

Nondepository Credit Intermediation: 2002

Issued August 2004

EC02-52I-03

2002 Economic Census

Finance and Insurance

Industry Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

The economic census is the major source of facts about the structure and functioning of the nation's economy. It provides essential information for government, business, industry, and the general public. Title 13 of the United States Code (Sections 131, 191, and 224) directs the Census Bureau to take the economic census every 5 years, covering years ending in "2" and "7."

The economic census furnishes an important part of the framework for such composite measures as the gross domestic product estimates, input/output measures, production and price indexes, and other statistical series that measure short-term changes in economic conditions. Specific uses of economic census data include the following:

- Policymaking agencies of the federal government use the data to monitor economic activity and to assess the effectiveness of policies.
- State and local governments use the data to assess business activities and tax bases within their jurisdictions and to develop programs to attract business.
- Trade associations study trends in their own and competing industries, which allows them to keep their members informed of market changes.
- Individual businesses use the data to locate potential markets and to analyze their own production and sales performance relative to industry or area averages.

INDUSTRY CLASSIFICATIONS

Data from the 2002 Economic Census are published primarily according to the 2002 North American Industry Classification System (NAICS). NAICS was first adopted in the United States, Canada, and Mexico in 1997. The 2002 Economic Census covers the following NAICS sectors:

21	Mining
22	Utilities
23	Construction
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information
52	Finance and Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific, and Technical Services
55	Management of Companies and Enterprises
56	Administrative and Support and Waste Management and Remediation Services
61	Educational Services
62	Health Care and Social Assistance
71	Arts, Entertainment, and Recreation
72	Accommodation and Food Services
81	Other Services (except Public Administration)

(Not listed above are the Agriculture, Forestry, Fishing, and Hunting sector (NAICS 11), partially covered by the census of agriculture conducted by the U.S. Department of Agriculture, and the Public Administration sector (NAICS 92), largely covered by the census of governments conducted by the Census Bureau.)

The 20 NAICS sectors are subdivided into 100 subsectors (three-digit codes), 317 industry groups (four-digit codes), and, as implemented in the United States, 1,179 industries (six-digit codes).

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

Prior to the 1997 Economic Census, data were published according to the Standard Industrial Classification (SIC) system. While many of the individual NAICS industries correspond directly to industries as defined under the SIC system, most of the higher level groupings do not. Particular care should be taken in comparing data for retail trade, wholesale trade, and manufacturing, which are sector titles used in both NAICS and SIC, but cover somewhat different groups of industries. The 1997 Economic Census *Bridge Between NAICS and SIC* demonstrates the relationships between NAICS and SIC industries. Where changes are significant, it may not be possible to construct time series that include data for points both before and after 1997.

Most industry classifications remained unchanged between 1997 and 2002, but NAICS 2002 includes substantial revisions within the construction and wholesale trade sectors, and a number of revisions for the retail trade and information sectors. These changes are noted in industry definitions and will be demonstrated in the *Bridge Between NAICS 2002 and NAICS 1997*.

For 2002, data for enterprise support establishments (those functioning primarily to support the activities of their company's operating establishments, such as a warehouse or a research and development laboratory) are included in the industry that reflects their activities (such as warehousing). For 1997, such establishments were termed auxiliaries and were excluded from industry totals.

BASIS OF REPORTING

The economic census is conducted on an establishment basis. A company operating at more than one location is required to file a separate report for each store, factory, shop, or other location. Each establishment is assigned a separate industry classification based on its primary activity and not that of its parent company. (For selected industries, only payroll, employment, and classification are collected for individual establishments, while other data are collected on a consolidated basis.)

GEOGRAPHIC AREA CODING

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for states, metropolitan and micropolitan statistical areas, counties, and corporate municipalities (places) including cities, towns, townships, villages, and boroughs. Respondents were required to report their physical location (street address, municipality, county, and state) if it differed from their mailing address. For establishments not surveyed by mail (and those single-establishment companies that did not provide acceptable information on physical location), location information from administrative sources is used as a basis for coding.

AVAILABILITY OF ADDITIONAL DATA

All results of the 2002 Economic Census are available on the Census Bureau Internet site (www.census.gov) and on digital versatile discs (DVD-ROMs) for sale by the Census Bureau. The American FactFinder system at the Internet site allows selective retrieval and downloading of the data. For more information, including a description of reports being issued, see the Internet site, write to the U.S. Census Bureau, Washington, DC 20233-6100, or call Customer Services at 301-763-4100.

HISTORICAL INFORMATION

The economic census has been taken as an integrated program at 5-year intervals since 1967 and before that for 1954, 1958, and 1963. Prior to that time, individual components of the economic census were taken separately at varying intervals.

The economic census traces its beginnings to the 1810 Decennial Census, when questions on manufacturing were included with those for population. Coverage of economic activities was expanded for the 1840 Decennial Census and subsequent censuses to include mining and some commercial activities. The 1905 Manufactures Census was the first time a census was taken apart

from the regular decennial population census. Censuses covering retail and wholesale trade and construction industries were added in 1930, as were some service trades in 1933. Censuses of construction, manufacturing, and the other business censuses were suspended during World War II.

The 1954 Economic Census was the first census to be fully integrated, providing comparable census data across economic sectors and using consistent time periods, concepts, definitions, classifications, and reporting units. It was the first census to be taken by mail, using lists of firms provided by the administrative records of other federal agencies. Since 1963, administrative records also have been used to provide basic statistics for very small firms, reducing or eliminating the need to send them census report forms.

The range of industries covered in the economic census expanded between 1967 and 2002. The census of construction industries began on a regular basis in 1967, and the scope of service industries, introduced in 1933, was broadened in 1967, 1977, and 1987. While a few transportation industries were covered as early as 1963, it was not until 1992 that the census broadened to include all of transportation, communications, and utilities. Also new for 1992 was coverage of financial, insurance, and real estate industries. With these additions, the economic census and the separate census of governments and census of agriculture collectively covered roughly 98 percent of all economic activity. New for 2002 is coverage of four industries classified in the agriculture, forestry, and fishing sector under the SIC system: landscape architectural services, landscaping services, veterinary services, and pet care services.

Printed statistical reports from the 1992 and earlier censuses provide historical figures for the study of long-term time series and are available in some large libraries. Reports for 1997 were published primarily on the Internet and copies of 1992 reports are also available there. CD-ROMs issued from the 1987, 1992, and 1997 Economic Censuses contain databases that include all or nearly all data published in print, plus additional statistics, such as ZIP Code statistics, published only on CD-ROM.

SOURCES FOR MORE INFORMATION

More information about the scope, coverage, classification system, data items, and publications for the 2002 Economic Census and related surveys is published in the *Guide to the 2002 Economic Census* at www.census.gov/econ/census02/guide. More information on the methodology, procedures, and history of the census will be published in the *History of the 2002 Economic Census* at www.census.gov/econ/www/history.html.

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Finance and Insurance

SCOPE

The Finance and Insurance sector (sector 52) comprises establishments of firms with payroll primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale and risk. This activity is known as financial intermediation.
2. Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

In addition, monetary authorities charged with monetary control are included in this sector.

The subsectors, industry groups, and industries within the Finance and Insurance sector are defined on the basis of their unique production processes. As with all industries, the production processes are distinguished by their use of specialized human resources and specialized physical capital. In addition, the way in which these establishments acquire and allocate financial capital, their source of funds, and the use of those funds provides a third basis for distinguishing characteristics of the production process. For instance, the production process in raising funds through deposit-taking is different from the process of raising funds in bond or money markets. The process of making loans to individuals also requires different production processes than does the creation of investment pools or the underwriting of securities.

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation. Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. For finance and insurance, these units are the equivalents of the establishments defined for other industries.

The output of many financial services, as well as the inputs and the processes by which they are combined, cannot be observed at a single location and can only be defined at a higher level of the organizational structure of the enterprise. Additionally, a number of independent activities that represent separate and distinct production processes may take place at a single location belonging to a multilocation financial firm. Activities are more likely to be homogeneous with respect to production characteristics than are locations, at least in financial services. NAICS defines activities broadly enough that it can be used by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

The Finance and Insurance sector has been defined to encompass establishments primarily engaged in financial transactions; that is, transactions involving the creation, liquidation, or change in ownership of financial assets or in facilitating financial transactions. Financial industries are extensive users of electronic means for facilitating the verification of financial balances, authorizing transactions, transferring funds to and from transactors' accounts, notifying banks (or credit card issuers) of the individual transactions, and providing daily summaries. Since these transaction processing activities are integral to the production of finance and insurance services, establishments that principally provide a financial transaction processing service are classified to this sector, rather than to the data processing industry in the Information sector.

Funds, trusts, and other financial vehicles (legal entities that hold portfolios of assets on behalf of others) are the fifth subsector of the Finance and Insurance sector. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Among depository institutions and insurance carriers, many locations with activities that might in other industries be considered as support or auxiliary activities (such as headquarters operations), are included in this report as operating locations.

The reports described below exclude establishments of firms with no paid employees. These "nonemployers," typically self-employed individuals or partnerships operating businesses that they have not chosen to incorporate, are reported separately in *Nonemployer Statistics*. The contribution of nonemployers, moderate for this sector, may be examined at www.census.gov/nonemployerimpact.

Definitions. Industry categories are defined in Appendix B, NAICS Codes, Titles, and Descriptions. Other terms are defined in Appendix A, Explanation of Terms.

REPORTS

The following reports provide statistics on this sector.

Industry Series. There are 10 reports, each covering a group of related industries. The reports present, by kind of business for the United States, general statistics for establishments of firms with payroll on number of establishments, revenue, payroll, and employment; comparative statistics for 2002 and 1997; product lines; and concentration of business activity in the largest firms. The data in industry reports are preliminary and subject to change in the following reports.

Geographic Area Series. There is a separate report for each state, the District of Columbia, and the United States. Each state report presents, for establishments of firms with payroll, general statistics on number of establishments, revenue, payroll, and employment by kind of business for the state and metropolitan and micropolitan statistical areas. Greater kind-of-business detail is shown for larger areas. The United States report presents data for the United States as a whole for detailed kind-of-business classifications.

Subject Series:

- **Product Lines.** This report presents product lines data for establishments of firms with payroll by kind of business. Establishments may report negative revenue for selected product lines. Because of this, percentages for product lines may be in excess of 100 or less than 0. Data are presented for the United States only.
- **Establishment and Firm Size (Including Legal Form of Organization).** This report presents revenue, payroll, and employment data for the United States by revenue size, by employment size, and by legal form of organization for establishments of firms with payroll; and by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits) for firms with payroll.
- **Miscellaneous Subjects.** This report presents data for a variety of industry-specific topics for establishments of firms with payroll. Presentation of data varies by kind of business.

Other reports. Data for this sector are also included in reports with multisector coverage, including *Nonemployer Statistics*, *Comparative Statistics*, *Bridge Between 2002 NAICS and 1997 NAICS*, *Business Expenses*, and the Survey of Business Owners reports.

GEOGRAPHIC AREAS COVERED

The level of geographic detail varies by report. Maps are available at www.census.gov/econ2002maps. Notes specific to areas in the state are included in Appendix D, Geographic Notes. Data may be presented for –

1. The United States as a whole.
2. States and the District of Columbia.
3. Metropolitan and micropolitan statistical areas. A core based statistical area (CBSA) contains a core area with a substantial population nucleus, together with adjacent communities having a high degree of social and economic integration with that core. CBSAs are differentiated into metropolitan and micropolitan statistical areas based on size criteria. Both metropolitan and micropolitan statistical areas are defined in terms of entire counties, and are listed in Appendix E, Metropolitan and Micropolitan Statistical Areas.
 - a. Metropolitan Statistical Areas (metro areas). Metro areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
 - b. Micropolitan Statistical Areas (micro areas). Micro areas have at least one urban cluster of at least 10,000, but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
 - c. Metropolitan Divisions (metro divisions). If specified criteria are met, a metro area containing a single core with a population of 2.5 million or more may be subdivided to form smaller groupings of counties referred to as Metropolitan Divisions.
 - d. Combined Statistical Areas (combined areas). If specified criteria are met, adjacent metro and micro areas, in various combinations, may become the components of a new set of areas called Combined Statistical Areas. The areas that combine retain their own designations as metro or micro areas within the larger combined area.

DOLLAR VALUES

All dollar values presented are expressed in current dollars; i.e., 2002 data are expressed in 2002 dollars, and 1997 data, in 1997 dollars. Consequently, when making comparisons with prior years, users of the data should consider the changes in prices that have occurred.

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

Both the 2002 Economic Census and the 1997 Economic Census present data based on the North American Industry Classification System (NAICS). While there were revisions to some industries for 2002, none of those affect this sector.

RELIABILITY OF DATA

All data compiled for this sector are subject to nonsampling errors. Nonsampling errors can be attributed to many sources: inability to identify all cases in the actual universe; definition and classification difficulties; differences in the interpretation of questions; errors in recording or coding the data obtained; and other errors of collection, response, coverage, processing, and estimation for missing or misreported data. Data presented in the Miscellaneous Subjects and Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data, as by the

percentages shown in the tables. Precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors. More information on the reliability of the data is included in Appendix C, Methodology.

DISCLOSURE

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at www.census.gov/epcd/ec02/disclosure.htm.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

The Census Bureau conducts the Service Annual Survey (SAS) each year. This survey, while providing more frequent observations, yields less kind-of-business and geographic detail than the economic census. In addition, the County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county, and Statistics of U.S. Businesses provides annual statistics classified by the employment size of the enterprise, further classified by industry for the United States, and by broader categories for states and metropolitan areas.

CONTACTS FOR DATA USERS

Questions about these data may be directed to the U.S. Census Bureau, Service Sector Statistics Division, Utilities and Financial Census Branch, 1-800-541-8345 or fcf@census.gov.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals
N	Not available or not comparable
Q	Revenue not collected at this level of detail for multiestablishment firms
S	Withheld because estimates did not meet publication standards
X	Not applicable
Z	Less than half the unit shown
a	0 to 19 employees
b	20 to 99 employees
c	100 to 249 employees
e	250 to 499 employees
f	500 to 999 employees
g	1,000 to 2,499 employees
h	2,500 to 4,999 employees
i	5,000 to 9,999 employees
j	10,000 to 24,999 employees
k	25,000 to 49,999 employees
l	50,000 to 99,999 employees
m	100,000 employees or more
r	Revised
–	Represents zero (page image/print only)
(CC)	Consolidated city
(IC)	Independent city

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 ¹	Estimated ²
5222	Nondepository credit intermediation	48 696	403 912 619	36 616 903	9 600 323	690 001	1.1	14.8
52221	Credit card issuing	673	34 505 552	2 287 469	651 775	63 620	.1	13.2
522210	Credit card issuing	673	34 505 552	2 287 469	651 775	63 620	.1	13.2
52222	Sales financing	7 008	121 489 478	8 961 052	2 438 627	185 620	.7	17.5
522220	Sales financing	7 008	121 489 478	8 961 052	2 438 627	185 620	.7	17.5
52229	Other nondepository credit intermediation	41 015	247 917 589	25 368 382	6 509 921	440 761	1.5	13.7

¹Includes revenue information obtained from administrative records of other federal agencies.

²Includes 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)	
5222	Nondepository credit intermediation	2002..	48 660	384 011 947	36 271 640	685 640
		1997..	47 556	229 213 945	22 660 754	556 743
52221	Credit card issuing	2002..	673	34 505 552	2 287 469	63 620
522210	Credit card issuing	1997..	588	24 503 307	1 782 651	58 773
		2002..	673	34 505 552	2 287 469	63 620
		1997..	588	24 503 307	1 782 651	58 773
52222	Sales financing	2002..	7 008	121 489 478	8 961 052	185 620
522220	Sales financing	1997..	8 143	78 133 239	6 163 041	127 832
		2002..	7 008	121 489 478	8 961 052	185 620
		1997..	8 143	78 133 239	6 163 041	127 832
52229	Other nondepository credit intermediation	2002..	40 979	228 016 917	25 023 119	436 400
		1997..	38 825	126 577 399	14 715 062	370 138

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 ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All estab-lishments ¹	
5222		Nondepository credit intermediation	48 696	X	403 912 619	X	100.0	73.5
	52720	Sales of merchandise	3 884	1 881 714	1 253 175	66.6	.3	X
		Loan income:						
	55010	Loans to financial businesses	2 417	30 268 080	24 888 386	82.2	6.2	73.4
	55011	Interest income	2 057	29 563 554	23 701 412	80.2	5.9	X
	55012	Origination fees	535	3 229 824	474 230	14.7	.1	X
	55013	Other fees	464	19 852 143	712 744	3.6	.2	X
	55020	Loans to nonfinancial businesses - secured	4 843	58 352 154	22 169 650	38.0	5.5	72.7
	55021	Interest income	4 212	56 911 486	18 178 136	31.9	4.5	X
	55022	Origination fees	2 522	16 180 455	1 581 004	9.8	.4	X
	55023	Other fees	2 926	31 024 622	2 410 510	7.8	.6	X
	55030	Loans to nonfinancial businesses - unsecured	1 224	25 704 041	2 984 123	11.6	.7	72.5
	55031	Interest income	1 097	24 838 680	1 761 827	7.1	.4	X
	55032	Origination fees	266	4 217 502	77 952	1.8	.2	X
	55033	Other fees	407	8 754 402	1 144 344	13.1	.3	X
	55040	Loans to governments	326	5 896 243	284 047	4.8	.1	72.9
	55041	Interest income	230	4 302 873	215 532	5.0	.1	X
	55042	Origination fees	103	2 049 043	26 788	1.3	.2	X
	55043	Other fees	67	749 931	41 727	5.6	.2	X
	55050	Loans to consumers - secured	33 071	214 041 835	171 073 128	79.9	42.4	73.2
		Interest income:						
	55051	Residential mortgage loans	16 526	125 666 468	78 960 693	62.8	19.5	X
	55052	Home equity loans	9 280	30 945 268	7 297 818	23.6	1.8	X
	55053	Vehicle loans	3 592	64 496 329	45 027 739	69.8	11.1	X
	55054	Other loans to consumers	12 561	27 747 994	9 238 382	33.3	2.3	X
		Origination fees:						
	55055	Residential mortgage loans	13 087	39 514 857	13 689 127	34.6	3.4	X
	55056	Home equity loans	3 021	9 721 700	316 035	3.3	.1	X
	55057	Vehicle loans	538	2 958 235	279 662	9.5	.1	X
	55058	Other loans to consumers	1 678	2 439 422	162 881	6.7	.2	X
		Other fees:						
	55059	Residential mortgage loans	11 534	93 747 875	13 060 535	13.9	3.2	X
	55061	Home equity loans	2 803	10 150 555	984 015	9.7	.2	X
	55062	Vehicle loans	1 467	19 508 469	831 894	4.3	.2	X
	55063	Other loans to consumers	6 725	18 602 201	1 224 347	6.6	.3	X
	55070	Loans to consumers - unsecured	10 249	81 037 282	54 225 290	66.9	13.4	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 890	73 912 000	66 735 896	90.3	16.5	72.2
	55211	Interest income	1 484	68 457 711	28 245 716	41.3	7.0	X
	55212	Cardholder fees	1 778	69 415 488	35 890 231	51.7	8.9	X
	55213	Merchant fees	145	8 268 026	2 599 949	31.4	.6	X
	55220	Credit card association products - fees	24	530 370	652	.1	.2	X
	55230	Factoring - fees	437	1 557 202	1 335 692	85.8	.3	X
	55240	Leasing products	1 571	50 864 882	29 832 155	58.7	7.4	71.0
	55241	Interest income - motor vehicle leases	380	29 771 964	15 325 535	51.5	3.8	X
	55242	Interest income - other leases	919	18 751 369	10 377 233	55.3	2.6	X
	55243	Fees - motor vehicle leases	177	5 795 380	991 471	17.1	.2	X
	55244	Fees from other leases, except real estate rents	646	13 294 262	3 137 916	23.6	.8	X
	55250	Installment credit products	400	5 205 062	1 535 253	29.5	.4	73.3
	55251	Interest income	349	4 833 292	1 230 246	25.5	.3	X
	55252	Fees	232	901 096	305 007	33.8	.1	X
	55260	All other credit financing products	396	5 055 409	1 311 669	25.9	.3	65.8
	55261	Interest income	222	4 583 009	1 005 129	21.9	.2	X
	55262	Fees	253	3 057 983	306 540	10.0	.1	X
		Securities origination products:						
	55310	Public offering products - equity securities	7	546 715	341	.1	.2	X
	55320	Public offering products - debt securities	185	1 154 009	337 812	29.3	.1	X
	55330	Private placement - equity securities	6	2 303	341	14.8	.2	X
	55340	Private placement - debt securities	15	52 642	20 453	38.9	.2	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	134	3 483 273	475 466	13.7	.1	73.5
	55471	Fees and commissions	82	414 177	63 808	15.4	.2	X
	55472	Net gains (losses) in trading accounts, excluding interest income	23	88 027	24 973	28.4	.2	X
	55473	Interest income from trading accounts	49	3 315 455	386 100	11.6	.1	X
	55480	National government notes and bonds	52	2 976 579	298 375	10.0	.1	73.5
	55482	Net gains (losses) in trading accounts, excluding interest income	9	84 327	8 677	10.3	.2	X
	55483	Interest income from trading accounts	44	2 946 468	285 115	9.7	.1	X
	55490	State provincial and local governments notes and bonds	40	1 450 736	53 483	3.7	.2	73.5
	55491	Fees and commissions	6	1 520	676	44.5	.2	X
	55492	Net gains (losses) in trading accounts, excluding interest income	12	48 404	19 898	41.1	.2	X
	55493	Interest income from trading accounts	23	1 400 812	28 165	2.0	.2	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	31	2 825 508	147 247	5.2	.2	27.9
	55711	Fees and commissions	6	25 444	2 279	9.0	.2	X
	55731	Fees and commissions	6	1 367 613	204	.2	.2	X
	55742	Net gains (losses) in trading accounts, excluding interest income	49	1 088 705	3 179	.3	.2	X
	55743	Interest income from trading accounts	33	561 345	1 276	.2	.2	X
	55744	Margin interest	8	2 725	336	12.3	.2	X
	55750	Option contracts traded over-the-counter	19	1 435 982	22 670	1.6	.2	73.5
	55752	Net gains (losses) in trading accounts, excluding interest income	13	1 422 362	20 443	1.4	.2	X
	55760	Other derivative contracts, traded over-the-counter	31	587 097	54 279	9.2	.2	73.4
	55761	Fees and commissions	14	8 050	1 613	20.0	.2	X
	55762	Net gains (losses) in trading accounts, excluding interest income	17	579 047	52 616	9.1	.2	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	60	427 849	25 736	6.0	.2	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	71	887 365	158 859	17.9	.2	X
	56110	Brokerage correspondent products - fees	95	204 424	17 154	8.4	.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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2002 NAICS code	2002 Product line code	Kind of business and product line	Establishments with the product line		Product line revenue			Response coverage ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
5222		Nondepository credit intermediation—Con.						
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	24	573 108	92 173	16.1	Z	X
	56310	Repurchase agreements - net gains (losses)	71	1 822 938	19 608	1.1	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net.....	15	164 683	56 832	34.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 515	11 980 270	7 327 054	61.2	1.8	X
	56610	Trading equities on own account - net gain (losses)	92	2 410 900	63 697	2.6	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	79	4 053 760	27 726	.7	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	63	286 177	8 897	3.1	Z	X
	57020	Fees for individual deposit account services	128	434 626	10 931	2.5	Z	68.3
	57021	ATM charges and other electronic transaction fees	70	167 003	1 333	.8	Z	X
	57022	Other deposit account service fees	105	359 799	9 598	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	188	480 168	199 936	41.6	Z	73.5
	57111	Fees for bundled services	86	405 490	158 263	39.0	Z	X
	57112	Fees for individual services	126	223 038	41 673	18.7	Z	X
	57120	Correspondent account products service fees	19	45 644	3 334	7.3	Z	X
	57130	Other cash handling and management product fees	104	324 907	29 017	8.9	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	59	212 592	1 305	.6	Z	X
	57220	Money order fees	86	52 058	399	.8	Z	X
	57230	Travelers' check fees	12	22 266	53	.2	Z	X
	57240	Other fees	309	572 124	77 928	13.6	Z	X
	57310	Foreign currency exchange fees - retail.....	50	398 510	14 930	3.7	Z	X
	57410	Trust products for business and governments - fiduciary fees	25	618 460	303 972	49.2	.1	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	11	1 431 758	11 336	.8	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	33	3 861 875	4 268	.1	Z	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	87	239 479	52 728	22.0	Z	X
	57720	Financial planning and investment management services for individuals	267	1 778 546	598 089	33.6	.1	X
	57810	Other products supporting financial services - fees	6 346	181 032 160	16 095 930	8.9	4.0	X
52221		Credit card issuing	673	X	34 505 552	X	100.0	77.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	58	440 291	13 457	3.1	Z	77.3
	55021	Interest income	50	437 156	10 440	2.4	Z	X
	55022	Origination fees	27	13 535	276	2.0	Z	X
	55023	Other fees	27	16 207	2 741	16.9	Z	X
	55030	Loans to nonfinancial businesses - unsecured	58	694 597	625 586	90.1	1.8	77.3
	55031	Interest income	31	72 176	3 497	4.8	Z	X
	55032	Origination fees	8	2 188	13	.6	Z	X
	55033	Other fees	23	S	622 076	S	1.8	X
	55050	Loans to consumers - secured	46	538 632	63 145	11.7	.2	77.3
		Interest income:						
	55051	Residential mortgage loans	35	245 638	789	.3	Z	X
	55052	Home equity loans	23	20 678	469	2.3	Z	X
	55053	Vehicle loans	38	248 918	2 014	.8	Z	X
	55054	Other loans to consumers	23	517 308	47 476	9.2	.1	X
		Origination fees:						
	55055	Residential mortgage loans	12	225 956	104	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	12	11 737	162	1.4	Z	X
	55062	Vehicle loans	15	15 373	37	.2	Z	X
	55063	Other loans to consumers	8	290 436	12 090	4.2	Z	X
	55070	Loans to consumers - unsecured	81	6 327 628	4 411 190	69.7	12.8	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	565	28 298 348	26 809 088	94.7	77.7	75.5
	55211	Interest income	198	23 255 865	9 447 255	40.6	27.4	X
	55212	Cardholder fees	533	27 976 596	14 767 249	52.8	42.8	X
	55213	Merchant fees	89	7 703 376	2 594 584	33.7	7.5	X
	55220	Credit card association products - fees	12	13 802	345	2.5	Z	X
	55230	Factoring - fees	8	44 857	28 295	63.1	.1	X
	55240	Leasing products	12	467 550	11 042	2.4	Z	77.2
	55242	Interest income - other leases	6	467 428	2 487	.8	Z	X
	55244	Fees from other leases, except real estate rents	12	467 550	8 555	1.8	Z	X
	55250	Installment credit products	12	72 807	23 119	31.8	.1	77.3
	55252	Fees	12	72 807	23 119	31.8	.1	X
	55260	All other credit financing products	12	36 231	13 112	36.2	Z	77.3
	55261	Interest income	8	7 190	171	2.4	Z	X
	57810	Other products supporting financial services - fees	147	12 370 931	2 504 413	20.2	7.3	X
522210		Credit card issuing	673	X	34 505 552	X	100.0	77.3
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	58	440 291	13 457	3.1	Z	77.3
	55021	Interest income	50	437 156	10 440	2.4	Z	X
	55022	Origination fees	27	13 535	276	2.0	Z	X
	55023	Other fees	27	16 207	2 741	16.9	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 ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
522210		Credit card issuing—Con.						
		Loan income—Con.						
	55030	Loans to nonfinancial businesses - unsecured	58	694 597	625 586	90.1	1.8	77.3
	55031	Interest income	31	72 176	3 497	4.8	Z	X
	55032	Origination fees	8	2 188	13	.6	Z	X
	55033	Other fees	23	S	622 076	S	1.8	X
	55050	Loans to consumers - secured	46	538 632	63 145	11.7	.2	77.3
		Interest income:						
	55051	Residential mortgage loans	35	245 638	789	.3	Z	X
	55052	Home equity loans	23	20 678	469	2.3	Z	X
	55053	Vehicle loans	38	248 918	2 014	.8	Z	X
	55054	Other loans to consumers	23	517 308	47 476	9.2	.1	X
		Origination fees:						
	55055	Residential mortgage loans	12	225 956	104	Z	Z	X
		Other fees:						
	55059	Residential mortgage loans	12	11 737	162	1.4	Z	X
	55062	Vehicle loans	15	15 373	37	.2	Z	X
	55063	Other loans to consumers	8	290 436	12 090	4.2	Z	X
	55070	Loans to consumers - unsecured	81	6 327 628	4 411 190	69.7	12.8	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	565	28 298 348	26 809 088	94.7	77.7	75.5
	55211	Interest income	198	23 255 865	9 447 255	40.6	27.4	X
	55212	Cardholder fees	533	27 976 596	14 767 249	52.8	42.8	X
	55213	Merchant fees	89	7 703 376	2 594 584	33.7	7.5	X
	55220	Credit card association products - fees	12	13 802	345	2.5	Z	X
	55230	Factoring - fees	8	44 857	28 295	63.1	.1	X
	55240	Leasing products	12	467 550	11 042	2.4	Z	77.2
	55242	Interest income - other leases	6	467 428	2 487	.5	Z	X
	55244	Fees from other leases, except real estate rents	12	467 550	8 555	1.8	Z	X
	55250	Installment credit products	12	72 807	23 119	31.8	.1	77.3
	55252	Fees	12	72 807	23 119	31.8	.1	X
	55260	All other credit financing products	12	36 231	13 112	36.2	Z	77.3
	55261	Interest income	8	7 190	171	2.4	Z	X
	57810	Other products supporting financial services - fees	147	12 370 931	2 504 413	20.2	7.3	X
52222		Sales financing	7 008	X	121 489 478	X	100.0	67.6
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 067	39 425 595	11 270 490	28.6	9.3	66.8
	55021	Interest income	1 848	38 829 025	9 626 714	24.8	7.9	X
	55022	Origination fees	841	3 758 943	342 065	9.1	.3	X
	55023	Other fees	1 281	18 049 749	1 301 711	7.2	1.1	X
	55030	Loans to nonfinancial businesses - unsecured	383	17 262 767	1 168 632	6.8	1.0	66.3
	55031	Interest income	352	17 256 981	1 012 268	5.9	.8	X
	55032	Origination fees	56	935 633	30 704	3.3	Z	X
	55033	Other fees	132	4 140 112	125 660	3.0	.1	X
	55040	Loans to governments	56	3 545 926	103 364	2.9	.1	67.6
	55041	Interest income	46	3 543 311	98 225	2.8	.1	X
	55042	Origination fees	17	516 384	4 724	.9	Z	X
	55043	Other fees	9	506 710	415	.1	Z	X
	55050	Loans to consumers - secured	2 886	64 738 733	44 785 963	69.2	36.9	67.1
		Interest income:						
	55051	Residential mortgage loans	681	2 865 021	545 642	19.0	.4	X
	55052	Home equity loans	627	1 549 621	104 056	6.7	.1	X
	55053	Vehicle loans	1 849	59 127 152	41 189 325	69.7	33.9	X
	55054	Other loans to consumers	945	5 183 045	1 761 880	34.0	1.5	X
		Origination fees:						
	55055	Residential mortgage loans	28	588 362	3 125	.5	Z	X
	55056	Home equity loans	6	566	24	4.2	Z	X
	55057	Vehicle loans	233	2 398 034	214 284	8.9	.2	X
	55058	Other loans to consumers	69	109 926	30 534	27.8	Z	X
		Other fees:						
	55059	Residential mortgage loans	48	507 783	3 763	.7	Z	X
	55061	Home equity loans	7	467 102	442	.1	Z	X
	55062	Vehicle loans	672	15 512 109	598 323	3.9	.5	X
	55063	Other loans to consumers	691	4 043 313	334 565	8.3	.3	X
	55070	Loans to consumers - unsecured	376	1 690 090	505 762	29.9	.4	66.3
		Interest income:						
	55071	Personal lines of credit	52	36 718	2 610	7.1	Z	X
	55074	Other loans to consumers	317	1 600 729	434 755	27.2	.4	X
		Origination fees:						
	55075	Personal lines of credit	12	7 531	401	5.3	Z	X
	55078	Other loans to consumers	53	72 959	43 087	59.1	Z	X
		Other fees:						
	55079	Personal lines of credit	10	3 958	515	13.0	Z	X
	55083	Other loans to consumers	124	230 161	24 394	10.6	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 186	33 982 706	29 832 503	87.8	24.6	67.6
	55211	Interest income	1 177	33 977 161	15 249 263	44.9	12.6	X
	55212	Cardholder fees	1 156	29 861 871	14 579 262	48.8	12.0	X
	55213	Merchant fees	21	534 089	3 978	.7	Z	X
	55230	Factoring - fees	29	89 770	37 973	42.3	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 ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52222		Sales financing—Con.						
		Credit financing products, except loans—Con.						
	55240	Leasing products	1 298	48 341 590	29 682 010	61.4	24.4	65.2
	55241	Interest income - motor vehicle leases	344	29 451 191	15 318 233	52.0	12.6	X
	55242	Interest income - other leases	684	16 369 810	10 264 192	62.7	8.4	X
	55243	Fees - motor vehicle leases	166	5 587 663	984 225	17.6	.8	X
	55244	Fees from other leases, except real estate rents	609	12 220 328	3 115 360	25.5	2.6	X
	55250	Installment credit products	146	4 827 393	1 342 779	27.8	1.1	67.6
	55251	Interest income	128	4 689 834	1 184 919	25.3	1.0	X
	55252	Fees	85	582 028	157 860	27.1	.1	X
	55260	All other credit financing products	149	4 637 347	1 144 853	24.7	.9	59.6
	55261	Interest income	104	4 446 612	976 751	22.0	.8	X
	55262	Fees	80	2 689 914	168 102	6.2	.1	X
	57310	Foreign currency exchange fees - retail	6	116 079	266	.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	7	122 962	9 266	7.5	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	29	3 861 185	3 578	.1	Z	X
	57810	Other products supporting financial services - fees	808	19 624 095	1 602 039	8.2	1.3	X
522220		Sales financing	7 008	X	121 489 478	X	100.0	67.6
		Loan income:						
	55020	Loans to nonfinancial businesses - secured	2 067	39 425 595	11 270 490	28.6	9.3	66.8
	55021	Interest income	1 848	38 829 025	9 626 714	24.8	7.9	X
	55022	Origination fees	841	3 758 943	342 065	9.1	.3	X
	55023	Other fees	1 281	18 049 749	1 301 711	7.2	1.1	X
	55030	Loans to nonfinancial businesses - unsecured	383	17 262 767	1 168 632	6.8	1.0	66.3
	55031	Interest income	352	17 256 981	1 012 268	5.9	.8	X
	55032	Origination fees	56	935 633	30 704	3.3	Z	X
	55033	Other fees	132	4 140 112	125 660	3.0	.1	X
	55040	Loans to governments	56	3 545 926	103 364	2.9	.1	67.6
	55041	Interest income	46	3 543 311	98 225	2.8	.1	X
	55042	Origination fees	17	516 384	4 724	.9	Z	X
	55043	Other fees	9	506 710	415	.1	Z	X
	55050	Loans to consumers - secured	2 886	64 738 733	44 785 963	69.2	36.9	67.1
		Interest income:						
	55051	Residential mortgage loans	681	2 865 021	545 642	19.0	.4	X
	55052	Home equity loans	627	1 549 621	104 056	6.7	.1	X
	55053	Vehicle loans	1 849	59 127 152	41 189 325	69.7	33.9	X
	55054	Other loans to consumers	945	5 183 045	1 761 880	34.0	1.5	X
		Origination fees:						
	55055	Residential mortgage loans	28	588 362	3 125	.5	Z	X
	55056	Home equity loans	6	566	24	4.2	Z	X
	55057	Vehicle loans	233	2 398 034	214 284	8.9	.2	X
	55058	Other loans to consumers	69	109 926	30 534	27.8	Z	X
		Other fees:						
	55059	Residential mortgage loans	48	507 783	3 763	.7	Z	X
	55061	Home equity loans	7	467 102	442	.1	Z	X
	55062	Vehicle loans	672	15 512 109	598 323	3.9	.5	X
	55063	Other loans to consumers	691	4 043 313	334 565	8.3	.3	X
	55070	Loans to consumers - unsecured	376	1 690 090	505 762	29.9	.4	66.3
		Interest income:						
	55071	Personal lines of credit	52	36 718	2 610	7.1	Z	X
	55074	Other loans to consumers	317	1 600 729	434 755	27.2	.4	X
		Origination fees:						
	55075	Personal lines of credit	12	7 531	401	5.3	Z	X
	55078	Other loans to consumers	53	72 959	43 087	59.1	Z	X
		Other fees:						
	55079	Personal lines of credit	10	3 958	515	13.0	Z	X
	55083	Other loans to consumers	124	230 161	24 394	10.6	Z	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	1 186	33 982 706	29 832 503	87.8	24.6	67.6
	55211	Interest income	1 177	33 977 161	15 249 263	44.9	12.6	X
	55212	Cardholder fees	1 156	29 861 871	14 579 262	48.8	12.0	X
	55213	Merchant fees	21	534 089	3 978	.7	Z	X
	55230	Factoring - fees	29	89 770	37 973	42.3	Z	X
	55240	Leasing products	1 298	48 341 590	29 682 010	61.4	24.4	65.2
	55241	Interest income - motor vehicle leases	344	29 451 191	15 318 233	52.0	12.6	X
	55242	Interest income - other leases	684	16 369 810	10 264 192	62.7	8.4	X
	55243	Fees - motor vehicle leases	166	5 587 663	984 225	17.6	.8	X
	55244	Fees from other leases, except real estate rents	609	12 220 328	3 115 360	25.5	2.6	X
	55250	Installment credit products	146	4 827 393	1 342 779	27.8	1.1	67.6
	55251	Interest income	128	4 689 834	1 184 919	25.3	1.0	X
	55252	Fees	85	582 028	157 860	27.1	.1	X
	55260	All other credit financing products	149	4 637 347	1 144 853	24.7	.9	59.6
	55261	Interest income	104	4 446 612	976 751	22.0	.8	X
	55262	Fees	80	2 689 914	168 102	6.2	.1	X
	57310	Foreign currency exchange fees - retail	6	116 079	266	.2	Z	X
		Management of financial market and clearing products:						
	57510	Payment clearing and settlement fees	7	122 962	9 266	7.5	Z	X
	57520	Security and commodity contract trade execution, clearing and settlement fees	29	3 861 185	3 578	.1	Z	X
	57810	Other products supporting financial services - fees	808	19 624 095	1 602 039	8.2	1.3	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 ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52229		Other nondepository credit intermediation	41 015	X	247 917 589	X	100.0	75.9
	52720	Sales of merchandise	3 884	1 881 714	1 253 175	66.6	.5	X
		Loan income:						
	55010	Loans to financial businesses	2 417	30 268 080	24 888 386	82.2	10.0	75.8
	55011	Interest income	2 057	29 563 554	23 701 412	80.2	9.6	X
	55012	Origination fees	535	3 229 824	474 230	14.7	.2	X
	55013	Other fees	464	19 852 143	712 744	3.6	.3	X
	55020	Loans to nonfinancial businesses - secured	2 718	18 486 268	10 885 703	58.9	4.4	75.3
	55021	Interest income	2 314	17 645 305	8 540 982	48.4	3.4	X
	55022	Origination fees	1 654	12 407 977	1 238 663	10.0	.5	X
	55023	Other fees	1 618	12 958 666	1 106 058	8.5	.4	X
	55030	Loans to nonfinancial businesses - unsecured	783	7 746 677	1 189 905	15.4	.5	75.7
	55031	Interest income	714	7 509 523	746 062	9.9	.3	X
	55032	Origination fees	202	3 279 681	47 235	1.4	Z	X
	55033	Other fees	252	3 992 285	396 608	9.9	.2	X
	55040	Loans to governments	266	2 342 726	180 683	7.7	.1	74.6
	55041	Interest income	180	751 971	117 307	15.6	Z	X
	55042	Origination fees	86	1 532 659	22 064	1.4	Z	X
	55043	Other fees	58	243 221	41 312	17.0	Z	X
	55050	Loans to consumers - secured	30 139	148 764 470	126 224 020	84.8	50.9	75.7
		Interest income:						
	55051	Residential mortgage loans	15 810	122 555 809	78 414 262	64.0	31.6	X
	55052	Home equity loans	8 630	29 374 969	7 193 293	24.5	2.9	X
	55053	Vehicle loans	1 705	5 120 259	3 836 400	74.9	1.5	X
	55054	Other loans to consumers	11 593	22 047 641	7 429 026	33.7	3.0	X
		Origination fees:						
	55055	Residential mortgage loans	13 047	38 700 539	13 685 898	35.4	5.5	X
	55056	Home equity loans	3 015	9 721 134	316 011	3.3	.1	X
	55057	Vehicle loans	301	558 429	65 374	11.7	Z	X
	55058	Other loans to consumers	1 609	2 329 496	132 347	5.7	.1	X
		Other fees:						
	55059	Residential mortgage loans	11 474	93 228 355	13 056 610	14.0	5.3	X
	55061	Home equity loans	2 796	9 683 453	983 573	10.2	.4	X
	55062	Vehicle loans	780	3 980 987	233 534	5.9	.1	X
	55063	Other loans to consumers	6 026	14 268 452	877 692	6.2	.4	X
	55070	Loans to consumers - unsecured	9 792	73 019 564	49 308 338	67.5	19.9	X
		Credit financing products, except loans:						
	55210	Credit card cardholder and merchant fees	139	11 630 946	10 094 305	86.8	4.1	72.8
	55211	Interest income	109	11 224 685	3 549 198	31.6	1.4	X
	55212	Cardholder fees	89	11 577 021	6 543 720	56.5	2.6	X
	55213	Merchant fees	35	30 561	1 387	4.5	Z	X
	55220	Credit card association products - fees	10	516 568	307	.1	Z	X
	55230	Factoring - fees	400	1 422 575	1 269 424	89.2	.5	X
	55240	Leasing products	261	2 055 742	139 103	6.8	.1	74.2
	55241	Interest income - motor vehicle leases	36	320 773	7 302	2.3	Z	X
	55242	Interest income - other leases	229	1 914 131	110 554	5.8	Z	X
	55243	Fees - motor vehicle leases	11	207 717	7 246	3.5	Z	X
	55244	Fees from other leases, except real estate rents	25	606 384	14 001	2.3	Z	X
	55250	Installment credit products	242	304 862	169 355	55.6	.1	72.5
	55251	Interest income	221	143 458	45 327	31.6	Z	X
	55252	Fees	135	246 261	124 028	50.4	.1	X
	55260	All other credit financing products	235	381 831	153 704	40.3	.1	75.1
	55261	Interest income	110	129 207	28 207	21.8	Z	X
	55262	Fees	169	339 028	125 497	37.0	.1	X
		Securities origination products:						
	55310	Public offering products - equity securities	7	546 715	341	.1	Z	X
	55320	Public offering products - debt securities	185	1 154 009	337 812	29.3	.1	X
	55330	Private placement - equity securities	6	2 303	341	14.8	Z	X
	55340	Private placement - debt securities	15	52 642	20 453	38.9	Z	X
		Brokering and dealing products - debt instruments:						
	55470	Corporate and trust notes and bonds	134	3 483 273	475 466	13.7	.2	75.9
	55471	Fees and commissions	82	414 177	63 808	15.4	Z	X
	55472	Net gains (losses) in trading accounts, excluding interest income	23	88 027	24 973	28.4	Z	X
	55473	Interest income from trading accounts	49	3 315 455	386 100	11.6	.2	X
	55480	National government notes and bonds	52	2 976 579	298 375	10.0	.1	75.9
	55482	Net gains (losses) in trading accounts, excluding interest income	9	84 327	8 677	10.3	Z	X
	55483	Interest income from trading accounts	44	2 946 468	285 115	9.7	.1	X
	55490	State provincial and local governments notes and bonds	40	1 450 736	53 483	3.7	Z	75.9
	55491	Fees and commissions	6	1 520	676	44.5	Z	X
	55492	Net gains (losses) in trading accounts, excluding interest income	12	48 404	19 898	41.1	Z	X
	55493	Interest income from trading accounts	23	1 400 812	28 165	2.0	Z	X
		Brokering and dealing products - derivative contracts:						
	55710	Futures contracts, exchange-traded	31	2 825 508	147 247	5.2	.1	28.9
	55711	Fees and commissions	6	25 444	2 279	9.0	Z	X
	55731	Fees and commissions	6	1 367 613	204	Z	Z	X
	55742	Net gains (losses) in trading accounts, excluding interest income	49	1 088 705	3 179	.3	Z	X
	55743	Interest income from trading accounts	33	561 345	1 276	.2	Z	X
	55744	Margin interest	8	2 725	336	12.3	Z	X
	55750	Option contracts traded over-the-counter	19	1 435 982	22 670	1.6	Z	75.9
	55752	Net gains (losses) in trading accounts, excluding interest income	13	1 422 362	20 443	1.4	Z	X
	55760	Other derivative contracts, traded over-the-counter	31	587 097	54 279	9.2	Z	75.8
	55761	Fees and commissions	14	8 050	1 613	20.0	Z	X
	55762	Net gains (losses) in trading accounts, excluding interest income	17	579 047	52 616	9.1	Z	X
	55910	Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts	60	427 849	25 736	6.0	Z	X
	56010	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	71	887 365	158 859	17.9	.1	X
	56110	Brokerage correspondent products - fees	95	204 424	17 154	8.4	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 ² (percent)
			Number	Total revenue (\$1,000)	Amount ¹ (\$1,000)	As percent of total revenue of—		
						Establishments with the product line	All establishments ¹	
52229		Other nondepository credit intermediation—Con.						
	56210	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	24	573 108	92 173	16.1	Z	X
	56310	Repurchase agreements - net gains (losses)	71	1 822 938	19 608	1.1	Z	X
	56410	Financing related to securities, excluding securities lending and repurchase agreements - net	15	164 683	56 832	34.5	Z	X
	56510	Trading debt instruments on own account - net gains (losses)	1 515	11 980 270	7 327 054	61.2	3.0	X
	56610	Trading equities on own account - net gain (losses)	92	2 410 900	63 697	2.6	Z	X
	56910	Trading other securities and commodity contracts on own account - net gain (losses)	79	4 053 760	27 726	.7	Z	X
		Deposit account related products:						
	57010	Fees for bundled deposit account services	63	286 177	8 897	3.1	Z	X
	57020	Fees for individual deposit account services	128	434 626	10 931	2.5	Z	70.5
	57021	ATM charges and other electronic transaction fees	70	167 003	1 333	.8	Z	X
	57022	Other deposit account service fees	105	359 799	9 598	2.7	Z	X
		Cash handling and management products:						
	57110	Business account and cash management service fees	188	480 168	199 936	41.6	.1	75.9
	57111	Fees for bundled services	86	405 490	158 263	39.0	.1	X
	57112	Fees for individual services	126	223 038	41 673	18.7	Z	X
	57120	Correspondent account products service fees	19	45 644	3 334	7.3	Z	X
	57130	Other cash handling and management product fees	104	324 907	29 017	8.9	Z	X
		Document payment products:						
	57210	Cashier's and certified check fees	59	212 592	1 305	.6	Z	X
	57220	Money order fees	86	52 058	399	.8	Z	X
	57230	Travelers' check fees	12	22 266	53	.2	Z	X
	57240	Other fees	309	572 124	77 928	13.6	Z	X
	57310	Foreign currency exchange fees - retail	44	282 431	14 664	5.2	Z	X
	57410	Trust products for business and governments - fiduciary fees	25	618 460	303 972	49.2	.1	X
		Financial planning and investment management products:						
	57710	Financial planning and investment management services for businesses and government	87	239 479	52 728	22.0	Z	X
	57720	Financial planning and investment management services for individuals	267	1 778 546	598 089	33.6	.2	X
	57810	Other products supporting financial services - fees	5 391	149 037 134	11 989 478	8.0	4.8	X

¹Product line revenue and/or product line percents may not sum to totals due to exclusion of selected lines to avoid disclosing data for individual companies, due to rounding, and/or due to exclusion of lines that did not meet publication criteria.

²Revenue of establishments reporting product line revenue as percent of total revenue.

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms 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			
5222	Nondepository credit intermediation						
	All firms	48 696	403 912 619	100.0	36 616 903	9 600 323	690 001
	4 largest firms	3 280	166 726 453	41.3	4 850 549	1 466 446	86 475
	8 largest firms	7 511	206 873 695	51.2	9 724 202	2 889 376	185 678
	20 largest firms	10 706	263 953 166	65.3	15 941 782	4 423 867	300 145
	50 largest firms	14 490	315 239 859	78.0	19 783 392	5 353 996	365 309
52221	Credit card issuing						
	All firms	673	34 505 552	100.0	2 287 469	651 775	63 620
	4 largest firms	317	26 694 304	77.4	1 266 201	359 954	34 610
	8 largest firms	466	30 070 063	87.1	1 585 356	457 894	44 655
	20 largest firms	507	33 277 017	96.4	2 089 090	595 315	57 873
	50 largest firms	566	34 435 375	99.8	2 266 905	646 255	62 951
522210	Credit card issuing						
	All firms	673	34 505 552	100.0	2 287 469	651 775	63 620
	4 largest firms	317	26 694 304	77.4	1 266 201	359 954	34 610
	8 largest firms	466	30 070 063	87.1	1 585 356	457 894	44 655
	20 largest firms	507	33 277 017	96.4	2 089 090	595 315	57 873
	50 largest firms	566	34 435 375	99.8	2 266 905	646 255	62 951
52222	Sales financing						
	All firms	7 008	121 489 478	100.0	8 961 052	2 438 627	185 620
	4 largest firms	1 758	60 129 578	49.5	3 144 958	854 636	76 499
	8 largest firms	2 385	79 655 928	65.6	4 747 633	1 250 067	108 828
	20 largest firms	3 087	95 686 516	78.8	5 932 804	1 582 951	127 558
	50 largest firms	3 504	107 940 248	88.8	6 936 311	1 911 926	147 512
522220	Sales financing						
	All firms	7 008	121 489 478	100.0	8 961 052	2 438 627	185 620
	4 largest firms	1 758	60 129 578	49.5	3 144 958	854 636	76 499
	8 largest firms	2 385	79 655 928	65.6	4 747 633	1 250 067	108 828
	20 largest firms	3 087	95 686 516	78.8	5 932 804	1 582 951	127 558
	50 largest firms	3 504	107 940 248	88.8	6 936 311	1 911 926	147 512
52229	Other nondepository credit intermediation						
	All firms	41 015	247 917 589	100.0	25 368 382	6 509 921	440 761
	4 largest firms	2 360	115 925 023	46.8	3 934 028	1 221 379	53 471
	8 largest firms	6 608	139 964 634	56.5	7 380 856	2 162 053	109 574
	20 largest firms	7 813	170 758 337	68.9	9 801 714	2 698 844	143 525
	50 largest firms	12 362	199 167 878	80.3	13 212 011	3 639 102	204 880

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.

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

Payroll includes all forms of compensation such as salaries, wages, commissions, dismissal pay, bonuses, vacation allowances, sick-leave pay, and employee contributions to qualified pension plans paid during the year to all employees and reported on Internal Revenue Service (IRS) Form 941 as taxable Medicare and Wages and tips (even if not subject to income or FICA tax). Excluded are commissions paid to independent (nonemployee) agents, such as insurance agents. For corporations, payroll includes amounts paid to officers and executives; for unincorporated businesses, it does not include profit or other compensation of proprietors or partners. Payroll is reported before deductions for social security, income tax, insurance, union dues, etc. This definition of payroll is the same as that used by the IRS on Form 941.

ESTABLISHMENTS

An establishment is a single physical location at which business is conducted. It is not necessarily identical to a company or enterprise, which may consist of one establishment or more. Economic census figures represent a summary of reports for individual establishments rather than companies. For cases where a census report was received, separate information was obtained for each location where business was conducted. When administrative records of other federal agencies were used instead of a census report, no information was available on the number of locations operated. Each economic census establishment was tabulated according to the physical location at which the business was conducted. The count of establishments represents those in business at any time during 2002.

When two or more activities were carried on at a single location under a single ownership, all activities generally were grouped together as a single establishment. The entire establishment was classified on the basis of its major activity and all data for it were included in that classification. However, when distinct and separate economic activities (for which different industry classification codes were appropriate) were conducted at a single location under a single ownership, separate establishment reports for each of the different activities were obtained in the census.

FIRMS

A firm is a business organization or entity consisting of one domestic establishment (location) or more under common ownership or control. All establishments of subsidiary firms are included as part of the owning or controlling firm. For the economic census, the terms "firm" and "company" are synonymous.

FIRST-QUARTER PAYROLL

Represents payroll paid to persons employed at any time during the quarter January to March 2002.

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

Paid employees consist of full- and part-time employees, including salaried officers and executives of corporations, who were on the payroll during the pay period including March 12. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses; independent (nonemployee) agents; full- and part-time

leased employees whose payroll was filed under an employee leasing company's Employer Identification Number (EIN); and temporary staffing obtained from a staffing service. The definition of paid employees is the same as that used by the Internal Revenue Service (IRS) on Form 941.

REVENUE

Includes revenue from all business activities whether or not payment was received in the census year, including commissions and fees from all sources, rents, net investment income, interest, dividends, royalties, and net insurance premiums earned. Revenue from leasing property marketed under operating leases is included, as well as interest earned from property marketed under capital, finance, or full payout leases. Revenue also includes the total value of service contracts and amounts received for work subcontracted to others.

Revenue does not include sales and other taxes (including Hawaii's General Excise Tax) collected from customers and paid directly by the firm to a local, state, or federal tax agency.

Appendix B.

NAICS Codes, Titles, and Descriptions

PART 1. 2002 NAICS

5222 NONDEPOSITORY CREDIT INTERMEDIATION

This industry group comprises establishments, both public (government-sponsored enterprises) and private, primarily engaged in extending credit or lending funds raised by credit market borrowing, such as issuing commercial paper or other debt instruments or by borrowing from other financial intermediaries. Within this group, industries are defined on the basis of the type of credit being extended.

52221 CREDIT CARD ISSUING

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

522210 CREDIT CARD ISSUING

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

52222 SALES FINANCING

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

522220 SALES FINANCING

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in making cash loans or extending credit through credit instruments (except credit cards and sales finance agreements).

PART 2. 1997 NAICS

5222 NONDEPOSITORY CREDIT INTERMEDIATION

This industry group comprises establishments, both public (government-sponsored enterprises) and private, primarily engaged in extending credit or lending funds raised by credit market borrowing, such as issuing commercial paper or other debt instruments or by borrowing from other financial intermediaries. Within this group, industries are defined on the basis of the type of credit being extended.

52221 CREDIT CARD ISSUING

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

522210 CREDIT CARD ISSUING

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

52222 SALES FINANCING

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

522220 SALES FINANCING

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in making cash loans or extending credit through credit instruments (except credit cards and sales finance agreements).

Appendix C.

Methodology

SOURCES OF THE DATA

For this sector, large- and medium-size firms, plus all firms known to operate more than one establishment, were sent report forms to be completed for each of their establishments and returned to the Census Bureau. For most very small firms, data from existing administrative records of other federal agencies were used instead. These records provide basic information on location, kind of business, revenue, payroll, number of employees, and legal form of organization.

Firms in the 2002 Economic Census are divided into those sent report forms and those not sent report forms. The coverage of and the method of obtaining census information from each are described below:

1. Establishments sent a report form:
 - a. Large employers, i.e., all multiestablishment firms, and all employer firms with payroll above a specified cutoff. (The term “employers” refers to firms with one or more paid employees at any time during 2002 as shown in the active administrative records of other federal agencies.)
 - b. A sample of small employers, i.e., single-establishment firms with payroll below a specified cutoff in classifications for which specialized data precludes reliance solely on administrative records sources. The sample was stratified by industry and geography.
2. Establishments not sent a report form:
 - a. Small employers, i.e., single-establishment firms with payroll below a specified cutoff, not selected into the small employer sample. Although the payroll cutoff varies by kind of business, small employers not sent a report form generally include firms with less than 10 employees and represent about 10 percent of total revenue of establishments covered in the census. Data on revenue, payroll, and employment for these small employers were derived or estimated from administrative records of other federal agencies.
 - b. All nonemployers, i.e., all firms subject to federal income tax with no paid employees during 2002. Revenue information for these firms was obtained from administrative records of other federal agencies. Although consisting of many firms, nonemployers account for less than 10 percent of total revenue of all establishments covered in the census. Data for nonemployers are not included in this report, but are released in the annual *Nonemployer Statistics* series.

The report forms used to collect information for establishments in this sector are available at help.econ.census.gov/econhelp/resources/.

A more detailed examination of census methodology is presented in the *History of the Economic Census* at www.census.gov/econ/www/history.html.

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

The classifications for all establishments are based on the *North American Industry Classification System, United States, 2002* manual. There were no changes between the 2002 edition and the 1997 edition affecting this sector. Tables at www.census.gov/epcd/naics02/ identify all industries that changed between the 1997 North American Industry Classification System (NAICS) and 2002 NAICS.

The method of assigning classifications and the level of detail at which establishments were classified depends on whether a report form was obtained for the establishment.

1. Establishments that returned a report form were classified on the basis of their self-designation, product line revenue, and responses to other industry-specific inquiries.
2. Establishments without a report form:
 - a. Small employers not sent a form were, where possible, classified on the basis of the most current kind-of-business classification available from one of the Census Bureau's current sample surveys or the 1997 Economic Census. Otherwise, the classification was obtained from administrative records of other federal agencies. If the census or administrative record classifications proved inadequate (none corresponded to a 2002 Economic Census classification in the detail required for employers), the firm was sent a brief inquiry requesting information necessary to assign a kind-of-business code.
 - b. Nonemployers were classified on the basis of information obtained from administrative records of other federal agencies.

RELIABILITY OF DATA

All data compiled in the economic census are subject to nonsampling errors. Nonsampling errors can be attributed to many sources during the development or execution of the census:

- inability to identify all cases in the actual universe;
- definition and classification difficulties;
- differences in the interpretation of questions;
- errors in recording or coding the data obtained; and
- other errors of collection, response, coverage, processing, and estimation for missing or misreported data.

Data presented in the Miscellaneous Subjects and the Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors. Specifically, these data are estimated based on information obtained from census report forms mailed to all large employers and to a sample of small employers in the universe. Sampling errors affect these estimates, insofar, as they may differ from results that would be obtained from a complete enumeration.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data; however, precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors.

The Census Bureau obtains limited information extracted from administrative records of other federal agencies, such as gross revenue from federal income tax records and employment and payroll from payroll tax records. This information is used in conjunction with other information available to the Census Bureau to develop estimates for nonemployers, small employers, and other establishments for which responses were not received in time for publication.

Key tables in this report include a column for "Percent of revenue from administrative records." This includes revenue information obtained from administrative records of other federal agencies. The "Percent of revenue estimated" includes revenue information that was imputed based on historic company ratios or administrative records, or on industry averages.

The Census Bureau recommends that data users incorporate this information into their analyses, as nonsampling error and sampling error could impact the conclusions drawn from economic census data.

TREATMENT OF NONRESPONSE

Census report forms included two different types of inquiries, “basic” and “industry-specific.” Data for the basic inquiries, which include location, kind of business or operation, revenue, payroll, and number of employees, were available from a combination of sources for all establishments. Data for industry-specific inquiries, tailored to the particular kinds of business or operation covered by the report form, were available only from establishments responding to those inquiries.

Data for industry-specific inquiries in this sector were expanded in most cases to account for establishments that did not respond to the particular inquiry for which data are presented. Unless otherwise noted in specific reports, data for industry-specific inquiries were expanded in direct relationship to total revenue of all establishments included in the category. In a few cases, expansion on the basis of the revenue item was not appropriate, and another basic data item was used as the basis for expansion of reported data to account for nonrespondents.

All reports in which industry-specific data were expanded include a coverage indicator for each publication category, which shows the revenue of establishments responding to the industry-specific inquiry as a percent of total revenue for all establishments for which data are shown. For some inquiries, coverage is determined by the ratio of total payroll or employment of establishments responding to the inquiry to total payroll or employment of all establishments in the category.

CONCENTRATION CATEGORIES

Concentration categories are based on aggregate revenue of all establishments operated by the same firm in a given kind-of-business classification or group for which data are presented. For example, a firm operating three finance and insurance establishments – a securities brokerage (NAICS 523120), investment advice (NAICS 523930), and credit card issuing (NAICS 522210) – would be treated as three one-establishment firms at the most detailed NAICS level, as a two-establishment firm in NAICS 523 and a one-establishment firm in NAICS 522, and as a single three-establishment firm in Finance and Insurance totals (NAICS 52).

DISCLOSURE

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at www.census.gov/epcd/ec02/disclosure.htm.

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E. Metropolitan and Micropolitan Statistical Areas

Not applicable for this report.

