

Depository Credit Intermediation: 2002

Issued December 2004

EC02-521-07

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 fcb@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 |
| CDP | Census designated place |

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 |
| 5221 | Depository credit intermediation | 114 581 | 598 871 158 | 97 142 680 | 29 331 262 | 2 219 871 | .2 | 6.4 |
| 52211 | Commercial banking | 81 076 | 481 230 989 | 79 923 822 | 24 934 739 | 1 748 277 | .2 | 5.6 |
| 522110 | Commercial banking | 81 076 | 481 230 989 | 79 923 822 | 24 934 739 | 1 748 277 | .2 | 5.6 |
| 52212 | Savings institutions | 17 018 | 78 839 957 | 10 311 098 | 2 665 754 | 254 982 | .2 | 10.2 |
| 522120 | Savings institutions | 17 018 | 78 839 957 | 10 311 098 | 2 665 754 | 254 982 | .2 | 10.2 |
| 52213 | Credit unions | 16 303 | 37 396 552 | 6 503 291 | 1 595 017 | 211 465 | .5 | 9.7 |
| 522130 | Credit unions | 16 303 | 37 396 552 | 6 503 291 | 1 595 017 | 211 465 | .5 | 9.7 |
| 52219 | Other depository credit intermediation | 184 | 1 403 660 | 404 469 | 135 752 | 5 147 | .6 | 1.0 |
| 522190 | Other depository credit intermediation | 184 | 1 403 660 | 404 469 | 135 752 | 5 147 | .6 | 1.0 |

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) |
|-----------------|--|-------------------------|----------------------------|--------------------------|---|
| 5221 | Depository credit intermediation | 114 581 102 916 | 598 871 158 533 133 659 | 97 142 680 70 229 791 | 2 219 871 2 017 704 |
| 52211 | Commercial banking | 81 076 70 860 | 481 230 989 421 759 126 | 79 923 822 57 247 077 | 1 748 277 1 575 399 |
| 522110 | Commercial banking | 81 076 70 860 | 481 230 989 421 759 126 | 79 923 822 57 247 077 | 1 748 277 1 575 399 |
| 52212 | Savings institutions | 17 018 16 264 | 78 839 957 78 946 836 | 10 311 098 8 409 396 | 254 982 264 775 |
| 522120 | Savings institutions | 17 018 16 264 | 78 839 957 78 946 836 | 10 311 098 8 409 396 | 254 982 264 775 |
| 52213 | Credit unions | 16 303 15 640 | 37 396 552 29 693 575 | 6 503 291 4 307 580 | 211 465 172 114 |
| 522130 | Credit unions | 16 303 15 640 | 37 396 552 29 693 575 | 6 503 291 4 307 580 | 211 465 172 114 |
| 52219 | Other depository credit intermediation | 184 152 | 1 403 660 2 734 122 | 404 469 265 738 | 5 147 5 416 |
| 522190 | Other depository credit intermediation | 184 152 | 1 403 660 2 734 122 | 404 469 265 738 | 5 147 5 416 |

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

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

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

| 2002 NAICS code | 2002 Product line code | Kind of business and product line | Establishments with the product line | | Product line revenue | | | Response coverage 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 | |
| 5221 | | Depository credit intermediation | 114 581 | X | 598 871 158 | X | 100.0 | 91.0 |
| | | Loan income: | | | | | | |
| | 55010 | Loans to financial businesses | N | N | 33 919 062 | N | 5.7 | X |
| | 55020 | Loans to nonfinancial businesses - secured | N | N | 90 849 007 | N | 15.2 | X |
| | 55030 | Loans to nonfinancial businesses - unsecured | N | N | 21 986 796 | N | 3.7 | X |
| | 55040 | Loans to governments | N | N | 2 146 000 | N | .4 | X |
| | 55050 | Loans to consumers - secured | N | N | 157 559 968 | N | 26.3 | X |
| | 55070 | Loans to consumers - unsecured | N | N | 18 096 103 | N | 3.0 | X |
| | | Credit financing products, except loans: | | | | | | |
| | 55210 | Credit card cardholder and merchant fees | N | N | 21 289 595 | N | 3.6 | X |
| | 55220 | Credit card association products - fees | N | N | 730 678 | N | .1 | X |
| | 55230 | Factoring - fees | N | N | 123 534 | N | Z | X |
| | 55240 | Leasing products | N | N | 8 125 281 | N | 1.4 | X |
| | 55250 | Installment credit products | N | N | 330 389 | N | .1 | X |
| | 55260 | All other credit financing products | N | N | 1 971 601 | N | .3 | X |
| | | Securities origination products: | | | | | | |
| | 55310 | Public offering products - equity securities | N | N | 3 399 953 | N | .6 | X |
| | 55320 | Public offering products - debt securities | N | N | 848 576 | N | .1 | X |
| | 55330 | Private placement - equity securities | N | N | 12 802 | N | Z | X |
| | 55340 | Private placement - debt securities | N | N | 91 996 | N | Z | X |
| | | Brokering and dealing products - debt instruments: | | | | | | |
| | 55410 | Negotiable certificates of deposit | N | N | 517 217 | N | .1 | X |
| | 55420 | Commercial paper issued by financial institutions | N | N | 358 725 | N | .1 | X |
| | 55430 | Commercial paper issued by nonfinancial institutions | N | N | 62 782 | N | Z | X |
| | 55440 | Bankers acceptance | N | N | 29 373 | N | Z | X |
| | 55450 | Treasury bills | N | N | 487 725 | N | .1 | X |
| | 55460 | Other money market instruments | N | N | 5 815 213 | N | 1.0 | X |
| | 55470 | Corporate and trust notes and bonds | N | N | 1 896 475 | N | .3 | X |
| | 55480 | National government notes and bonds | N | N | 9 670 939 | N | 1.6 | X |
| | 55490 | State provincial and local governments notes and bonds | N | N | 10 590 705 | N | 1.8 | X |
| | 55610 | Brokering and dealing products, equities | N | N | 1 722 996 | N | .3 | X |
| | | Brokering and dealing products - derivative contracts: | | | | | | |
| | 55710 | Futures contracts, exchange-traded | N | N | 143 887 | N | Z | X |
| | 55720 | Option contracts, exchange-traded | N | N | 277 379 | N | Z | X |
| | 55730 | Forward contracts, traded over-the-counter | N | N | 558 760 | N | .1 | X |
| | 55740 | Swaps, traded over-the-counter | N | N | 4 753 136 | N | .8 | X |
| | 55750 | Option contracts traded over-the-counter | N | N | 146 904 | N | Z | X |
| | 55760 | Other derivative contracts, traded over-the-counter | N | N | 444 313 | N | .1 | X |
| | 55810 | Brokering and dealing foreign currency fees - wholesale | N | N | 112 724 | N | Z | X |
| | 55910 | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | N | N | 1 297 993 | N | .2 | X |
| | 56010 | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates | N | N | 223 894 | N | Z | X |
| | 56110 | Brokerage correspondent products - fees | N | N | 63 463 | N | Z | X |
| | 56210 | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts | N | N | 831 938 | N | .1 | X |
| | 56310 | Repurchase agreements - net gains (losses) | N | N | 1 616 047 | N | .3 | X |
| | 56410 | Financing related to securities, excluding securities lending and repurchase agreements - net | N | N | 792 856 | N | .1 | X |
| | 56510 | Trading debt instruments on own account - net gains (losses) | N | N | 12 674 629 | N | 2.1 | X |
| | 56610 | Trading equities on own account - net gain (losses) | N | N | 904 954 | N | .2 | X |
| | 56710 | Trading derivatives contracts on own account - net gain (losses) | N | N | 2 738 909 | N | .5 | X |
| | 56810 | Trading foreign currency on own account - net gain (losses) | N | N | 289 329 | N | Z | X |
| | 56910 | Trading other securities and commodity contracts on own account - net gain (losses) | N | N | 1 107 392 | N | .2 | X |
| | | Deposit account related products: | | | | | | |
| | 57010 | Fees for bundled deposit account services | N | N | 1 806 726 | N | .3 | X |
| | 57020 | Fees for individual deposit account services | N | N | 36 649 680 | N | 6.1 | X |
| | | Cash handling and management products: | | | | | | |
| | 57110 | Business account and cash management service fees | N | N | 2 532 260 | N | .4 | X |
| | 57120 | Correspondent account products service fees | N | N | 17 939 098 | N | 3.0 | X |
| | 57130 | Other cash handling and management product fees | N | N | 1 311 882 | N | .2 | X |
| | | Document payment products: | | | | | | |
| | 57210 | Cashier's and certified check fees | N | N | 170 752 | N | Z | X |
| | 57220 | Money order fees | N | N | 84 556 | N | Z | X |
| | 57230 | Travelers' check fees | N | N | 46 574 | N | Z | X |
| | 57240 | Other fees | N | N | 1 776 194 | N | .3 | X |
| | 57310 | Foreign currency exchange fees - retail | N | N | 165 442 | N | Z | X |
| | 57410 | Trust products for business and governments - fiduciary fees | N | N | 14 098 055 | N | 2.4 | X |
| | | Management of financial market and clearing products: | | | | | | |
| | 57510 | Payment clearing and settlement fees | N | N | 1 242 900 | N | .2 | X |
| | 57520 | Security and commodity contract trade execution, clearing and settlement fees | N | N | 368 155 | N | .1 | X |
| | 57530 | Access fees for security and commodity contract trade execution and clearing systems | N | N | 826 | N | Z | X |
| | 57540 | Security and commodity contract exchange and clearinghouse listing fees | N | N | 18 463 | N | Z | X |
| | | Automated clearinghouse (ACH) products: | | | | | | |
| | 57610 | ACH payroll deposit fees | N | N | 17 876 | N | Z | X |
| | 57620 | ACH bill and utility payment fees | N | N | 23 487 | N | Z | X |
| | 57630 | Other ACH fees | N | N | 138 178 | N | Z | X |

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

See footnotes at end of table.

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

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

| 2002 NAICS code | 2002 Product line code | Kind of business and product line | Establishments with the product line | | Product line revenue | | | Response coverage 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 | |
| 52212 | | Savings institutions—Con. | | | | | | |
| | 55050 | Loan income—Con. | | | | | | |
| | | Loans to consumers - secured—Con. | | | | | | |
| | | Origination fees: | | | | | | |
| | 55055 | Residential mortgage loans | Q | Q | 1 775 418 | Q | 2.3 | X |
| | 55056 | Home equity loans | Q | Q | 25 463 | Q | Z | X |
| | 55057 | Vehicle loans | Q | Q | 10 582 | Q | Z | X |
| | 55058 | Other loans to consumers | Q | Q | 30 203 | Q | Z | X |
| | | Other fees: | | | | | | |
| | 55059 | Residential mortgage loans | Q | Q | 1 065 292 | Q | 1.4 | X |
| | 55061 | Home equity loans | Q | Q | 96 442 | Q | .1 | X |
| | 55062 | Vehicle loans | Q | Q | 50 883 | Q | .1 | X |
| | 55063 | Other loans to consumers | Q | Q | 108 105 | Q | .1 | X |
| | 55070 | Loans to consumers - unsecured | Q | Q | 328 771 | Q | .4 | 87.8 |
| | | Interest income: | | | | | | |
| | 55071 | Personal lines of credit | Q | Q | 122 368 | Q | .2 | X |
| | 55074 | Other loans to consumers | Q | Q | 194 896 | Q | .2 | X |
| | | Origination fees: | | | | | | |
| | 55075 | Personal lines of credit | Q | Q | 351 | Q | Z | X |
| | 55078 | Other loans to consumers | Q | Q | 2 539 | Q | Z | X |
| | | Other fees: | | | | | | |
| | 55079 | Personal lines of credit | Q | Q | 3 285 | Q | Z | X |
| | 55083 | Other loans to consumers | Q | Q | 5 332 | Q | Z | X |
| | | Credit financing products, except loans: | | | | | | |
| | 55210 | Credit card cardholder and merchant fees | Q | Q | 802 053 | Q | 1.0 | 87.7 |
| | 55211 | Interest income | Q | Q | 647 934 | Q | .8 | X |
| | 55212 | Cardholder fees | Q | Q | 62 427 | Q | .1 | X |
| | 55213 | Merchant fees | Q | Q | 91 692 | Q | .1 | X |
| | 55220 | Credit card association products - fees | Q | Q | 249 199 | Q | .3 | X |
| | 55230 | Factoring - fees | Q | Q | 1 728 | Q | Z | X |
| | 55240 | Leasing products | Q | Q | 260 103 | Q | .3 | 72.7 |
| | 55241 | Interest income - motor vehicle leases | Q | Q | 41 096 | Q | .1 | X |
| | 55242 | Interest income - other leases | Q | Q | 213 647 | Q | .3 | X |
| | 55243 | Fees - motor vehicle leases | Q | Q | 436 | Q | Z | X |
| | 55244 | Fees from other leases, except real estate rents | Q | Q | 4 924 | Q | Z | X |
| | 55250 | Installment credit products | Q | Q | 82 800 | Q | .1 | 88.3 |
| | 55251 | Interest income | Q | Q | 76 861 | Q | .1 | X |
| | 55252 | Fees | Q | Q | 5 939 | Q | Z | X |
| | 55260 | All other credit financing products | Q | Q | 23 731 | Q | Z | 88.3 |
| | 55261 | Interest income | Q | Q | 22 891 | Q | Z | X |
| | 55262 | Fees | Q | Q | 840 | Q | Z | X |
| | | Securities origination products: | | | | | | |
| | 55310 | Public offering products - equity securities | Q | Q | 3 192 433 | Q | 4.0 | X |
| | 55320 | Public offering products - debt securities | Q | Q | 141 218 | Q | .2 | X |
| | 55330 | Private placement - equity securities | Q | Q | 1 425 | Q | Z | X |
| | 55340 | Private placement - debt securities | Q | Q | 1 061 | Q | Z | X |
| | | Brokerage and dealing products - debt instruments: | | | | | | |
| | 55410 | Negotiable certificates of deposit | Q | Q | 19 822 | Q | Z | 78.0 |
| | 55411 | Fees and commissions | Q | Q | 4 193 | Q | Z | X |
| | 55412 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 527 | Q | Z | X |
| | 55413 | Interest income from trading accounts | Q | Q | 14 840 | Q | Z | X |
| | 55414 | Margin interest | Q | Q | 262 | Q | Z | X |
| | 55420 | Commercial paper issued by financial institutions | Q | Q | 60 589 | Q | .1 | 87.5 |
| | 55421 | Fees and commissions | Q | Q | 24 082 | Q | Z | X |
| | 55422 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 1 513 | Q | Z | X |
| | 55423 | Interest income from trading accounts | Q | Q | 34 039 | Q | Z | X |
| | 55424 | Margin interest | Q | Q | 955 | Q | Z | X |
| | 55430 | Commercial paper issued by nonfinancial institutions | Q | Q | 17 913 | Q | Z | 88.3 |
| | 55432 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 662 | Q | Z | X |
| | 55433 | Interest income from trading accounts | Q | Q | 16 511 | Q | Z | X |
| | 55434 | Margin interest | Q | Q | 226 | Q | Z | X |
| | 55440 | Bankers acceptance | Q | Q | 4 031 | Q | Z | 88.3 |
| | 55441 | Fees and commissions | Q | Q | 2 760 | Q | Z | X |
| | 55442 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 38 | Q | Z | X |
| | 55443 | Interest income from trading accounts | Q | Q | 1 233 | Q | Z | X |
| | 55450 | Treasury bills | Q | Q | 32 552 | Q | Z | 88.3 |
| | 55451 | Fees and commissions | Q | Q | 5 | Q | Z | X |
| | 55452 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 691 | Q | Z | X |
| | 55453 | Interest income from trading accounts | Q | Q | 28 756 | Q | Z | X |
| | 55454 | Margin interest | Q | Q | 3 100 | Q | Z | X |
| | 55460 | Other money market instruments | Q | Q | 2 602 556 | Q | 3.3 | 87.1 |
| | 55461 | Fees and commissions | Q | Q | 39 356 | Q | .1 | X |
| | 55462 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 1 913 833 | Q | 2.4 | X |
| | 55463 | Interest income from trading accounts | Q | Q | 637 649 | Q | .8 | X |
| | 55464 | Margin interest | Q | Q | 11 718 | Q | Z | X |
| | 55470 | Corporate and trust notes and bonds | Q | Q | 527 511 | Q | .7 | 87.2 |
| | 55471 | Fees and commissions | Q | Q | 3 897 | Q | Z | X |
| | 55472 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | -2 574 | Q | Z | X |
| | 55473 | Interest income from trading accounts | Q | Q | 409 343 | Q | .5 | X |
| | 55474 | Margin interest | Q | Q | 116 845 | Q | .1 | X |
| | 55480 | National government notes and bonds | Q | Q | 1 734 604 | Q | 2.2 | 72.4 |
| | 55481 | Fees and commissions | Q | Q | 11 118 | Q | Z | X |
| | 55482 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 46 457 | Q | .1 | X |
| | 55483 | Interest income from trading accounts | Q | Q | 1 533 982 | Q | 1.9 | X |
| | 55484 | Margin interest | Q | Q | 143 047 | Q | .2 | X |
| | 55490 | State provincial and local governments notes and bonds | Q | Q | 86 109 | Q | .1 | 87.8 |
| | 55491 | Fees and commissions | Q | Q | 2 530 | Q | Z | X |
| | 55492 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 277 | Q | Z | X |
| | 55493 | Interest income from trading accounts | Q | Q | 80 018 | Q | .1 | X |

See footnotes at end of table.

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

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

See footnotes at end of table.

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

[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 | |
| 522120 | | Savings institutions—Con. | | | | | | |
| | | Loan income—Con. | | | | | | |
| | 55030 | Loans to nonfinancial businesses - unsecured | Q | Q | 765 209 | Q | 1.0 | 87.7 |
| | 55031 | Interest income | Q | Q | 708 321 | Q | .9 | X |
| | 55032 | Origination fees | Q | Q | 16 082 | Q | Z | X |
| | 55033 | Other fees | Q | Q | 40 806 | Q | .1 | X |
| | 55040 | Loans to governments | Q | Q | 288 465 | Q | .4 | 84.3 |
| | 55041 | Interest income | Q | Q | 287 031 | Q | .4 | X |
| | 55042 | Origination fees | Q | Q | 227 | Q | Z | X |
| | 55043 | Other fees | Q | Q | 1 207 | Q | Z | X |
| | 55050 | Loans to consumers - secured | Q | Q | 32 576 897 | Q | 41.3 | 85.5 |
| | | Interest income: | | | | | | |
| | 55051 | Residential mortgage loans | Q | Q | 23 355 373 | Q | 29.6 | X |
| | 55052 | Home equity loans | Q | Q | 2 444 332 | Q | 3.1 | X |
| | 55053 | Vehicle loans | Q | Q | 2 096 488 | Q | 2.7 | X |
| | 55054 | Other loans to consumers | Q | Q | 1 518 316 | Q | 1.9 | X |
| | | Origination fees: | | | | | | |
| | 55055 | Residential mortgage loans | Q | Q | 1 775 418 | Q | 2.3 | X |
| | 55056 | Home equity loans | Q | Q | 25 463 | Q | Z | X |
| | 55057 | Vehicle loans | Q | Q | 10 582 | Q | Z | X |
| | 55058 | Other loans to consumers | Q | Q | 30 203 | Q | Z | X |
| | | Other fees: | | | | | | |
| | 55059 | Residential mortgage loans | Q | Q | 1 065 292 | Q | 1.4 | X |
| | 55061 | Home equity loans | Q | Q | 96 442 | Q | .1 | X |
| | 55062 | Vehicle loans | Q | Q | 50 883 | Q | .1 | X |
| | 55063 | Other loans to consumers | Q | Q | 108 105 | Q | .1 | X |
| | 55070 | Loans to consumers - unsecured | Q | Q | 328 771 | Q | .4 | 87.8 |
| | | Interest income: | | | | | | |
| | 55071 | Personal lines of credit | Q | Q | 122 368 | Q | .2 | X |
| | 55074 | Other loans to consumers | Q | Q | 194 896 | Q | .2 | X |
| | | Origination fees: | | | | | | |
| | 55075 | Personal lines of credit | Q | Q | 351 | Q | Z | X |
| | 55078 | Other loans to consumers | Q | Q | 2 539 | Q | Z | X |
| | | Other fees: | | | | | | |
| | 55079 | Personal lines of credit | Q | Q | 3 285 | Q | Z | X |
| | 55083 | Other loans to consumers | Q | Q | 5 332 | Q | Z | X |
| | | Credit financing products, except loans: | | | | | | |
| | 55210 | Credit card cardholder and merchant fees | Q | Q | 802 053 | Q | 1.0 | 87.7 |
| | 55211 | Interest income | Q | Q | 647 934 | Q | .8 | X |
| | 55212 | Cardholder fees | Q | Q | 62 427 | Q | .1 | X |
| | 55213 | Merchant fees | Q | Q | 91 692 | Q | .1 | X |
| | 55220 | Credit card association products - fees | Q | Q | 249 199 | Q | .3 | X |
| | 55230 | Factoring - fees | Q | Q | 1 728 | Q | Z | X |
| | 55240 | Leasing products | Q | Q | 260 103 | Q | .3 | 72.7 |
| | 55241 | Interest income - motor vehicle leases | Q | Q | 41 096 | Q | .1 | X |
| | 55242 | Interest income - other leases | Q | Q | 213 647 | Q | .3 | X |
| | 55243 | Fees - motor vehicle leases | Q | Q | 436 | Q | Z | X |
| | 55244 | Fees from other leases, except real estate rents | Q | Q | 4 924 | Q | Z | X |
| | 55250 | Installment credit products | Q | Q | 82 800 | Q | .1 | 88.3 |
| | 55251 | Interest income | Q | Q | 76 861 | Q | .1 | X |
| | 55252 | Fees | Q | Q | 5 939 | Q | Z | X |
| | 55260 | All other credit financing products | Q | Q | 23 731 | Q | Z | 88.3 |
| | 55261 | Interest income | Q | Q | 22 891 | Q | Z | X |
| | 55262 | Fees | Q | Q | 840 | Q | Z | X |
| | | Securities origination products: | | | | | | |
| | 55310 | Public offering products - equity securities | Q | Q | 3 192 433 | Q | 4.0 | X |
| | 55320 | Public offering products - debt securities | Q | Q | 141 218 | Q | .2 | X |
| | 55330 | Private placement - equity securities | Q | Q | 1 425 | Q | Z | X |
| | 55340 | Private placement - debt securities | Q | Q | 1 061 | Q | Z | X |
| | | Brokering and dealing products - debt instruments: | | | | | | |
| | 55410 | Negotiable certificates of deposit | Q | Q | 19 822 | Q | Z | 78.0 |
| | 55411 | Fees and commissions | Q | Q | 4 193 | Q | Z | X |
| | 55412 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 527 | Q | Z | X |
| | 55413 | Interest income from trading accounts | Q | Q | 14 840 | Q | Z | X |
| | 55414 | Margin interest | Q | Q | 262 | Q | Z | X |
| | 55420 | Commercial paper issued by financial institutions | Q | Q | 60 589 | Q | .1 | 87.5 |
| | 55421 | Fees and commissions | Q | Q | 24 082 | Q | Z | X |
| | 55422 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 1 513 | Q | Z | X |
| | 55423 | Interest income from trading accounts | Q | Q | 34 039 | Q | Z | X |
| | 55424 | Margin interest | Q | Q | 955 | Q | Z | X |
| | 55430 | Commercial paper issued by nonfinancial institutions | Q | Q | 17 913 | Q | Z | 88.3 |
| | 55432 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 662 | Q | Z | X |
| | 55433 | Interest income from trading accounts | Q | Q | 16 511 | Q | Z | X |
| | 55434 | Margin interest | Q | Q | 226 | Q | Z | X |
| | 55440 | Bankers acceptance | Q | Q | 4 031 | Q | Z | 88.3 |
| | 55441 | Fees and commissions | Q | Q | 2 760 | Q | Z | X |
| | 55442 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 38 | Q | Z | X |
| | 55443 | Interest income from trading accounts | Q | Q | 1 233 | Q | Z | X |
| | 55450 | Treasury bills | Q | Q | 32 552 | Q | Z | 88.3 |
| | 55451 | Fees and commissions | Q | Q | 5 | Q | Z | X |
| | 55452 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 691 | Q | Z | X |
| | 55453 | Interest income from trading accounts | Q | Q | 28 756 | Q | Z | X |
| | 55454 | Margin interest | Q | Q | 3 100 | Q | Z | X |
| | 55460 | Other money market instruments | Q | Q | 2 602 556 | Q | 3.3 | 87.1 |
| | 55461 | Fees and commissions | Q | Q | 39 356 | Q | .1 | X |
| | 55462 | Net gains (losses) in trading accounts, excluding interest income | Q | Q | 1 913 833 | Q | 2.4 | X |
| | 55463 | Interest income from trading accounts | Q | Q | 637 649 | Q | .8 | X |
| | 55464 | Margin interest | Q | Q | 11 718 | Q | Z | X |

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 | |
| 522120 | | Savings institutions—Con. | | | | | | |
| | | Brokering and dealing products - debt instruments—Con. | | | | | | |
| | 55470 | Corporate and trust notes and bonds | Q | Q | 527 511 | Q | .7 | 87.2 |
| | 55471 | Fees and commissions | Q | Q | 3 897 | Q | Z | X |
| | 55472 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | -2 574 | Q | Z | X |
| | 55473 | Interest income from trading accounts | Q | Q | 409 343 | Q | .5 | X |
| | 55474 | Margin interest | Q | Q | 116 845 | Q | .1 | X |
| | 55480 | National government notes and bonds | Q | Q | 1 734 604 | Q | 2.2 | 72.4 |
| | 55481 | Fees and commissions | Q | Q | 11 118 | Q | Z | X |
| | 55482 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 46 457 | Q | .1 | X |
| | 55483 | Interest income from trading accounts | Q | Q | 1 533 982 | Q | 1.9 | X |
| | 55484 | Margin interest | Q | Q | 143 047 | Q | .2 | X |
| | 55490 | State provincial and local governments notes and bonds | Q | Q | 86 109 | Q | .1 | 87.8 |
| | 55491 | Fees and commissions | Q | Q | 2 530 | Q | Z | X |
| | 55492 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 277 | Q | Z | X |
| | 55493 | Interest income from trading accounts | Q | Q | 80 018 | Q | .1 | X |
| | 55494 | Margin interest | Q | Q | 3 284 | Q | Z | X |
| | 55610 | Brokering and dealing products, equities | Q | Q | 1 128 485 | Q | 1.4 | 87.3 |
| | 55611 | Fees and commissions | Q | Q | 440 882 | Q | .6 | X |
| | 55612 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 130 838 | Q | .2 | X |
| | 55613 | Interest income from trading accounts | Q | Q | 550 428 | Q | .7 | X |
| | 55614 | Margin interest | Q | Q | 6 337 | Q | Z | X |
| | | Brokering and dealing products - derivative contracts: | | | | | | |
| | 55710 | Futures contracts, exchange-traded | Q | Q | 11 155 | Q | Z | 88.1 |
| | 55712 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 9 466 | Q | Z | X |
| | 55713 | Interest income from trading accounts | Q | Q | 1 689 | Q | Z | X |
| | 55730 | Forward contracts, traded over-the-counter | Q | Q | 21 491 | Q | Z | 88.3 |
| | 55731 | Fees and commissions | Q | Q | 1 052 | Q | Z | X |
| | 55732 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 16 005 | Q | Z | X |
| | 55733 | Interest income from trading accounts | Q | Q | 4 434 | Q | Z | X |
| | 55740 | Swaps, traded over-the-counter | Q | Q | 23 038 | Q | Z | 88.3 |
| | 55741 | Fees and commissions | Q | Q | 1 725 | Q | Z | X |
| | 55742 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 21 313 | Q | Z | X |
| | 55750 | Option contracts traded over-the-counter | Q | Q | 212 | Q | Z | 88.3 |
| | 55751 | Fees and commissions | Q | Q | 198 | Q | Z | X |
| | 55760 | Other derivative contracts, traded over-the-counter | Q | Q | 4 819 | Q | Z | 88.3 |
| | 55761 | Fees and commissions | Q | Q | 867 | Q | Z | X |
| | 55762 | Net gains (losses) in trading accounts, excluding interest income ... | Q | Q | 3 784 | Q | Z | X |
| | 55763 | Interest income from trading accounts | Q | Q | 43 | Q | Z | X |
| | 55810 | Brokering and dealing foreign currency fees - wholesale | Q | Q | 4 607 | Q | Z | X |
| | 55910 | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | Q | Q | 78 776 | Q | .1 | X |
| | 56010 | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates | Q | Q | 74 864 | Q | .1 | X |
| | 56110 | Brokerage correspondent products - fees | Q | Q | 11 062 | Q | Z | X |
| | 56210 | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts | Q | Q | 158 014 | Q | .2 | X |
| | 56310 | Repurchase agreements - net gains (losses) | Q | Q | 15 640 | Q | Z | X |
| | 56410 | Financing related to securities, excluding securities lending and repurchase agreements - net | Q | Q | 12 761 | Q | Z | X |
| | 56510 | Trading debt instruments on own account - net gains (losses) | Q | Q | 839 640 | Q | 1.1 | X |
| | 56610 | Trading equities on own account - net gain (losses) | Q | Q | 131 727 | Q | .2 | X |
| | 56710 | Trading derivatives contracts on own account - net gain (losses) | Q | Q | 11 456 | Q | Z | X |
| | 56910 | Trading other securities and commodity contracts on own account - net gain (losses) | Q | Q | 561 165 | Q | .7 | X |
| | | Deposit account related products: | | | | | | |
| | 57010 | Fees for bundled deposit account services | Q | Q | 191 476 | Q | .2 | X |
| | 57020 | Fees for individual deposit account services | Q | Q | 3 868 822 | Q | 4.9 | 61.5 |
| | 57021 | ATM charges and other electronic transaction fees | Q | Q | 1 050 291 | Q | 1.3 | X |
| | 57022 | Other deposit account service fees | Q | Q | 2 818 531 | Q | 3.6 | X |
| | | Cash handling and management products: | | | | | | |
| | 57110 | Business account and cash management service fees | Q | Q | 257 076 | Q | .3 | 68.4 |
| | 57111 | Fees for bundled services | Q | Q | 175 541 | Q | .2 | X |
| | 57112 | Fees for individual services | Q | Q | 81 535 | Q | .1 | X |
| | 57120 | Correspondent account products service fees | Q | Q | 14 608 | Q | Z | X |
| | 57130 | Other cash handling and management product fees | Q | Q | 29 978 | Q | Z | X |
| | | Document payment products: | | | | | | |
| | 57210 | Cashier's and certified check fees | Q | Q | 10 002 | Q | Z | X |
| | 57220 | Money order fees | Q | Q | 12 518 | Q | Z | X |
| | 57230 | Travelers' check fees | Q | Q | 4 941 | Q | Z | X |
| | 57240 | Other fees | Q | Q | 50 769 | Q | .1 | X |
| | 57310 | Foreign currency exchange fees - retail | Q | Q | 2 940 | Q | Z | X |
| | 57410 | Trust products for business and governments - fiduciary fees | Q | Q | 290 451 | Q | .4 | X |
| | | Management of financial market and clearing products: | | | | | | |
| | 57510 | Payment clearing and settlement fees | Q | Q | 2 334 | Q | Z | X |
| | 57520 | Security and commodity contract trade execution, clearing and settlement fees | Q | Q | 1 425 | Q | Z | X |
| | | Automated clearinghouse (ACH) products: | | | | | | |
| | 57620 | ACH bill and utility payment fees | Q | Q | 2 364 | Q | Z | X |
| | 57630 | Other ACH fees | Q | Q | 9 820 | Q | Z | X |
| | | Financial planning and investment management products: | | | | | | |
| | 57710 | Financial planning and investment management services for businesses and government | Q | Q | 30 068 | Q | Z | X |
| | 57720 | Financial planning and investment management services for individuals | Q | Q | 85 234 | Q | .1 | X |
| | 57810 | Other products supporting financial services - fees | Q | Q | 6 505 411 | Q | 8.3 | X |

See footnotes at end of table.

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

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

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— | | |
| | | | | | | Estab- lishments with the product line | All estab- lishments ¹ | |
| 52213 | | Credit unions—Con. | | | | | | |
| | | Automated clearinghouse (ACH) products: | | | | | | |
| | 57610 | ACH payroll deposit fees | 234 | 675 674 | 6 513 | 1.0 | Z | X |
| | 57620 | ACH bill and utility payment fees | 597 | 2 591 800 | 8 028 | .3 | Z | X |
| | 57630 | Other ACH fees | 1 723 | 6 062 316 | 75 789 | 1.3 | .2 | X |
| | 57810 | Other products supporting financial services - fees | 6 726 | 20 548 091 | 3 163 890 | 15.4 | 8.5 | X |
| 522130 | | Credit unions | 16 303 | X | 37 396 552 | X | 100.0 | 85.0 |
| | | Loan income: | | | | | | |
| | 55010 | Loans to financial businesses | 880 | 3 051 526 | 388 553 | 12.7 | 1.0 | 83.8 |
| | 55011 | Interest income | 865 | 3 023 735 | 380 516 | 12.6 | 1.0 | X |
| | 55012 | Origination fees | 34 | 86 276 | 1 102 | 1.3 | Z | X |
| | 55013 | Other fees | 74 | 320 513 | 6 935 | 2.2 | Z | X |
| | 55020 | Loans to nonfinancial businesses - secured | 1 574 | 5 730 269 | 530 011 | 9.2 | 1.4 | 84.6 |
| | 55021 | Interest income | 1 552 | 5 661 127 | 490 923 | 8.7 | 1.3 | X |
| | 55022 | Origination fees | 187 | 969 067 | 28 223 | 2.9 | .1 | X |
| | 55023 | Other fees | 145 | 693 218 | 10 865 | 1.6 | Z | X |
| | 55030 | Loans to nonfinancial businesses - unsecured | 353 | 1 312 713 | 23 278 | 1.8 | .1 | 84.0 |
| | 55031 | Interest income | 350 | 1 297 441 | 23 075 | 1.8 | .1 | X |
| | 55032 | Origination fees | 18 | 72 288 | 109 | .2 | Z | X |
| | 55033 | Other fees | 18 | 53 889 | 94 | .2 | Z | X |
| | 55050 | Loans to consumers - secured | 15 737 | 36 332 053 | 23 381 196 | 64.4 | 62.5 | 83.9 |
| | | Interest income: | | | | | | |
| | 55051 | Residential mortgage loans | 10 404 | 31 604 674 | 7 254 502 | 23.0 | 19.4 | X |
| | 55052 | Home equity loans | 11 075 | 31 182 976 | 2 899 265 | 9.3 | 7.8 | X |
| | 55053 | Vehicle loans | 14 654 | 33 880 646 | 10 021 159 | 29.6 | 26.8 | X |
| | 55054 | Other loans to consumers | 12 572 | 30 536 989 | 1 985 704 | 6.5 | 5.3 | X |
| | | Origination fees: | | | | | | |
| | 55055 | Residential mortgage loans | 4 370 | 18 503 933 | 425 217 | 2.3 | 1.1 | X |
| | 55056 | Home equity loans | 894 | 3 131 216 | 17 313 | .6 | Z | X |
| | 55057 | Vehicle loans | 786 | 1 733 437 | 62 298 | 3.6 | .2 | X |
| | 55058 | Other loans to consumers | 574 | 1 789 461 | 31 664 | 1.8 | .1 | X |
| | | Other fees: | | | | | | |
| | 55059 | Residential mortgage loans | 3 088 | 14 400 991 | 484 361 | 3.4 | 1.3 | X |
| | 55061 | Home equity loans | 1 541 | 6 757 286 | 22 412 | .3 | .1 | X |
| | 55062 | Vehicle loans | 3 433 | 10 714 848 | 80 107 | .7 | .2 | X |
| | 55063 | Other loans to consumers | 3 092 | 10 674 616 | 97 194 | .9 | .3 | X |
| | 55070 | Loans to consumers - unsecured | 13 935 | 32 425 840 | 3 026 868 | 9.3 | 8.1 | 84.0 |
| | | Interest income: | | | | | | |
| | 55071 | Personal lines of credit | 10 152 | 27 386 243 | 1 476 062 | 5.4 | 3.9 | X |
| | 55074 | Other loans to consumers | 9 460 | 23 420 489 | 1 420 809 | 6.1 | 3.8 | X |
| | | Origination fees: | | | | | | |
| | 55075 | Personal lines of credit | 226 | 444 055 | 4 502 | 1.0 | Z | X |
| | 55078 | Other loans to consumers | 302 | 697 617 | 11 580 | 1.7 | Z | X |
| | | Other fees: | | | | | | |
| | 55079 | Personal lines of credit | 1 431 | 6 425 564 | 43 067 | .7 | .1 | X |
| | 55083 | Other loans to consumers | 2 103 | 6 514 308 | 70 848 | 1.1 | .2 | X |
| | | Credit financing products, except loans: | | | | | | |
| | 55210 | Credit card cardholder and merchant fees | 9 411 | 26 657 192 | 2 467 595 | 9.3 | 6.6 | 83.9 |
| | 55211 | Interest income | 8 955 | 24 878 447 | 1 811 703 | 7.3 | 4.8 | X |
| | 55212 | Cardholder fees | 5 636 | 18 715 343 | 219 364 | 1.2 | .6 | X |
| | 55213 | Merchant fees | 3 721 | 13 013 928 | 436 528 | 3.4 | 1.2 | X |
| | 55220 | Credit card association products - fees | 956 | 2 876 160 | 114 696 | 4.0 | .3 | X |
| | 55240 | Leasing products | 1 242 | 6 340 929 | 91 710 | 1.4 | .2 | 84.0 |
| | 55241 | Interest income - motor vehicle leases | 1 199 | 6 170 522 | 89 350 | 1.4 | .2 | X |
| | 55242 | Interest income - other leases | 36 | 181 539 | 852 | .5 | Z | X |
| | 55243 | Fees - motor vehicle leases | 57 | 340 298 | 535 | .2 | Z | X |
| | 55244 | Fees from other leases, except real estate rents | 120 | 1 522 314 | 973 | .1 | Z | X |
| | 55250 | Installment credit products | 543 | 1 198 971 | 94 682 | 7.9 | .3 | 84.5 |
| | 55251 | Interest income | 333 | 768 481 | 87 909 | 11.4 | .2 | X |
| | 55252 | Fees | 287 | 541 502 | 6 773 | 1.3 | Z | X |
| | 55260 | All other credit financing products | 1 317 | 2 483 209 | 395 781 | 15.9 | 1.1 | 82.5 |
| | 55261 | Interest income | 777 | 1 555 782 | 364 532 | 23.4 | 1.0 | X |
| | 55262 | Fees | 724 | 1 146 136 | 31 249 | 2.7 | .1 | X |
| | | Deposit account related products: | | | | | | |
| | 57010 | Fees for bundled deposit account services | 1 690 | 5 182 495 | 196 342 | 3.8 | .5 | X |
| | 57020 | Fees for individual deposit account services | 11 743 | 31 928 843 | 2 678 615 | 8.4 | 7.2 | 83.6 |
| | 57021 | ATM charges and other electronic transaction fees | 9 595 | 28 716 101 | 874 585 | 3.0 | 2.3 | X |
| | 57022 | Other deposit account service fees | 10 418 | 28 461 056 | 1 804 030 | 6.3 | 4.8 | X |
| | | Cash handling and management products: | | | | | | |
| | 57110 | Business account and cash management service fees | 832 | 2 932 350 | 45 542 | 1.6 | .1 | 84.8 |
| | 57111 | Fees for bundled services | 313 | 1 004 952 | 9 474 | .9 | Z | X |
| | 57112 | Fees for individual services | 617 | 2 297 455 | 36 068 | 1.6 | .1 | X |
| | 57120 | Correspondent account products service fees | 187 | 1 082 177 | 115 542 | 10.7 | .3 | X |
| | 57130 | Other cash handling and management product fees | 544 | 2 167 788 | 48 990 | 2.3 | .1 | X |
| | | Document payment products: | | | | | | |
| | 57210 | Cashier's and certified check fees | 3 387 | 12 414 463 | 28 708 | .2 | .1 | X |
| | 57220 | Money order fees | 4 684 | 16 080 984 | 33 318 | .2 | .1 | X |
| | 57230 | Travelers' check fees | 2 553 | 11 556 427 | 15 411 | .1 | Z | X |
| | 57240 | Other fees | 3 797 | 10 919 398 | 236 033 | 2.2 | .6 | X |
| | 57310 | Foreign currency exchange fees - retail | 159 | 721 617 | 9 602 | 1.3 | Z | X |

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

See footnotes at end of table.

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

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

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

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

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

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 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

5221 DEPOSITORY CREDIT INTERMEDIATION

This industry group comprises establishments primarily engaged in accepting deposits (or share deposits) and in lending funds from these deposits. Within this group, industries are defined on the basis of differences in the types of deposit liabilities assumed and in the nature of the credit extended.

52211 COMMERCIAL BANKING

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

522110 COMMERCIAL BANKING

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

52212 SAVINGS INSTITUTIONS

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

522120 SAVINGS INSTITUTIONS

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

52213 CREDIT UNIONS

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

522130 CREDIT UNIONS

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

PART 2. 1997 NAICS

5221 DEPOSITORY CREDIT INTERMEDIATION

This industry group comprises establishments primarily engaged in accepting deposits (or share deposits) and in lending funds from these deposits. Within this group, industries are defined on the basis of differences in the types of deposit liabilities assumed and in the nature of the credit extended.

52211 COMMERCIAL BANKING

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

522110 COMMERCIAL BANKING

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

52212 SAVINGS INSTITUTIONS

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

522120 SAVINGS INSTITUTIONS

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

52213 CREDIT UNIONS

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

522130 CREDIT UNIONS

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

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.

