Form 941.

Item 6. EMPLOYMENT

Include:

- All full- and part-time employees on the payroll during the pay period including March 12, 1997.
- Officers and executives of a corporation.
- Employees on paid sick leave, paid vacations, and paid holidays.
- Agents considered employees of the firm as reported on your IRS Form 941.

PLEASE CONTINUE ON REVERSE

Exclude:

- Proprietors or partners of an unincorporated firm.
- Employees of departments or concessions of other firms operating in your establishments.
- Agents not considered employees of the firm on your IRS Form 941.

Item 7. Not applicable to report form FI-6010.

Item 8. KIND OF BUSINESS OR ACTIVITY

Choose the **one** kind of business which best describes the activity conducted during 1997 by the locations listed in Item 11. If none of the provided selections seem appropriate, mark (X) the box next to "Other kind of business or activity" and provide a specific description of the **primary** business activity, and complete the remainder of the report form.

Item 9. SOURCES OF REVENUE

- Revenue may be reported EITHER in thousands of dollars OR in whole percents of total revenue as illustrated on the report form. It is not necessary to report both dollars and percents.
- Allocate revenue (as reported in item 4) by source on appropriate revenue lines. Please do not combine data for two or more lines. **Estimates are acceptable.** Refer to definitions on page 3 of the report form.
- If the locations represented by this report received revenue from a source(s) not listed here, report this revenue on the "Other revenue" line at the end of the list, and describe the revenue source(s) in the space provided.
- The sum of the revenue lines reported should equal the amount reported in Item 4 (or 100 percent, if the lines were reported as percentages of revenue).

Item 10. SPECIAL INQUIRIES (Exported Services)

Refer to the note on the report form.

Item 11A. LOCATIONS OF OPERATION: PRELISTED ESTABLISHMENTS OF YOUR COMPANY

We have prelisted establishments of your company based on Census records, in EIN sequence, for the State and major activity preprinted in the mailing label on page 1.

These establishments should include all operating facilities, service locations, and any other facilities, such as loan processing centers, administrative offices, and main or branch offices which are either directly responsible for supervising such activities or the base from which personnel operate to carry out these activities.

Please update the list:

Kind of activity —

- A prelisted establishment is a **nonbanking** subsidiary of your bank or savings institution, correct its primary activity by indicating "NBS" (nonbanking subsidiary), on the "Kind of activity..." line and describe. (Examples are shown at the right.) Exclude the revenue, payroll, and employment of these nonbanking establishments from the revenue, payroll, and employment reported in items 4, 5, and 6 of the questionnaire.

Employment —

- If employees worked at more than one location, report employment at the ONE location where they spent the majority of their working time.
- Refer to instructions for item 6.

Payroll — Refer to instructions for item 5

Part-year and inactive locations —

- If an establishment ceased operation before January 1, 1997, indicate such in column (c) on the appropriate listing sheet entry.
- If an establishment ceased operation during 1997; i.e., it was closed, sold, or leased to another firm, indicate such in column (c) on the appropriate listing sheet entry, and complete the listing sheet entry for the portion of the year the establishment was in operation under this ownership.

Item 11B. LOCATIONS OF OPERATION: ADDITIONAL ESTABLISHMENT(S) OF YOUR COMPANY

- List additional banking establishments which were not prelisted (including locations of regulated banking subsidiaries). Be sure to include the revenue, payroll, and employment of these establishments in items 4, 5, and 6 of the questionnaire.
- List any additional **nonbanking** subsidiaries which were not prelisted and for which your company did **not** receive separate forms (see enclosed inventory list). Indicate "NBS" (nonbanking subsidiary) and describe the primary activity for each on the "Kind of activity..." line. (Examples are shown below.) Exclude the revenue, payroll, and employment of these nonbanking establishments from the revenue, payroll, and employment reported in items 4, 5, and 6 of the questionnaire.
- If additional space is needed, attach a separate sheet. Be sure to write the CFN, located in the mailing label, on the top of each additional sheet.

The following list includes examples to be used to describe nonbanking subsidiaries:

Credit Subsidiaries

Agricultural Finance
Automotive Finance
Commercial Finance
Insurance Premium Finance
Inventory Finance
Leasing
Mortgage Banking
Real Estate Finance
Student Loan Finance
Venture Capital

Credit Card Subsidiaries

Credit Card Issuance
Credit or Debit Card Processing
Debit Card Issuance

Capital Subsidiaries

Foreign Exchange Dealer
Investment Banking
Investment Company (domestic)
Securities or Commodities Brokerage
Securities or Commodities Dealers

Insurance Sales/Service Subsidiaries

Accident Insurance
Health/Medical Insurance
Life Insurance
Property/Casualty Insurance
Title Insurance
Other Insurance

International Trade Subsidiaries

Edge Act or Agreement Corporation
International Holding Company
International Investment Company
Shell Corporation
Trade Finance Company
Working Capital for Exporters

Secondary Market Subsidiaries

Buying/selling CMO's/MBS's/REMIC's
CMO/MBS/REMIC Underwriting
Guarantee CMO/MBS/REMIC issues
Private Conduits

Portfolio Management Subsidiaries

Asset/Capital Management
Investment Fund Management
Portfolio Management

Other Subsidiaries

Clearinghouse, Bank or Check
Electronic Transfer Service
Escrow Agency
Holding Company (domestic)
Investment Advice (no portfolio management)
Money Order Issuance
Private Banking
Property Management
Real Estate Agency
Travelers Check Issuance
Trust, Fiduciary, and Custody Services