

Texas

1997

Issued April 2000

EC97F52A-TX(RV)

1997 Economic Census

Finance and Insurance

Geographic Area 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 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.

ALL-NEW INDUSTRY CLASSIFICATIONS

Data from the 1997 Economic Census are published primarily on the basis of the North American Industry Classification System (NAICS), unlike earlier censuses, which were published according to the Standard Industrial Classification (SIC) system. NAICS is in the process of being adopted in the United States, Canada, and Mexico. Most economic census reports cover one of 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 Foodservices
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), covered by the census of governments conducted by the Census Bureau.)

The 20 NAICS sectors are subdivided into 96 subsectors (three-digit codes), 313 industry groups (four-digit codes), and, as implemented in the United States, 1170 industries (five- and six-digit codes).

RELATIONSHIP TO SIC

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 industry definitions discuss the relationships between NAICS and SIC industries. Where changes are significant, it will not be possible to construct time series that include data for points both before and after 1997.

For 1997, data for auxiliary establishments (those functioning primarily to manage, service, or support the activities of their company's operating establishments, such as a central administrative office or warehouse) will not be included in the sector-specific reports. These data will be published separately.

GEOGRAPHIC AREA CODING

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for the states, metropolitan areas (MAs), counties, parishes, and corporate municipalities including cities, towns, 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 Internal Revenue Service tax forms is used as a basis for coding.

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.

DOLLAR VALUES

All dollar values presented are expressed in current dollars; i.e., 1997 data are expressed in 1997 dollars, and 1992 data, in 1992 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.

AVAILABILITY OF ADDITIONAL DATA

Reports in Print and Electronic Media

All results of the 1997 Economic Census are available on the Census Bureau Internet site (www.census.gov) and on compact discs (CD-ROM) for sale by the Census Bureau. Unlike previous censuses, only selected highlights are published in printed reports. For more information, including a description of electronic and printed reports being issued, see the Internet site, or write to U.S. Census Bureau, Washington, DC 20233-8300, or call Customer Services at 301-457-4100.

Special Tabulations

Special tabulations of data collected in the 1997 Economic Census may be obtained, depending on availability of time and personnel, in electronic or tabular form. The data will be summaries subject to the same rules prohibiting disclosure of confidential information (including name, address, kind of business, or other data for individual business establishments or companies) that govern the regular publications.

Special tabulations are prepared on a cost basis. A request for a cost estimate, as well as exact specifications on the type and format of the data to be provided, should be directed to the Chief of the division named below, U.S. Census Bureau, Washington, DC 20233-8300. To discuss a special tabulation before submitting specifications, call the appropriate division:

Manufacturing and Construction Division 301-457-4673
Service Sector Statistics Division 301-457-2668

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 covering service trades in 1933. Censuses of construction, manufacturing, and the other business service 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, 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 questionnaires.

The range of industries covered in the economic censuses expanded between 1967 and 1992. 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.

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. All of the census reports printed since 1967 are still available for sale on microfiche from the Census Bureau. CD-ROMs issued from the 1987 and 1992 Economic Censuses contain databases including 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 each of the economic censuses and related surveys is published in the *Guide to the 1997 Economic Census and Related Statistics* at www.census.gov/econguide. More information on the methodology, procedures, and history of the censuses will be published in the *History of the 1997 Economic Census* at www.census.gov/econ/www/history.html.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with the 1997 Economic Census data:

A	Standard error of 100 percent or more.	V	Represents less than 50 vehicles or .05 percent.
D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals.	X	Not applicable.
F	Exceeds 100 percent because data include establishments with payroll exceeding revenue.	Y	Disclosure withheld because of insufficient coverage of merchandise lines.
N	Not available or not comparable.	Z	Less than half the unit shown.
Q	Revenue not collected at this level of detail for multiestablishment firms.	a	0 to 19 employees.
S	Withheld because estimates did not meet publication standards.	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.
		p	10 to 19 percent estimated.
		q	20 to 29 percent estimated.
		r	Revised.
		s	Sampling error exceeds 40 percent.
		nec	Not elsewhere classified.
		nsk	Not specified by kind.
		–	Represents zero (page image/print only).
		(CC)	Consolidated city.
		(IC)	Independent city.

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Finance and Insurance

SCOPE

The Finance and Insurance sector (sector 52) of the 1997 Economic Census 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. The North American Industry Classification System (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 which might in other industries be considered as support or auxiliary activities (such as headquarters operations), are included in this report as operating locations.

GENERAL

A list of reports that provide statistics on sector 52 follows.

Geographic area report. There is a separate report for each state, the District of Columbia, and the United States. Each state report presents general statistics on number of establishments, revenue, payroll, and employment by kind of business for the state and metropolitan areas (MAs). Greater kind-of-business detail is shown for larger areas. The United States report presents data for the United States as a whole.

Sources of revenue report. This report presents sources of revenue data for establishments by kind of business. Data are presented for the United States.

Establishment and firm size (including legal form of organization) report. 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; and by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits) for firms.

Miscellaneous subjects report. This report presents data for establishments for a variety of industry-specific questions. Presentation of data varies by kind of business.

GEOGRAPHIC AREAS COVERED

The level of geographic detail varies by report. Data may be presented for:

1. The United States as a whole.
2. States and the District of Columbia.

3. Consolidated metropolitan statistical areas (CMSAs) and primary metropolitan statistical areas (PMSAs) defined by the Office of Management and Budget (OMB) as of June 30, 1997. A CMSA is an area used to facilitate the presentation and analysis of data for large concentrations of metropolitan populations. It includes two or more contiguous PMSAs which have a population of at least 1,000,000 (according to the 1990 Census of Population or subsequent special census) and which meet specific criteria of urban character and of social and economic integration.
4. Metropolitan statistical areas (MSAs) defined by the OMB as of June 30, 1997. An MSA is an integrated economic and social unit with a population nucleus of at least 50,000 inhabitants (according to the 1990 Census of Population or subsequent special census). Each MSA consists of one or more counties meeting standards of metropolitan character. In New England, cities and towns rather than counties are the component geographic units.

COMPARABILITY OF THE 1992 AND 1997 CENSUSES

The 1997 Economic Census is the first census to present data based on the new North American Industry Classification System (NAICS). Previous census data were presented according to the Standard Industrial Classification (SIC) system developed some 60 years ago. Due to this change, comparability between census years may be limited. Comparative statistics will be included as part of the Core Business Statistics Reports.

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.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

The Census Bureau's County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county.

Table 1. Summary Statistics for the State: 1997

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
TEXAS								
52	Finance & insurance	28 074	N	13 833 550	3 417 022	352 019	2.3	5.5
521	Monetary authorities—central bank	4	848 373	60 402	14 994	1 504	—	—
5211	Monetary authorities—central bank	4	848 373	60 402	14 994	1 504	—	—
52111	Monetary authorities—central bank	4	848 373	60 402	14 994	1 504	—	—
521110	Monetary authorities—central bank	4	848 373	60 402	14 994	1 504	—	—
522	Credit intermediation & related activities	10 809	41 740 957	5 569 879	1 385 396	170 357	.9	9.0
5221	Depository credit intermediation	5 388	24 623 708	3 626 362	916 120	118 227	.2	5.9
52211	Commercial banking	3 711	18 197 290	2 910 579	748 357	93 329	.2	3.3
522110	Commercial banking	3 711	18 197 290	2 910 579	748 357	93 329	.2	3.3
5221101	National commercial banks (banking)	2 393	12 959 515	2 057 771	538 119	65 137	.2	2.0
5221102	State commercial banks (banking)	1 305	5 159 443	838 917	206 011	28 037	.3	6.5
52212	Savings institutions	603	4 222 105	387 268	90 479	11 381	.4	14.7
522120	Savings institutions	603	4 222 105	387 268	90 479	11 381	.4	14.7
5221201	Savings institutions (federally chartered)	447	3 260 400	293 674	68 519	8 534	.4	12.2
5221203	Savings institutions (not federally chartered)	156	961 705	93 594	21 960	2 847	.2	23.1
52213	Credit unions	1 074	2 204 313	328 515	77 284	13 517	—	10.2
522130	Credit unions	1 074	2 204 313	328 515	77 284	13 517	—	10.2
5221301	Credit unions (federally chartered)	721	1 604 365	223 505	52 745	9 198	—	12.2
5221309	Credit unions (not federally chartered)	353	599 948	105 010	24 539	4 319	—	5.1
5222	Nondepository credit intermediation	4 317	14 847 370	1 698 287	419 152	45 555	1.8	15.1
52221	Credit card issuing	10	193 985	28 463	7 510	775	.5	7.1
522210	Credit card issuing	10	193 985	28 463	7 510	775	.5	7.1
52222	Sales financing	614	6 479 570	648 577	168 431	14 075	1.3	12.4
522220	Sales financing	614	6 479 570	648 577	168 431	14 075	1.3	12.4
52229	Other nondepository credit intermediation	3 693	8 173 815	1 021 247	243 211	30 705	2.2	17.4
522291	Consumer lending	1 534	1 593 678	253 219	63 968	9 759	2.4	52.4
522292	Real estate credit	930	1 811 610	466 899	107 827	11 585	3.7	16.4
522293	International trade financing	12	61 762	8 600	2 012	151	.3	84.1
522294	Secondary market financing	22	2 788 201	75 845	18 822	1 634	.1	2.5
522298	All other nondepository credit intermediation	1 195	1 918 564	216 684	50 582	7 576	3.9	8.9
5222981	Pawn shops	941	491 762	98 835	23 656	5 051	7.0	8.2
5223	Activities related to credit intermediation	1 104	2 269 879	245 230	50 124	6 575	2.8	2.8
52231	Mortgage & nonmortgage loan brokers	367	178 009	71 222	14 216	1 693	20.8	7.3
522310	Mortgage & nonmortgage loan brokers	367	178 009	71 222	14 216	1 693	20.8	7.3
52232	Financial transactions processing, reserve, & clearinghouse act.	81	1 619 557	78 580	14 821	1 561	1.4	1.6
522320	Financial transactions processing, reserve, & clearinghouse act.	81	1 619 557	78 580	14 821	1 561	1.4	1.6
52239	Other activities related to credit intermediation	656	472 313	95 428	21 087	3 321	4.3	8.3
522390	Other activities related to credit intermediation	656	472 313	95 428	21 087	3 321	4.3	8.3
523	Securities intermediation & related activities	4 251	8 841 136	2 521 382	667 354	30 977	5.8	10.0
5231	Securities & commodity contracts intermediation & brokerage	1 673	4 511 102	1 492 159	398 002	16 373	1.9	9.7
52311	Investment banking & securities dealing	230	1 339 403	398 179	113 378	3 574	1.2	13.7
523110	Investment banking & securities dealing	230	1 339 403	398 179	113 378	3 574	1.2	13.7
52312	Securities brokerage	1 350	3 043 722	1 068 445	279 796	12 476	1.8	8.1
523120	Securities brokerage	1 350	3 043 722	1 068 445	279 796	12 476	1.8	8.1
52313	Commodity contracts dealing	32	69 530	2 961	571	123	9.0	2.3
523130	Commodity contracts dealing	32	69 530	2 961	571	123	9.0	2.3
52314	Commodity contracts brokerage	61	58 447	22 574	4 257	200	11.7	7.9
523140	Commodity contracts brokerage	61	58 447	22 574	4 257	200	11.7	7.9
5239	Other financial investment activities	2 578	4 330 034	1 029 223	269 352	14 604	9.8	10.4
52391	Miscellaneous intermediation	1 131	1 558 847	175 340	41 790	3 967	18.9	12.9
523910	Miscellaneous intermediation	1 131	1 558 847	175 340	41 790	3 967	18.9	12.9
52392	Portfolio management	736	2 127 438	645 417	182 475	6 469	3.5	8.0
523920	Portfolio management	736	2 127 438	645 417	182 475	6 469	3.5	8.0
52393	Investment advice	449	406 830	129 935	23 255	2 215	10.7	10.9
523930	Investment advice	449	406 830	129 935	23 255	2 215	10.7	10.9
52399	All other financial investment activities	262	236 919	78 531	21 832	1 953	5.4	14.8
523991	Trust, fiduciary, & custody activities	224	174 811	60 308	14 620	1 712	5.2	12.6
523999	Miscellaneous financial investment activities	38	62 108	18 223	7 212	241	5.9	21.1
524	Insurance carriers & related activities	12 837	N	5 566 497	1 323 835	146 527	2.9	2.2
5241	Insurance carriers	3 003	N	3 718 366	885 071	90 358	.3	1.0
52411	Direct life, health, & medical insurance carriers	1 035	Q	1 628 690	395 925	42 757	.1	.6
524113	Direct life insurance carriers	823	Q	1 109 454	269 496	28 614	.1	.4
524114	Direct health & medical insurance carriers	212	Q	519 236	126 429	14 143	.2	1.3
52412	Other direct insurance carriers	1 914	Q	2 059 127	481 724	46 987	.5	1.7
524126	Direct property & casualty insurance carriers	1 689	Q	1 903 481	442 047	43 416	.3	1.7
524127	Direct title insurance carriers	218	Q	D	D	h	D	D
524128	All other direct insurance carriers	7	D	D	D	b	D	D
52413	Reinsurance carriers	54	Q	30 549	7 422	614	.1	—
524130	Reinsurance carriers	54	Q	30 549	7 422	614	.1	—
5242	Agencies, brokerages, & other insurance related activities	9 834	5 719 668	1 848 131	438 764	56 169	25.4	11.8
52421	Insurance agencies & brokerages	8 828	4 549 972	1 361 764	323 281	42 445	29.2	10.7
524210	Insurance agencies & brokerages	8 828	4 549 972	1 361 764	323 281	42 445	29.2	10.7
52429	Other insurance related activities	1 006	1 169 696	486 367	115 483	13 724	10.5	16.0
524291	Claims adjusting	490	242 494	95 890	23 079	2 771	12.1	8.1
524292	Third party administration of insurance & pension funds	349	688 164	280 157	64 048	8 029	11.3	15.7
524298	All other insurance related activities	167	239 038	110 320	28 356	2 924	6.5	24.9

See footnotes at end of table.

Table 1. Summary Statistics for the State: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
TEXAS—Con.								
52	Finance & insurance—Con.							
525	Funds, trusts, & other financial vehicles (part)	173	1 843 350	115 390	25 443	2 654	.1	2.8
5259	Other investment pools & funds (part)	173	1 843 350	115 390	25 443	2 654	.1	2.8
52593	Real Estate Investment Trusts (REITs)	173	1 843 350	115 390	25 443	2 654	.1	2.8
525930	Real Estate Investment Trusts (REITs)	173	1 843 350	115 390	25 443	2 654	.1	2.8

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

²Includes revenue information which was imputed based on historic data, administrative records data, or on industry averages.

Table 2. Summary Statistics for Metropolitan Areas: 1997

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
ABILENE, TX MSA								
52	Finance & insurance	220	N	55 393	12 015	1 904	3.2	2.7
522	Credit intermediation & related activities	85	N	24 325	5 654	973	.6	6.3
5221	Depository credit intermediation	44	N	19 539	4 461	739	—	.3
52211	Commercial banking	27	Q	15 560	3 666	581	—	—
522110	Commercial banking	27	Q	15 560	3 666	581	—	—
52213	Credit unions	12	D	D	D	c	D	D
522130	Credit unions	12	D	D	D	c	D	D
5222	Nondepository credit intermediation	36	26 569	3 255	808	141	3.5	33.4
52229	Other nondepository credit intermediation	29	11 890	2 421	599	111	7.8	11.8
522291	Consumer lending	12	4 456	904	257	44	—	2.5
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities intermediation & related activities	28	20 260	6 040	1 585	134	5.7	1.6
5231	Securities & commodity contracts intermediation & brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	13	10 026	4 024	1 096	59	4.4	.5
523120	Securities brokerage	13	10 026	4 024	1 096	59	4.4	.5
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers & related activities	107	N	25 028	4 776	797	4.4	.9
5241	Insurance carriers	26	N	12 749	2 283	419	—	.2
52411	Direct life, health, & medical insurance carriers	11	Q	11 157	2 012	390	—	—
52412	Other direct insurance carriers	15	Q	1 592	271	29	1.4	6.8
524126	Direct property & casualty insurance carriers	14	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	81	85 725	12 279	2 493	378	14.5	2.4
52421	Insurance agencies & brokerages	68	80 544	9 775	1 909	259	13.6	2.4
524210	Insurance agencies & brokerages	68	80 544	9 775	1 909	259	13.6	2.4
52429	Other insurance related activities	13	5 181	2 504	584	119	27.9	2.7
AMARILLO, TX MSA								
52	Finance & insurance	346	N	116 826	28 493	3 948	1.6	1.3
522	Credit intermediation & related activities	108	N	49 379	11 818	1 924	.1	5.7
5221	Depository credit intermediation	56	N	34 485	8 289	1 366	—	3.7
52211	Commercial banking	37	Q	28 898	6 925	1 148	—	4.3
522110	Commercial banking	37	Q	28 898	6 925	1 148	—	4.3
52213	Credit unions	15	D	D	D	c	D	D
522130	Credit unions	15	D	D	D	c	D	D
5222	Nondepository credit intermediation	45	62 920	12 943	3 102	460	.3	12.4
52222	Sales financing	11	29 412	2 311	504	64	—	24.3
522220	Sales financing	11	29 412	2 311	504	64	—	24.3
52229	Other nondepository credit intermediation	34	33 508	10 632	2 598	396	.5	1.9
522291	Consumer lending	16	22 128	8 118	2 058	311	.7	—
523	Securities intermediation & related activities	65	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	22	31 569	10 863	3 906	176	.7	2.9
52312	Securities brokerage	16	28 752	9 853	3 652	157	.7	3.1
523120	Securities brokerage	16	28 752	9 853	3 652	157	.7	3.1
5239	Other financial investment activities	43	D	D	D	c	D	D
52391	Miscellaneous intermediation	20	13 193	3 587	759	94	31.7	9.7
523910	Miscellaneous intermediation	20	13 193	3 587	759	94	31.7	9.7
52392	Portfolio management	11	5 025	2 459	677	49	.2	5.5
523920	Portfolio management	11	5 025	2 459	677	49	.2	5.5

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
AMARILLO, TX MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	170	N	49 220	11 032	1 657	1.6	.1
5241	Insurance carriers	37	N	20 771	4 148	670	—	—
52411	Direct life, health, & medical insurance carriers	11	Q	16 233	2 971	547	—	—
52412	Other direct insurance carriers	26	Q	4 538	1 177	123	—	—
524126	Direct property & casualty insurance carriers	22	Q	3 220	792	75	—	—
5242	Agencies, brokerages, & other insurance related activities	133	89 851	28 449	6 884	987	22.3	1.8
52421	Insurance agencies & brokerages	116	39 900	11 406	2 597	456	45.6	3.6
524210	Insurance agencies & brokerages	116	39 900	11 406	2 597	456	45.6	3.6
52429	Other insurance related activities	17	49 951	17 043	4 287	531	3.6	.3
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	a	D	D
AUSTIN—SAN MARCOS, TX MSA								
52	Finance & insurance	1 842	N	964 534	227 563	26 497	2.5	7.2
522	Credit intermediation & related activities	704	N	267 690	63 494	8 951	.9	21.1
5221	Depository credit intermediation	320	N	158 662	38 744	5 532	—	29.2
52211	Commercial banking	215	Q	107 339	26 364	3 608	—	4.6
522110	Commercial banking	215	Q	107 339	26 364	3 608	—	4.6
52212	Savings institutions	41	Q	23 779	5 896	864	—	66.8
522120	Savings institutions	41	Q	23 779	5 896	864	—	66.8
52213	Credit unions	64	157 444	27 544	6 484	1 060	—	16.3
522130	Credit unions	64	157 444	27 544	6 484	1 060	—	16.3
5222	Nondepository credit intermediation	274	964 127	89 281	20 423	2 870	1.9	11.9
52222	Sales financing	35	183 018	12 261	2 554	309	3.8	13.3
522220	Sales financing	35	183 018	12 261	2 554	309	3.8	13.3
52229	Other nondepository credit intermediation	238	D	D	D	g	D	D
522291	Consumer lending	82	79 289	12 817	2 784	421	1.7	70.1
522292	Real estate credit	70	178 837	26 501	5 855	871	4.2	4.8
522298	All other nondepository credit intermediation	82	D	D	D	f	D	D
5222981	Pawn shops	74	54 715	9 683	2 160	451	3.8	21.7
5223	Activities related to credit intermediation	110	74 884	19 747	4 327	549	4.3	4.8
52231	Mortgage & nonmortgage loan brokers	43	21 047	7 686	1 521	174	11.5	10.7
522310	Mortgage & nonmortgage loan brokers	43	21 047	7 686	1 521	174	11.5	10.7
52239	Other activities related to credit intermediation	64	D	D	D	e	D	D
522390	Other activities related to credit intermediation	64	D	D	D	e	D	D
523	Securities intermediation & related activities	274	439 391	120 767	27 744	1 811	11.7	10.2
5231	Securities & commodity contracts intermediation & brokerage	115	249 833	80 964	19 666	1 010	3.5	10.9
52312	Securities brokerage	104	233 915	79 156	19 226	963	3.7	10.8
523120	Securities brokerage	104	233 915	79 156	19 226	963	3.7	10.8
5239	Other financial investment activities	159	189 558	39 803	8 078	801	22.5	9.3
52391	Miscellaneous intermediation	65	63 322	8 206	1 868	167	62.3	2.4
523910	Miscellaneous intermediation	65	63 322	8 206	1 868	167	62.3	2.4
52392	Portfolio management	53	36 898	19 245	3 497	234	2.6	23.9
523920	Portfolio management	53	36 898	19 245	3 497	234	2.6	23.9
52393	Investment advice	35	86 820	11 552	2 527	371	2.4	7.9
523930	Investment advice	35	86 820	11 552	2 527	371	2.4	7.9
524	Insurance carriers & related activities	847	N	571 872	134 763	15 539	2.5	1.2
5241	Insurance carriers	228	N	432 744	103 720	11 365	1.1	.5
52411	Direct life, health, & medical insurance carriers	82	Q	126 873	29 828	3 630	.6	.6
524113	Direct life insurance carriers	63	Q	82 724	19 090	2 431	—	.7
524114	Direct health & medical insurance carriers	19	Q	44 149	10 738	1 199	2.3	.3
52412	Other direct insurance carriers	143	Q	D	D	i	D	D
524126	Direct property & casualty insurance carriers	121	Q	293 003	70 717	7 374	—	.4
524127	Direct title insurance carriers	20	Q	D	D	e	D	D
5242	Agencies, brokerages, & other insurance related activities	619	372 001	139 128	31 043	4 174	21.0	11.1
52421	Insurance agencies & brokerages	545	280 083	93 404	20 436	2 728	25.8	12.7
524210	Insurance agencies & brokerages	545	280 083	93 404	20 436	2 728	25.8	12.7
52429	Other insurance related activities	74	91 918	45 724	10 607	1 446	6.4	6.1
524291	Claims adjusting	18	16 810	8 263	1 911	237	7.0	7.5
524292	Third party administration of insurance & pension funds	40	58 802	29 573	6 812	952	3.9	6.0
524298	All other insurance related activities	16	16 306	7 888	1 884	257	14.7	5.3
525	Funds, trusts, & other financial vehicles (part)	17	44 776	4 205	1 562	196	.1	—
5259	Other investment pools & funds (part)	17	44 776	4 205	1 562	196	.1	—
52593	Real Estate Investment Trusts (REITs)	17	44 776	4 205	1 562	196	.1	—
525930	Real Estate Investment Trusts (REITs)	17	44 776	4 205	1 562	196	.1	—

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
BEAUMONT—PORT ARTHUR, TX MSA								
52	Finance & insurance	474	N	107 528	23 887	3 526	6.4	5.1
522	Credit intermediation & related activities	184	N	60 717	13 466	2 295	1.5	3.6
5221	Depository credit intermediation	107	N	48 810	10 870	1 884	—	2.1
52211	Commercial banking	53	Q	31 839	7 072	1 208	—	—
522110	Commercial banking	53	Q	31 839	7 072	1 208	—	—
52212	Savings institutions	12	Q	3 248	820	134	—	—
522120	Savings institutions	12	Q	3 248	820	134	—	—
52213	Credit unions	42	82 492	13 723	2 978	542	—	7.6
522130	Credit unions	42	82 492	13 723	2 978	542	—	7.6
5222	Nondepository credit intermediation	66	80 892	9 460	2 080	336	6.5	7.9
52229	Other nondepository credit intermediation	56	D	D	D	c	D	D
522291	Consumer lending	29	12 468	2 533	519	102	34.3	7.5
522298	All other nondepository credit intermediation	20	D	D	D	b	D	D
5222981	Pawn shops	19	6 879	1 499	362	71	10.1	3.7
5223	Activities related to credit intermediation	11	6 808	2 447	516	75	5.8	14.3
523	Securities intermediation & related activities	49	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	27	38 951	15 273	3 784	180	—	5.5
52312	Securities brokerage	27	38 951	15 273	3 784	180	—	5.5
523120	Securities brokerage	27	38 951	15 273	3 784	180	—	5.5
5239	Other financial investment activities	22	D	D	D	b	D	D
52391	Miscellaneous intermediation	11	17 101	1 032	241	54	36.9	.4
523910	Miscellaneous intermediation	11	17 101	1 032	241	54	36.9	.4
524	Insurance carriers & related activities	240	N	29 680	6 251	981	16.9	9.1
5241	Insurance carriers	45	N	10 413	2 549	288	—	—
52411	Direct life, health, & medical insurance carriers	18	Q	5 884	1 441	198	—	—
524113	Direct life insurance carriers	17	Q	D	D	c	D	D
52412	Other direct insurance carriers	27	Q	4 529	1 108	90	—	—
524126	Direct property & casualty insurance carriers	26	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	195	59 697	19 267	3 702	693	42.7	23.0
52421	Insurance agencies & brokerages	179	50 522	14 999	2 996	601	48.1	21.2
524210	Insurance agencies & brokerages	179	50 522	14 999	2 996	601	48.1	21.2
52429	Other insurance related activities	16	9 175	4 268	706	92	12.6	32.7
524292	Third party administration of insurance & pension funds	10	4 846	2 121	342	47	3.5	61.9
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
BROWNSVILLE—HARLINGEN—SAN BENITO, TX MSA								
52	Finance & insurance	306	N	59 964	14 891	2 386	4.6	4.5
522	Credit intermediation & related activities	152	N	38 426	9 617	1 636	.7	3.0
5221	Depository credit intermediation	59	N	29 068	7 379	1 186	—	1.6
52211	Commercial banking	43	Q	25 297	6 449	1 006	—	—
522110	Commercial banking	43	Q	25 297	6 449	1 006	—	—
52213	Credit unions	12	D	D	D	c	D	D
522130	Credit unions	12	D	D	D	c	D	D
5222	Nondepository credit intermediation	82	60 453	8 876	2 132	419	2.0	6.2
52229	Other nondepository credit intermediation	80	D	D	D	e	D	D
522291	Consumer lending	48	19 724	4 550	1 102	225	.5	17.0
522292	Real estate credit	12	D	D	D	b	D	D
522298	All other nondepository credit intermediation	20	D	D	D	c	D	D
5222981	Pawn shops	19	13 050	2 127	522	117	2.4	2.7
5223	Activities related to credit intermediation	11	1 532	482	106	31	28.2	38.2
523	Securities intermediation & related activities	20	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	16	D	D	D	b	D	D
524	Insurance carriers & related activities	132	N	17 019	4 009	607	16.4	7.8
5241	Insurance carriers	20	N	6 372	1 448	179	—	—
52412	Other direct insurance carriers	12	Q	D	D	a	D	D
524126	Direct property & casualty insurance carriers	12	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	112	34 231	10 647	2 561	428	40.4	19.2
52421	Insurance agencies & brokerages	96	31 471	9 386	2 324	379	41.2	19.9
524210	Insurance agencies & brokerages	96	31 471	9 386	2 324	379	41.2	19.9
52429	Other insurance related activities	16	2 760	1 261	237	49	31.7	12.4
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
BRYAN—COLLEGE STATION, TX MSA								
52	Finance & insurance	148	N	69 007	15 925	1 849	2.6	8.9
522	Credit intermediation & related activities	55	N	35 197	8 861	1 131	.9	11.7
5221	Depository credit intermediation	23	N	30 497	7 773	959	1.0	12.4
52211	Commercial banking	10	Q	D	D	e	D	D
522110	Commercial banking	10	Q	D	D	e	D	D
5222	Nondepository credit intermediation	29	D	D	D	c	D	D
52229	Other nondepository credit intermediation	25	10 548	2 698	620	104	—	9.2
522291	Consumer lending	12	4 494	972	222	39	—	—
523	Securities intermediation & related activities	27	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	10	12 236	4 362	1 042	61	—	1.1
52312	Securities brokerage	10	12 236	4 362	1 042	61	—	1.1
523120	Securities brokerage	10	12 236	4 362	1 042	61	—	1.1
5239	Other financial investment activities	17	D	D	D	b	D	D
524	Insurance carriers & related activities	65	N	27 302	5 859	616	6.1	1.7
5241	Insurance carriers	11	N	2 725	611	67	—	—
5242	Agencies, brokerages, & other insurance related activities	54	87 716	24 577	5 248	549	8.1	2.2
52421	Insurance agencies & brokerages	47	D	D	D	e	D	D
524210	Insurance agencies & brokerages	47	D	D	D	e	D	D
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
CORPUS CHRISTI, TX MSA								
52	Finance & insurance	536	N	140 245	35 331	4 620	3.9	3.7
522	Credit intermediation & related activities	221	N	71 747	18 439	2 858	1.6	5.4
5221	Depository credit intermediation	100	N	58 029	15 014	2 207	1.0	3.0
52211	Commercial banking	67	Q	29 393	7 492	1 148	2.1	2.5
522110	Commercial banking	67	Q	29 393	7 492	1 148	2.1	2.5
52213	Credit unions	29	D	D	D	e	D	D
522130	Credit unions	29	D	D	D	e	D	D
5222	Nondepository credit intermediation	103	86 095	12 018	3 037	515	.9	15.3
52222	Sales financing	12	42 844	2 388	587	81	.3	15.6
522220	Sales financing	12	42 844	2 388	587	81	.3	15.6
52229	Other nondepository credit intermediation	91	43 251	9 630	2 450	434	1.6	14.9
522291	Consumer lending	44	16 039	3 566	860	176	.1	7.6
522292	Real estate credit	16	10 059	3 037	859	105	.3	32.7
522298	All other nondepository credit intermediation	31	17 153	3 027	731	153	3.8	11.4
5222981	Pawn shops	26	12 306	2 255	550	130	5.3	11.0
5223	Activities related to credit intermediation	18	5 976	1 700	388	136	42.6	—
52239	Other activities related to credit intermediation	14	4 166	1 018	213	102	60.6	—
522390	Other activities related to credit intermediation	14	4 166	1 018	213	102	60.6	—
523	Securities intermediation & related activities	65	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	28	50 046	19 495	4 572	197	5.7	2.2
52312	Securities brokerage	20	39 283	15 846	3 714	169	3.5	2.3
523120	Securities brokerage	20	39 283	15 846	3 714	169	3.5	2.3
5239	Other financial investment activities	37	D	D	D	c	D	D
52391	Miscellaneous intermediation	26	97 128	4 827	1 891	54	1.1	1.6
523910	Miscellaneous intermediation	26	97 128	4 827	1 891	54	1.1	1.6
524	Insurance carriers & related activities	248	N	43 413	10 250	1 449	7.0	2.4
5241	Insurance carriers	47	N	23 182	5 228	609	.1	—
52411	Direct life, health, & medical insurance carriers	20	Q	17 965	3 980	472	—	—
524113	Direct life insurance carriers	16	Q	12 061	2 533	321	—	—
52412	Other direct insurance carriers	26	Q	D	D	c	D	D
524126	Direct property & casualty insurance carriers	23	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	201	65 923	20 231	5 022	840	41.5	14.2
52421	Insurance agencies & brokerages	177	55 151	16 490	4 171	694	43.7	14.6
524210	Insurance agencies & brokerages	177	55 151	16 490	4 171	694	43.7	14.6
52429	Other insurance related activities	24	10 772	3 741	851	146	30.1	12.5
524291	Claims adjusting	13	4 322	1 619	361	70	11.0	5.0
524292	Third party administration of insurance & pension funds	11	6 450	2 122	490	76	42.9	17.6
525	Funds, trusts, & other financial vehicles (part)	2	D	D	D	a	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
DALLAS—FORT WORTH, TX CMSA								
52	Finance & insurance	8 086	N	5 658 879	1 435 081	127 715	1.6	6.1
521	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
5211	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
52111	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
521110	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
522	Credit intermediation & related activities	2 811	N	2 245 261	587 044	57 208	.9	9.9
5221	Depository credit intermediation	1 322	N	1 107 139	301 875	31 121	.3	5.2
52211	Commercial banking	933	Q	948 768	263 666	25 954	.2	1.7
522110	Commercial banking	933	Q	948 768	263 666	25 954	.2	1.7
52212	Savings institutions	157	Q	74 488	17 970	2 067	1.0	20.5
522120	Savings institutions	157	Q	74 488	17 970	2 067	1.0	20.5
52213	Credit unions	232		695 417	83 883	3 100	—	4.4
522130	Credit unions	232		695 417	83 883	3 100	—	4.4
5222	Nondepository credit intermediation	'1 082	'9 628 805	'995 453	'258 112	'23 112	'1.2	'15.4
52222	Sales financing	234	4 498 793	496 952	135 327	10 301	1.4	11.5
522220	Sales financing	234	4 498 793	496 952	135 327	10 301	1.4	11.5
52229	Other nondepository credit intermediation	'844	D	D	D	j	D	D
522291	Consumer lending	227	1 020 478	132 813	35 594	4 359	1.2	71.5
522292	Real estate credit	318	815 751	217 912	51 645	4 830	1.7	13.3
522298	All other nondepository credit intermediation	'288	D	D	D	g	D	D
5222981	Pawn shops	219	119 760	27 123	6 773	1 328	10.0	11.2
5223	Activities related to credit intermediation	'407	'1 878 892	'142 669	'27 057	'2 975	'2.1	'1.9
52231	Mortgage & nonmortgage loan brokers	168	93 380	38 350	7 288	840	27.9	5.3
522310	Mortgage & nonmortgage loan brokers	168	93 380	38 350	7 288	840	27.9	5.3
52232	Financial transactions processing, reserve, & clearinghouse act.	'24	D	D	D	f	D	D
522320	Financial transactions processing, reserve, & clearinghouse act.	'24	D	D	D	f	D	D
52239	Other activities related to credit intermediation	215	D	D	D	g	D	D
522390	Other activities related to credit intermediation	215	D	D	D	g	D	D
523	Securities intermediation & related activities	1 492	3 480 681	1 008 239	260 513	11 602	5.8	10.9
5231	Securities & commodity contracts intermediation & brokerage	567	1 913 270	620 868	162 316	6 835	2.1	8.1
52311	Investment banking & securities dealing	86	D	D	D	g	D	D
523110	Investment banking & securities dealing	86	D	D	D	g	D	D
52312	Securities brokerage	467	1 226 509	409 482	104 810	4 756	2.3	9.2
523120	Securities brokerage	467	1 226 509	409 482	104 810	4 756	2.3	9.2
52314	Commodity contracts brokerage	12	D	D	D	b	D	D
523140	Commodity contracts brokerage	12	D	D	D	b	D	D
5239	Other financial investment activities	925	1 567 411	387 371	98 197	4 767	10.4	14.3
52391	Miscellaneous intermediation	360	547 842	78 767	18 842	1 477	18.9	15.9
523910	Miscellaneous intermediation	360	547 842	78 767	18 842	1 477	18.9	15.9
52392	Portfolio management	317	823 522	242 842	64 595	2 137	4.5	13.3
523920	Portfolio management	317	823 522	242 842	64 595	2 137	4.5	13.3
52393	Investment advice	183	153 768	51 799	10 603	830	10.9	15.6
523930	Investment advice	183	153 768	51 799	10 603	830	10.9	15.6
52399	All other financial investment activities	65	42 279	13 963	4 157	323	12.3	8.1
523991	Trust, fiduciary, & custody activities	59	30 237	12 730	3 904	296	17.3	9.8
524	Insurance carriers & related activities	3 696	N	2 311 259	561 987	56 699	1.8	2.6
5241	Insurance carriers	988	N	1 558 105	382 492	36 777	—	1.6
52411	Direct life, health, & medical insurance carriers	356	Q	721 596	176 848	17 345	.1	.8
524113	Direct life insurance carriers	271	Q	426 814	103 773	9 314	.1	.8
524114	Direct health & medical insurance carriers	85	Q	294 782	73 075	8 031	—	.7
52412	Other direct insurance carriers	613	Q	D	D	j	D	D
524126	Direct property & casualty insurance carriers	530	Q	779 499	190 248	18 258	—	2.7
524127	Direct title insurance carriers	78	Q	D	D	f	D	D
52413	Reinsurance carriers	19	Q	D	D	c	D	D
524130	Reinsurance carriers	19	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	2 708	2 296 747	753 154	179 495	19 922	17.6	11.7
52421	Insurance agencies & brokerages	2 354	1 752 113	537 644	127 457	14 204	20.0	9.5
524210	Insurance agencies & brokerages	2 354	1 752 113	537 644	127 457	14 204	20.0	9.5
52429	Other insurance related activities	354	544 634	215 510	52 038	5 718	10.0	18.9
524291	Claims adjusting	108	96 998	35 064	8 436	1 000	13.6	4.8
524292	Third party administration of insurance & pension funds	164	323 514	122 984	28 272	3 384	11.1	20.8
524298	All other insurance related activities	82	124 122	57 462	15 330	1 334	4.4	24.7
525	Funds, trusts, & other financial vehicles (part)	86	1 215 514	51 001	14 809	1 232	—	3.5
5259	Other investment pools & funds (part)	86	1 215 514	51 001	14 809	1 232	—	3.5
52593	Real Estate Investment Trusts (REITs)	86	1 215 514	51 001	14 809	1 232	—	3.5
525930	Real Estate Investment Trusts (REITs)	86	1 215 514	51 001	14 809	1 232	—	3.5

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
DALLAS—FORT WORTH, TX CMSA—Con.								
Dallas, TX PMSA								
52	Finance & insurance	6 005	N	4 743 504	1 211 911	103 592	1.5	6.1
521	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
5211	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
52111	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
521110	Monetary authorities—central bank	1	826 163	43 119	10 728	974	—	—
522	Credit intermediation & related activities	2 074	N	1 890 464	506 127	46 305	.9	10.3
5221	Depository credit intermediation	957	N	923 204	259 049	24 815	.4	5.7
52211	Commercial banking	677	Q	797 953	228 764	20 847	.2	1.7
522110	Commercial banking	677	Q	797 953	228 764	20 847	.2	1.7
52212	Savings institutions	123	Q	66 989	16 268	1 835	1.1	22.2
522120	Savings institutions	123	Q	66 989	16 268	1 835	1.1	22.2
52213	Credit unions	157	469 945	58 262	14 017	2 133	—	4.0
522130	Credit unions	157	469 945	58 262	14 017	2 133	—	4.0
5222	Nondepository credit intermediation	796	8 598 325	839 533	223 648	18 979	1.1	15.7
52222	Sales financing	189	4 036 879	441 284	123 595	8 921	1.3	11.6
522220	Sales financing	189	4 036 879	441 284	123 595	8 921	1.3	11.6
52229	Other nondepository credit intermediation	604	D	D	D	j	D	D
522291	Consumer lending	163	780 460	94 722	27 206	3 407	.4	84.9
522292	Real estate credit	243	756 865	194 663	46 695	4 260	1.6	13.2
522298	All other nondepository credit intermediation	187	D	D	D	g	D	D
5222981	Pawn shops	137	64 462	14 951	3 795	779	12.2	4.3
5223	Activities related to credit intermediation	321	1 820 170	127 727	23 430	2 511	2.0	1.8
52231	Mortgage & nonmortgage loan brokers	137	85 590	34 788	6 431	747	28.6	4.7
522310	Mortgage & nonmortgage loan brokers	137	85 590	34 788	6 431	747	28.6	4.7
52232	Financial transactions processing, reserve, & clearinghouse act.	21	1 465 306	59 542	10 503	917	1.3	1.1
522320	Financial transactions processing, reserve, & clearinghouse act.	21	1 465 306	59 542	10 503	917	1.3	1.1
52239	Other activities related to credit intermediation	163	269 274	33 397	6 496	847	2.5	10.6
522390	Other activities related to credit intermediation	163	269 274	33 397	6 496	847	2.5	10.6
523	Securities intermediation & related activities	1 177	2 987 418	860 279	216 654	9 788	6.1	11.0
5231	Securities & commodity contracts intermediation & brokerage	423	1 674 535	549 764	143 347	5 766	2.1	8.9
52311	Investment banking & securities dealing	75	D	D	D	g	D	D
523110	Investment banking & securities dealing	75	D	D	D	g	D	D
52312	Securities brokerage	338	996 639	340 159	86 328	3 748	2.6	11.1
523120	Securities brokerage	338	996 639	340 159	86 328	3 748	2.6	11.1
5239	Other financial investment activities	754	1 312 883	310 515	73 307	4 022	11.2	13.6
52391	Miscellaneous intermediation	288	432 213	67 183	16 061	1 204	21.8	16.9
523910	Miscellaneous intermediation	288	432 213	67 183	16 061	1 204	21.8	16.9
52392	Portfolio management	263	722 866	189 158	44 689	1 843	4.6	11.7
523920	Portfolio management	263	722 866	189 158	44 689	1 843	4.6	11.7
52393	Investment advice	152	120 775	42 517	8 988	740	12.3	15.4
523930	Investment advice	152	120 775	42 517	8 988	740	12.3	15.4
52399	All other financial investment activities	51	37 029	11 657	3 569	235	13.4	6.7
523991	Trust, fiduciary, & custody activities	45	24 987	10 424	3 316	208	19.9	8.1
524	Insurance carriers & related activities	2 680	N	1 902 461	464 332	45 431	1.4	2.1
5241	Insurance carriers	742	N	1 321 194	322 478	30 394	—	1.3
52411	Direct life, health, & medical insurance carriers	283	Q	591 485	142 960	13 964	.1	.9
524113	Direct life insurance carriers	212	Q	360 310	84 346	7 771	.1	.9
524114	Direct health & medical insurance carriers	71	Q	231 175	58 614	6 193	—	.9
52412	Other direct insurance carriers	441	Q	721 578	177 541	16 270	—	1.8
524126	Direct property & casualty insurance carriers	387	Q	681 611	166 252	15 482	—	1.8
524127	Direct title insurance carriers	52	Q	D	D	f	D	D
52413	Reinsurance carriers	18	Q	8 131	1 977	160	—	—
524130	Reinsurance carriers	18	Q	8 131	1 977	160	—	—
5242	Agencies, brokerages, & other insurance related activities	1 938	1 574 051	581 267	141 854	15 037	17.4	11.9
52421	Insurance agencies & brokerages	1 668	1 154 981	399 169	96 653	10 217	21.1	11.0
524210	Insurance agencies & brokerages	1 668	1 154 981	399 169	96 653	10 217	21.1	11.0
52429	Other insurance related activities	270	419 070	182 098	45 201	4 820	7.3	14.4
524291	Claims adjusting	81	70 439	28 506	7 045	817	11.9	3.0
524292	Third party administration of insurance & pension funds	122	231 032	98 734	23 504	2 733	7.5	12.6
524298	All other insurance related activities	67	117 599	54 858	14 652	1 270	4.4	24.5
525	Funds, trusts, & other financial vehicles (part)	73	1 186 547	47 181	14 070	1 094	—	3.5
5259	Other investment pools & funds (part)	73	1 186 547	47 181	14 070	1 094	—	3.5
52593	Real Estate Investment Trusts (REITs)	73	1 186 547	47 181	14 070	1 094	—	3.5
525930	Real Estate Investment Trusts (REITs)	73	1 186 547	47 181	14 070	1 094	—	3.5

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
DALLAS—FORT WORTH, TX CMSA—Con.								
Fort Worth—Arlington, TX PMSA								
52	Finance & insurance	2 081	N	915 375	223 170	24 123	2.8	6.1
522	Credit intermediation & related activities	737	N	354 797	80 917	10 903	1.2	7.1
5221	Depository credit intermediation	365	N	183 935	42 826	6 306	.1	1.8
52211	Commercial banking	256	Q	150 815	34 902	5 107	.1	1.1
522110	Commercial banking	256	Q	150 815	34 902	5 107	.1	1.1
52212	Savings institutions	34	Q	7 499	1 702	232	—	—
522120	Savings institutions	34	Q	7 499	1 702	232	—	—
52213	Credit unions	75	225 472	25 621	6 222	967	—	5.2
522130	Credit unions	75	225 472	25 621	6 222	967	—	5.2
5222	Nondepository credit intermediation	286	1 030 480	155 920	34 464	4 133	2.3	13.3
52222	Sales financing	45	461 914	55 668	11 732	1 380	1.8	10.4
522220	Sales financing	45	461 914	55 668	11 732	1 380	1.8	10.4
52229	Other nondepository credit intermediation	240	D	D	D	g	D	D
522291	Consumer lending	64	240 018	38 091	8 388	952	3.7	28.0
522292	Real estate credit	75	58 886	23 249	4 950	570	3.3	14.7
522298	All other nondepository credit intermediation	101	D	D	D	f	D	D
5222981	Pawn shops	82	55 298	12 172	2 978	549	7.4	19.3
5223	Activities related to credit intermediation	86	58 722	14 942	3 627	464	5.2	2.8
52231	Mortgage & nonmortgage loan brokers	31	7 790	3 562	857	93	20.4	12.2
522310	Mortgage & nonmortgage loan brokers	31	7 790	3 562	857	93	20.4	12.2
52239	Other activities related to credit intermediation	52	D	D	D	e	D	D
522390	Other activities related to credit intermediation	52	D	D	D	e	D	D
523	Securities intermediation & related activities	315	493 263	147 960	43 859	1 814	4.0	10.3
5231	Securities & commodity contracts intermediation & brokerage	144	238 735	71 104	18 969	1 069	1.8	2.1
52311	Investment banking & securities dealing	11	D	D	D	b	D	D
523110	Investment banking & securities dealing	11	D	D	D	b	D	D
52312	Securities brokerage	129	229 870	69 323	18 482	1 008	1.2	1.3
523120	Securities brokerage	129	229 870	69 323	18 482	1 008	1.2	1.3
5239	Other financial investment activities	171	254 528	76 856	24 890	745	6.2	18.0
52391	Miscellaneous intermediation	72	115 629	11 584	2 781	273	7.9	12.1
523910	Miscellaneous intermediation	72	115 629	11 584	2 781	273	7.9	12.1
52392	Portfolio management	54	100 656	53 684	19 906	294	4.2	25.2
523920	Portfolio management	54	100 656	53 684	19 906	294	4.2	25.2
52393	Investment advice	31	32 993	9 282	1 615	90	6.1	16.3
523930	Investment advice	31	32 993	9 282	1 615	90	6.1	16.3
52399	All other financial investment activities	14	5 250	2 306	588	88	4.7	17.8
523991	Trust, fiduciary, & custody activities	14	5 250	2 306	588	88	4.7	17.8
524	Insurance carriers & related activities	1 016	N	408 798	97 655	11 268	3.6	5.0
5241	Insurance carriers	246	N	236 911	60 014	6 383	—	3.5
52411	Direct life, health, & medical insurance carriers	73	Q	130 111	33 888	3 381	—	—
524113	Direct life insurance carriers	59	Q	66 504	19 427	1 543	.1	—
524114	Direct health & medical insurance carriers	14	Q	63 607	14 461	1 838	—	—
52412	Other direct insurance carriers	172	Q	D	D	h	D	D
524126	Direct property & casualty insurance carriers	143	Q	97 888	23 996	2 776	—	9.3
524127	Direct title insurance carriers	26	Q	8 056	1 925	210	—	.6
5242	Agencies, brokerages, & other insurance related activities	770	722 696	171 887	37 641	4 885	18.1	11.4
52421	Insurance agencies & brokerages	686	597 132	138 475	30 804	3 987	17.9	6.6
524210	Insurance agencies & brokerages	686	597 132	138 475	30 804	3 987	17.9	6.6
52429	Other insurance related activities	84	125 564	33 412	6 837	898	19.0	33.9
524291	Claims adjusting	27	26 559	6 558	1 391	183	18.3	9.5
524292	Third party administration of insurance & pension funds	42	92 482	24 250	4 768	651	20.2	41.3
524298	All other insurance related activities	15	6 523	2 604	678	64	4.6	28.5
525	Funds, trusts, & other financial vehicles (part)	13	28 967	3 820	739	138	.9	3.3
5259	Other investment pools & funds (part)	13	28 967	3 820	739	138	.9	3.3
52593	Real Estate Investment Trusts (REITs)	13	28 967	3 820	739	138	.9	3.3
525930	Real Estate Investment Trusts (REITs)	13	28 967	3 820	739	138	.9	3.3

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Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

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NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
EL PASO, TX MSA								
52	Finance & insurance	668	N	180 043	38 916	5 809	3.7	3.8
521	Monetary authorities—central bank	1	3 848	2 632	647	86	—	—
5211	Monetary authorities—central bank	1	3 848	2 632	647	86	—	—
52111	Monetary authorities—central bank	1	3 848	2 632	647	86	—	—
521110	Monetary authorities—central bank	1	3 848	2 632	647	86	—	—
522	Credit intermediation & related activities	304	N	87 591	20 930	3 562	1.2	4.1
5221	Depository credit intermediation	110	N	63 166	15 373	2 492	—	.2
52211	Commercial banking	74	Q	45 518	11 211	1 703	—	—
522110	Commercial banking	74	Q	45 518	11 211	1 703	—	—
52213	Credit unions	34	D	D	D	f	D	D
522130	Credit unions	34	D	D	D	f	D	D
5222	Nondepository credit intermediation	155	141 608	20 873	4 694	844	3.9	13.8
52222	Sales financing	10	48 242	2 179	501	80	—	15.6
522220	Sales financing	10	48 242	2 179	501	80	—	15.6
52229	Other nondepository credit intermediation	145	93 366	18 694	4 193	764	5.9	12.9
522291	Consumer lending	84	45 372	8 712	2 055	430	9.7	12.4
522292	Real estate credit	32	23 171	6 532	1 367	181	.3	21.5
522298	All other nondepository credit intermediation	27	D	D	D	c	D	D
5222981	Pawn shops	25	23 654	3 181	710	145	4.3	3.1
5223	Activities related to credit intermediation	39	10 979	3 552	863	226	5.7	10.0
52239	Other activities related to credit intermediation	29	6 619	2 420	578	167	9.4	7.3
522390	Other activities related to credit intermediation	29	6 619	2 420	578	167	9.4	7.3
523	Securities intermediation & related activities	48	D	D	D	e	D	D
5231	Securities & commodity contracts intermediation & brokerage	20	D	D	D	c	D	D
52312	Securities brokerage	18	35 782	11 973	3 119	170	—	1.2
523120	Securities brokerage	18	35 782	11 973	3 119	170	—	1.2
5239	Other financial investment activities	28	D	D	D	b	D	D
52391	Miscellaneous intermediation	15	4 597	1 448	354	52	44.3	5.3
523910	Miscellaneous intermediation	15	4 597	1 448	354	52	44.3	5.3
524	Insurance carriers & related activities	309	N	47 906	11 547	1 671	8.2	3.9
5241	Insurance carriers	92	N	22 922	5 565	681	—	1.6
52411	Direct life, health, & medical insurance carriers	23	Q	10 259	2 531	347	—	2.4
524113	Direct life insurance carriers	22	Q	D	D	e	D	D
52412	Other direct insurance carriers	68	Q	D	D	e	D	D
524126	Direct property & casualty insurance carriers	59	Q	9 962	2 313	240	—	.1
5242	Agencies, brokerages, & other insurance related activities	217	76 368	24 984	5 982	990	32.7	10.9
52421	Insurance agencies & brokerages	191	64 994	19 409	4 821	806	36.2	9.4
524210	Insurance agencies & brokerages	191	64 994	19 409	4 821	806	36.2	9.4
52429	Other insurance related activities	26	11 374	5 575	1 161	184	12.6	19.5
524291	Claims adjusting	13	5 538	2 953	627	83	15.5	—
524292	Third party administration of insurance & pension funds	11	D	D	D	b	D	D
525	Funds, trusts, & other financial vehicles (part)	6	D	D	D	c	D	D
HOUSTON—GALVESTON—BRAZORIA, TX CMSA								
52	Finance & insurance	6 210	N	3 555 888	918 180	80 212	2.5	4.8
521	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
5211	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
52111	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
521110	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
522	Credit intermediation & related activities	2 237	N	1 281 149	315 529	37 652	1.2	6.2
5221	Depository credit intermediation	1 174	N	911 255	233 563	28 358	.1	2.3
52211	Commercial banking	805	Q	749 277	196 217	23 702	.1	1.8
522110	Commercial banking	805	Q	749 277	196 217	23 702	.1	1.8
52212	Savings institutions	160	Q	D	D	g	D	D
522120	Savings institutions	160	Q	D	D	g	D	D
52213	Credit unions	209	D	D	D	g	D	D
522130	Credit unions	209	D	D	D	g	D	D
5222	Nondepository credit intermediation	794	2 280 356	326 737	72 442	7 977	3.9	17.4
52222	Sales financing	141	D	D	D	g	D	D
522220	Sales financing	141	D	D	D	g	D	D
52229	Other nondepository credit intermediation	650	D	D	D	i	D	D
522291	Consumer lending	129	90 695	17 529	3 941	591	7.4	9.4
522292	Real estate credit	246	D	D	D	h	D	D
522298	All other nondepository credit intermediation	265	D	D	D	g	D	D
5222981	Pawn shops	219	D	D	D	g	D	D
5223	Activities related to credit intermediation	269	198 905	43 157	9 524	1 317	5.3	8.3
52231	Mortgage & nonmortgage loan brokers	92	D	D	D	e	D	D
522310	Mortgage & nonmortgage loan brokers	92	D	D	D	e	D	D
52232	Financial transactions processing, reserve, & clearinghouse act.	26	102 338	12 130	2 677	342	.7	7.3
522320	Financial transactions processing, reserve, & clearinghouse act.	26	102 338	12 130	2 677	342	.7	7.3
52239	Other activities related to credit intermediation	151	D	D	D	f	D	D
522390	Other activities related to credit intermediation	151	D	D	D	f	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
	HOUSTON—GALVESTON—BRAZORIA, TX CMSA—Con.							
52	Finance & insurance—Con.							
523	Securities intermediation & related activities	1 068	D	D	D	j	D	D
5231	Securities & commodity contracts intermediation & brokerage	388	D	D	D	i	D	D
52311	Investment banking & securities dealing	78	D	D	D	g	D	D
523110	Investment banking & securities dealing	78	D	D	D	g	D	D
52312	Securities brokerage	282	1 027 886	365 838	100 260	3 748	.7	8.4
523120	Securities brokerage	282	1 027 886	365 838	100 260	3 748	.7	8.4
52314	Commodity contracts brokerage	21	D	D	D	b	D	D
523140	Commodity contracts brokerage	21	D	D	D	b	D	D
5239	Other financial investment activities	680	D	D	D	i	D	D
52391	Miscellaneous intermediation	270	581 542	45 713	10 680	938	12.0	10.5
523910	Miscellaneous intermediation	270	581 542	45 713	10 680	938	12.0	10.5
52392	Portfolio management	202	D	D	D	h	D	D
523920	Portfolio management	202	D	D	D	h	D	D
52393	Investment advice	138	D	D	D	f	D	D
523930	Investment advice	138	D	D	D	f	D	D
52399	All other financial investment activities	70	D	D	D	f	D	D
523991	Trust, fiduciary, & custody activities	55	D	D	D	e	D	D
523999	Miscellaneous financial investment activities	15	45 505	15 844	6 693	183	4.6	26.5
524	Insurance carriers & related activities	2 868	N	1 225 711	307 597	31 339	3.3	2.3
5241	Insurance carriers	750	N	757 396	192 515	18 301	.5	.9
52411	Direct life, health, & medical insurance carriers	244	Q	D	D	j	D	D
524113	Direct life insurance carriers	198	Q	D	D	i	D	D
524114	Direct health & medical insurance carriers	46	Q	84 651	20 980	2 156	—	3.4
52412	Other direct insurance carriers	489	Q	D	D	i	D	D
524126	Direct property & casualty insurance carriers	422	Q	D	D	h	D	D
524127	Direct title insurance carriers	67	Q	D	D	g	D	D
52413	Reinsurance carriers	17	Q	18 225	4 472	369	—	—
524130	Reinsurance carriers	17	Q	18 225	4 472	369	—	—
5242	Agencies, brokerages, & other insurance related activities	2 118	1 334 778	468 315	115 082	13 038	25.1	13.3
52421	Insurance agencies & brokerages	1 896	1 077 470	353 091	87 445	9 955	28.6	11.7
524210	Insurance agencies & brokerages	1 896	1 077 470	353 091	87 445	9 955	28.6	11.7
52429	Other insurance related activities	222	257 308	115 224	27 637	3 083	10.1	20.1
524291	Claims adjusting	78	D	D	D	f	D	D
524292	Third party administration of insurance & pension funds	107	D	D	D	g	D	D
524298	All other insurance related activities	37	D	D	D	f	D	D
525	Funds, trusts, & other financial vehicles (part)	36	D	D	D	f	D	D
5259	Other investment pools & funds (part)	36	D	D	D	f	D	D
52593	Real Estate Investment Trusts (REITs)	36	D	D	D	f	D	D
525930	Real Estate Investment Trusts (REITs)	36	D	D	D	f	D	D
	Brazoria, TX PMSA							
52	Finance & insurance	182	N	32 145	7 648	1 221	7.2	4.1
522	Credit intermediation & related activities	76	N	20 705	4 988	877	—	3.7
5221	Depository credit intermediation	53	N	19 149	4 661	806	—	2.6
52211	Commercial banking	40	Q	14 314	3 499	603	—	—
522110	Commercial banking	40	Q	14 314	3 499	603	—	—
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	20	D	D	D	b	D	D
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
523	Securities intermediation & related activities	15	7 149	2 749	667	41	2.8	9.4
524	Insurance carriers & related activities	91	N	8 691	1 993	303	35.4	4.6
5241	Insurance carriers	22	N	3 966	788	68	.4	.1
52412	Other direct insurance carriers	19	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	12	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	69	18 357	4 725	1 205	235	72.1	9.3
52421	Insurance agencies & brokerages	65	17 835	4 473	1 140	225	73.1	8.7
524210	Insurance agencies & brokerages	65	17 835	4 473	1 140	225	73.1	8.7

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
HOUSTON—GALVESTON—BRAZORIA, TX CMSA—Con.								
Galveston—Texas City, TX PMSA								
52	Finance & insurance	236	N	116 323	27 112	3 630	1.7	6.6
522	Credit intermediation & related activities	100	N	35 301	8 018	1 270	—	1.7
5221	Depository credit intermediation	64	N	29 857	6 702	1 055	—	1.1
52211	Commercial banking	36	Q	22 895	5 095	780	—	—
522110	Commercial banking	36	Q	22 895	5 095	780	—	—
52213	Credit unions	19	D	D	D	c	D	D
522130	Credit unions	19	D	D	D	c	D	D
5222	Nondepository credit intermediation	32	D	D	D	c	D	D
52229	Other nondepository credit intermediation	25	D	D	D	b	D	D
522291	Consumer lending	11	3 728	731	180	37	—	—
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	D	D	D
523	Securities intermediation & related activities	25	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	11	7 916	3 052	731	39	—	.9
523120	Securities brokerage	11	7 916	3 052	731	39	—	.9
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers & related activities	108	N	75 039	17 684	2 256	2.4	7.7
5241	Insurance carriers	21	N	60 023	14 289	1 838	.1	7.9
52412	Other direct insurance carriers	16	Q	D	D	c	D	D
524126	Direct property & casualty insurance carriers	15	Q	D	D	c	D	D
5242	Agencies, brokerages, & other insurance related activities	87	41 775	15 016	3 395	418	39.8	4.9
52421	Insurance agencies & brokerages	79	39 013	14 121	3 265	391	37.0	3.9
524210	Insurance agencies & brokerages	79	39 013	14 121	3 265	391	37.0	3.9
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	a	D	D
Houston, TX PMSA								
52	Finance & insurance	5 792	N	3 407 420	883 420	75 361	2.5	4.7
521	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
5211	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
52111	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
521110	Monetary authorities—central bank	1	11 217	9 345	2 277	267	—	—
522	Credit intermediation & related activities	2 061	N	1 225 143	302 523	35 505	1.2	6.3
5221	Depository credit intermediation	1 057	N	862 249	222 200	26 497	.1	2.3
52211	Commercial banking	729	Q	712 068	187 623	22 319	.2	1.9
522110	Commercial banking	729	Q	712 068	187 623	22 319	.2	1.9
52212	Savings institutions	148	Q	101 412	23 341	2 212	—	1.6
522120	Savings institutions	148	Q	101 412	23 341	2 212	—	1.6
52213	Credit unions	180	324 835	48 769	11 236	1 966	—	10.3
522130	Credit unions	180	324 835	48 769	11 236	1 966	—	10.3
5222	Nondepository credit intermediation	742	2 185 292	320 080	70 874	7 706	4.1	17.9
52222	Sales financing	132	954 904	74 030	15 056	1 496	1.3	17.0
522220	Sales financing	132	954 904	74 030	15 056	1 496	1.3	17.0
52229	Other nondepository credit intermediation	607	D	D	D	i	D	D
522291	Consumer lending	110	84 732	16 332	3 638	533	8.0	9.5
522292	Real estate credit	240	562 958	157 487	35 470	3 741	6.7	24.4
522298	All other nondepository credit intermediation	247	D	D	D	g	D	D
5222981	Pawn shops	201	105 516	21 494	5 172	1 117	8.2	1.9
5223	Activities related to credit intermediation	262	198 157	42 814	9 449	1 302	5.3	8.4
52231	Mortgage & nonmortgage loan brokers	90	41 838	16 355	3 585	401	13.6	10.0
522310	Mortgage & nonmortgage loan brokers	90	41 838	16 355	3 585	401	13.6	10.0
52232	Financial transactions processing, reserve, & clearinghouse act.	26	102 338	12 130	2 677	342	.7	7.3
522320	Financial transactions processing, reserve, & clearinghouse act.	26	102 338	12 130	2 677	342	.7	7.3
52239	Other activities related to credit intermediation	146	53 981	14 329	3 187	559	7.5	9.1
522390	Other activities related to credit intermediation	146	53 981	14 329	3 187	559	7.5	9.1
523	Securities intermediation & related activities	1 028	3 573 407	1 003 165	285 140	10 118	3.7	9.6
5231	Securities & commodity contracts intermediation & brokerage	368	1 722 646	556 176	155 787	5 061	.9	13.2
52311	Investment banking & securities dealing	77	D	D	D	g	D	D
523110	Investment banking & securities dealing	77	D	D	D	g	D	D
52312	Securities brokerage	263	1 013 745	360 283	98 920	3 678	.7	8.5
523120	Securities brokerage	263	1 013 745	360 283	98 920	3 678	.7	8.5
52314	Commodity contracts brokerage	21	D	D	D	b	D	D
523140	Commodity contracts brokerage	21	D	D	D	b	D	D
5239	Other financial investment activities	660	1 850 761	446 989	129 353	5 057	6.4	6.3
52391	Miscellaneous intermediation	263	580 631	45 526	10 636	929	12.0	10.4
523910	Miscellaneous intermediation	263	580 631	45 526	10 636	929	12.0	10.4
52392	Portfolio management	196	1 057 220	315 880	100 368	2 937	2.7	2.3
523920	Portfolio management	196	1 057 220	315 880	100 368	2 937	2.7	2.3
52393	Investment advice	134	125 971	52 429	7 435	655	13.8	8.9
523930	Investment advice	134	125 971	52 429	7 435	655	13.8	8.9
52399	All other financial investment activities	67	86 939	33 154	10 914	536	3.6	22.8
523991	Trust, fiduciary, & custody activities	52	41 434	17 310	4 221	353	2.4	18.7
523999	Miscellaneous financial investment activities	15	45 505	15 844	6 693	183	4.6	26.5

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
	HOUSTON—GALVESTON—BRAZORIA, TX CMSA—Con.							
	Houston, TX PMSA—Con.							
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	2 669	N	1 141 981	287 920	28 780	3.2	1.9
5241	Insurance carriers	707	N	693 407	177 438	16 395	.5	.4
52411	Direct life, health, & medical insurance carriers	236	Q	395 884	102 241	10 266	—	.4
524113	Direct life insurance carriers	190	Q	311 233	81 261	8 110	—	—
524114	Direct health & medical insurance carriers	46	Q	84 651	20 980	2 156	—	3.4
52412	Other direct insurance carriers	454	Q	279 298	70 725	5 760	2.1	.5
524126	Direct property & casualty insurance carriers	395	Q	213 693	53 888	4 343	2.4	.5
524127	Direct title insurance carriers	59	Q	65 605	16 837	1 417	—	.6
52413	Reinsurance carriers	17	Q	18 225	4 472	369	—	—
524130	Reinsurance carriers	17	Q	18 225	4 472	369	—	—
5242	Agencies, brokerages, & other insurance related activities	1 962		1 274 646	448 574	110 482	23.9	13.7
52421	Insurance agencies & brokerages	1 752		1 020 622	334 497	83 040	27.5	12.1
524210	Insurance agencies & brokerages	1 752		1 020 622	334 497	83 040	27.5	12.1
52429	Other insurance related activities	210		254 024	114 077	3 046	9.3	20.1
524291	Claims adjusting	73		61 380	23 821	5 859	4.4	9.9
524292	Third party administration of insurance & pension funds	102		155 596	72 948	17 371	11.7	15.0
524298	All other insurance related activities	35		37 048	17 308	4 212	7.6	58.7
525	Funds, trusts, & other financial vehicles (part)	33		427 872	27 786	5 560	.3	1.9
5259	Other investment pools & funds (part)	33		427 872	27 786	5 560	.3	1.9
52593	Real Estate Investment Trusts (REITs)	33		427 872	27 786	5 560	.3	1.9
525930	Real Estate Investment Trusts (REITs)	33		427 872	27 786	5 560	.3	1.9
	KILLEEN—TEMPLE, TX MSA							
52	Finance & insurance	297	N	71 883	17 288	3 323	3.5	4.3
522	Credit intermediation & related activities	141	N	47 542	11 924	2 288	1.0	2.9
5221	Depository credit intermediation	52	N	25 732	6 448	1 296	1.3	.7
52211	Commercial banking	35	Q	21 393	5 347	1 090	1.6	—
522110	Commercial banking	35	Q	21 393	5 347	1 090	1.6	—
52213	Credit unions	12	D	D	D	c	D	D
522130	Credit unions	12	D	D	D	c	D	D
5222	Nondepository credit intermediation	76		236 829	20 333	5 132	.5	4.1
52229	Other nondepository credit intermediation	73	D	D	D	f	D	D
522291	Consumer lending	31		11 960	2 475	616	8.3	15.6
522292	Real estate credit	14		9 297	2 038	485	.1	68.1
522298	All other nondepository credit intermediation	25	D	D	D	c	D	D
5222981	Pawn shops	23		10 826	2 143	490	1.3	14.9
5223	Activities related to credit intermediation	13		6 650	1 477	344	13.4	4.7
52239	Other activities related to credit intermediation	10		2 775	842	196	4.3	11.3
522390	Other activities related to credit intermediation	10		2 775	842	196	4.3	11.3
523	Securities intermediation & related activities	24	D	D	D	b	D	D
5231	Securities & commodity contracts intermediation & brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	11		8 345	3 060	861	.3	2.0
523120	Securities brokerage	11		8 345	3 060	861	.3	2.0
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers & related activities	131	N	19 646	4 144	944	11.5	3.1
5241	Insurance carriers	27	N	7 339	1 709	573	.2	.1
52412	Other direct insurance carriers	19	Q	D	D	e	D	D
524126	Direct property & casualty insurance carriers	19	Q	D	D	e	D	D
5242	Agencies, brokerages, & other insurance related activities	104		35 139	12 307	2 435	39.5	10.7
52421	Insurance agencies & brokerages	101	D	D	D	e	D	D
524210	Insurance agencies & brokerages	101	D	D	D	e	D	D
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
	LAREDO, TX MSA							
52	Finance & insurance	160	N	51 528	11 957	1 858	1.5	4.0
522	Credit intermediation & related activities	83	N	43 252	10 028	1 526	.2	3.1
5221	Depository credit intermediation	26	N	D	D	g	D	D
52211	Commercial banking	22	Q	37 389	8 639	1 221	—	—
522110	Commercial banking	22	Q	37 389	8 639	1 221	—	—
5222	Nondepository credit intermediation	53		20 473	4 349	1 035	.9	8.5
52229	Other nondepository credit intermediation	52	D	D	D	c	D	D
522291	Consumer lending	33		8 857	1 970	504	.1	7.9
522298	All other nondepository credit intermediation	12		8 526	1 413	356	—	11.1
5222981	Pawn shops	12		8 526	1 413	356	—	11.1
523	Securities intermediation & related activities	21		5 986	1 864	400	17.6	41.2
5231	Securities & commodity contracts intermediation & brokerage	10		3 506	1 452	310	25.6	34.7
5239	Other financial investment activities	11		2 480	412	90	6.4	50.4
52391	Miscellaneous intermediation	10	D	D	D	b	D	D
523910	Miscellaneous intermediation	10	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
LAREDO, TX MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	56	N	6 412	1 529	261	9.1	6.5
5241	Insurance carriers	12	N	3 414	770	90	—	—
5242	Agencies, brokerages, & other insurance related activities	44	11 845	2 998	759	171	36.5	25.9
52421	Insurance agencies & brokerages	37	10 980	2 649	642	153	38.3	24.3
524210	Insurance agencies & brokerages	37	10 980	2 649	642	153	38.3	24.3
LONGVIEW-MARSHALL, TX MSA								
52	Finance & insurance	316	N	71 626	16 107	2 573	9.4	3.6
522	Credit intermediation & related activities	135	N	43 376	9 426	1 611	—	2.9
5221	Depository credit intermediation	73	N	38 508	8 423	1 390	—	2.2
52211	Commercial banking	43	Q	33 311	7 186	1 155	—	1.6
522110	Commercial banking	43	Q	33 311	7 186	1 155	—	1.6
52212	Savings institutions	11	Q	2 330	527	87	—	—
522120	Savings institutions	11	Q	2 330	527	87	—	—
52213	Credit unions	19	15 732	2 867	710	148	—	11.3
522130	Credit unions	19	15 732	2 867	710	148	—	11.3
5222	Nondepository credit intermediation	57	21 121	4 764	976	211	—	9.4
52229	Other nondepository credit intermediation	49	17 383	4 249	857	183	—	10.9
522291	Consumer lending	32	9 279	1 967	453	92	—	4.5
522298	All other nondepository credit intermediation	13	D	D	D	b	D	D
5222981	Pawn shops	12	6 027	1 829	305	71	—	24.4
523	Securities intermediation & related activities	49	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	19	D	D	D	c	D	D
52312	Securities brokerage	18	15 979	7 052	1 670	106	.5	7.5
523120	Securities brokerage	18	15 979	7 052	1 670	106	.5	7.5
5239	Other financial investment activities	30	D	D	D	b	D	D
52391	Miscellaneous intermediation	16	3 816	587	116	40	59.4	22.9
523910	Miscellaneous intermediation	16	3 816	587	116	40	59.4	22.9
524	Insurance carriers & related activities	131	N	19 276	4 591	769	28.7	1.7
5241	Insurance carriers	31	N	7 358	1 474	181	—	—
52411	Direct life, health, & medical insurance carriers	14	Q	D	D	c	D	D
524113	Direct life insurance carriers	13	Q	D	D	c	D	D
52412	Other direct insurance carriers	17	Q	D	D	a	D	D
524126	Direct property & casualty insurance carriers	17	Q	D	D	a	D	D
5242	Agencies, brokerages, & other insurance related activities	100	43 192	11 918	3 117	588	74.6	4.4
52421	Insurance agencies & brokerages	92	36 087	10 555	2 743	489	74.8	4.7
524210	Insurance agencies & brokerages	92	36 087	10 555	2 743	489	74.8	4.7
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
LUBBOCK, TX MSA								
52	Finance & insurance	463	N	110 191	25 762	3 568	5.1	12.2
522	Credit intermediation & related activities	134	N	55 629	12 942	2 023	.4	18.8
5221	Depository credit intermediation	67	N	47 114	10 890	1 663	—	20.5
52211	Commercial banking	52	Q	44 646	10 330	1 558	—	21.2
522110	Commercial banking	52	Q	44 646	10 330	1 558	—	21.2
52213	Credit unions	15	19 274	2 468	560	105	—	9.4
522130	Credit unions	15	19 274	2 468	560	105	—	9.4
5222	Nondepository credit intermediation	51	81 857	7 268	1 762	291	.3	14.0
52229	Other nondepository credit intermediation	44	36 783	5 204	1 271	227	.7	4.7
522291	Consumer lending	19	10 036	1 980	458	87	—	—
522298	All other nondepository credit intermediation	16	20 789	1 871	456	81	1.2	2.8
5222981	Pawn shops	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	16	4 200	1 247	290	69	31.3	1.9
52239	Other activities related to credit intermediation	14	D	D	D	b	D	D
522390	Other activities related to credit intermediation	14	D	D	D	b	D	D
523	Securities intermediation & related activities	59	D	D	D	c	D	D
5231	Securities & commodity contracts intermediation & brokerage	25	27 717	10 540	2 682	164	1.1	8.7
52312	Securities brokerage	18	25 715	9 803	2 568	152	1.1	8.9
523120	Securities brokerage	18	25 715	9 803	2 568	152	1.1	8.9
5239	Other financial investment activities	34	D	D	D	b	D	D
52391	Miscellaneous intermediation	14	3 648	649	136	29	11.1	50.1
523910	Miscellaneous intermediation	14	3 648	649	136	29	11.1	50.1
524	Insurance carriers & related activities	269	N	39 296	9 044	1 294	10.7	3.9
5241	Insurance carriers	43	N	15 776	3 820	406	1.8	.2
52411	Direct life, health, & medical insurance carriers	18	Q	11 520	2 797	317	—	—
524113	Direct life insurance carriers	14	Q	6 964	1 665	210	—	—
52412	Other direct insurance carriers	24	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	23	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	226	72 669	23 520	5 224	888	39.0	15.7
52421	Insurance agencies & brokerages	201	53 422	15 906	3 767	593	50.8	12.9
524210	Insurance agencies & brokerages	201	53 422	15 906	3 767	593	50.8	12.9
52429	Other insurance related activities	25	19 247	7 614	1 457	295	6.2	23.3
524291	Claims adjusting	10	3 640	1 228	284	52	6.2	2.5
524292	Third party administration of insurance & pension funds	15	15 607	6 386	1 173	243	6.2	28.2

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
	LUBBOCK, TX MSA—Con.							
52	Finance & insurance—Con.							
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	a	D	D
	MCALLEN—EDINBURG—MISSION, TX MSA							
52	Finance & insurance	430	N	95 777	22 492	3 595	4.2	4.2
522	Credit intermediation & related activities	207	N	66 156	15 377	2 612	.7	3.2
5221	Depository credit intermediation	81	N	54 224	12 676	2 007	—	1.3
52211	Commercial banking	62	Q	48 868	11 483	1 758	—	—
522110	Commercial banking	62	Q	48 868	11 483	1 758	—	—
52213	Credit unions	15	D	22 187	4 414	945	203	17.4
522130	Credit unions	15	D	22 187	4 414	945	203	17.4
5222	Nondepository credit intermediation	112	D	62 468	10 113	2 384	521	3.9
52229	Other nondepository credit intermediation	109	D	D	D	f	D	D
522291	Consumer lending	75	D	25 047	5 147	1 238	294	5.2
522292	Real estate credit	14	D	7 828	1 756	378	85	8.5
522298	All other nondepository credit intermediation	20	D	D	D	c	D	D
5222981	Pawn shops	18	D	17 828	2 551	626	126	2.5
5223	Activities related to credit intermediation	14	D	4 605	1 819	317	84	9.0
523	Securities intermediation & related activities	35	D	D	D	D	c	D
5231	Securities & commodity contracts intermediation & brokerage	21	D	18 959	6 746	1 788	83	1.9
52312	Securities brokerage	14	D	18 097	6 496	1 719	57	.1
523120	Securities brokerage	14	D	18 097	6 496	1 719	57	.1
5239	Other financial investment activities	14	D	D	D	D	b	D
524	Insurance carriers & related activities	187	N	21 552	5 016	837	16.7	8.3
5241	Insurance carriers	34	N	8 381	1 959	240	—	—
52412	Other direct insurance carriers	26	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	26	Q	D	D	D	D	D
5242	Agencies, brokerages, & other insurance related activities	153	D	55 243	13 171	3 057	597	35.9
52421	Insurance agencies & brokerages	144	D	50 832	11 702	2 705	547	37.9
524210	Insurance agencies & brokerages	144	D	50 832	11 702	2 705	547	37.9
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D
	ODESSA—MIDLAND, TX MSA							
52	Finance & insurance	410	N	81 440	18 772	2 576	9.8	4.9
522	Credit intermediation & related activities	156	N	39 905	9 235	1 438	.4	5.7
5221	Depository credit intermediation	72	N	31 127	7 240	1 084	—	1.1
52211	Commercial banking	38	Q	23 274	5 458	773	—	—
522110	Commercial banking	38	Q	23 274	5 458	773	—	—
52213	Credit unions	26	D	D	D	c	D	D
522130	Credit unions	26	D	D	D	D	D	D
5222	Nondepository credit intermediation	64	D	78 323	7 666	1 722	281	1.4
52229	Other nondepository credit intermediation	58	D	22 087	5 500	1 209	219	5.1
522291	Consumer lending	25	D	9 684	1 797	424	76	2.6
522292	Real estate credit	12	D	3 544	1 427	332	46	1.0
522298	All other nondepository credit intermediation	21	D	8 859	2 276	453	97	9.9
5222981	Pawn shops	18	D	6 756	1 498	391	88	5.5
5223	Activities related to credit intermediation	20	D	2 642	1 112	273	73	—
52239	Other activities related to credit intermediation	17	D	1 438	546	128	50	—
522390	Other activities related to credit intermediation	17	D	1 438	546	128	50	—
523	Securities intermediation & related activities	105	D	D	D	D	e	D
5231	Securities & commodity contracts intermediation & brokerage	31	D	31 583	9 689	2 294	169	3.3
52312	Securities brokerage	26	D	25 115	8 762	2 101	123	3.8
523120	Securities brokerage	26	D	25 115	8 762	2 101	123	3.8
5239	Other financial investment activities	74	D	D	D	D	e	D
52391	Miscellaneous intermediation	48	D	52 273	8 107	1 887	200	38.6
523910	Miscellaneous intermediation	48	D	52 273	8 107	1 887	200	38.6
52392	Portfolio management	10	D	5 258	2 330	536	38	9.1
523920	Portfolio management	10	D	5 258	2 330	536	38	9.1
52399	All other financial investment activities	10	D	D	D	D	a	D
524	Insurance carriers & related activities	148	N	20 306	4 578	682	20.0	2.4
5241	Insurance carriers	26	N	6 527	1 466	177	—	—
52412	Other direct insurance carriers	17	Q	2 796	672	55	—	—
524126	Direct property & casualty insurance carriers	17	Q	2 796	672	55	—	—
5242	Agencies, brokerages, & other insurance related activities	122	D	45 207	13 779	3 112	505	55.4
52421	Insurance agencies & brokerages	113	D	39 420	11 094	2 472	415	62.5
524210	Insurance agencies & brokerages	113	D	39 420	11 094	2 472	415	62.5
525	Funds, trusts, & other financial vehicles (part)	1	D	D	D	b	D	D

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
SAN ANGELO, TX MSA								
52	Finance & insurance	170	N	27 377	6 309	992	6.2	5.4
522	Credit intermediation & related activities	70	N	17 832	3 988	673	—	3.4
5221	Depository credit intermediation	29	N	13 353	2 974	471	—	—
52211	Commercial banking	16	Q	8 974	1 991	285	—	—
522110	Commercial banking	16	Q	8 974	1 991	285	—	—
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	35	D	D	D	c	D	D
52229	Other nondepository credit intermediation	31	D	D	D	c	D	D
522291	Consumer lending	17	7 130	1 911	457	95	—	24.6
523	Securities intermediation & related activities	26	9 411	4 001	886	70	2.8	17.7
5231	Securities & commodity contracts intermediation & brokerage	11	D	D	D	b	D	D
52312	Securities brokerage	10	4 481	2 141	506	40	1.7	—
523120	Securities brokerage	10	4 481	2 141	506	40	1.7	—
5239	Other financial investment activities	15	D	D	D	b	D	D
52391	Miscellaneous intermediation	10	1 587	415	83	13	11.6	35.0
523910	Miscellaneous intermediation	10	1 587	415	83	13	11.6	35.0
524	Insurance carriers & related activities	74	N	5 544	1 435	249	26.1	7.7
5241	Insurance carriers	12	N	1 628	389	45	—	.6
5242	Agencies, brokerages, & other insurance related activities	62	16 757	3 916	1 046	204	49.5	14.1
52421	Insurance agencies & brokerages	57	15 514	3 535	958	188	53.0	11.3
524210	Insurance agencies & brokerages	57	15 514	3 535	958	188	53.0	11.3
SAN ANTONIO, TX MSA								
52	Finance & insurance	2 084	N	1 418 066	312 876	37 753	1.4	3.1
521	Monetary authorities—central bank	1	7 145	5 306	1 342	177	—	—
5211	Monetary authorities—central bank	1	7 145	5 306	1 342	177	—	—
52111	Monetary authorities—central bank	1	7 145	5 306	1 342	177	—	—
521110	Monetary authorities—central bank	1	7 145	5 306	1 342	177	—	—
522	Credit intermediation & related activities	801	N	462 554	109 405	15 897	.5	8.3
5221	Depository credit intermediation	328	N	361 158	85 114	12 389	—	8.1
52211	Commercial banking	206	Q	209 246	51 350	6 990	—	6.8
522110	Commercial banking	206	Q	209 246	51 350	6 990	—	6.8
52212	Savings institutions	29	Q	98 872	21 176	3 105	—	.6
522120	Savings institutions	29	Q	98 872	21 176	3 105	—	.6
52213	Credit unions	93	330 476	53 040	12 588	2 294	—	20.8
522130	Credit unions	93	330 476	53 040	12 588	2 294	—	20.8
5222	Nondepository credit intermediation	396	585 701	91 937	22 181	3 186	1.7	9.3
52222	Sales financing	75	333 107	36 141	8 914	1 013	.2	6.0
522220	Sales financing	75	333 107	36 141	8 914	1 013	.2	6.0
52229	Other nondepository credit intermediation	320	D	D	D	g	D	D
522291	Consumer lending	147	59 881	13 618	3 326	652	2.3	8.9
522292	Real estate credit	87	115 207	30 970	7 206	1 004	4.0	11.5
522298	All other nondepository credit intermediation	85	D	D	D	e	D	D
5222981	Pawn shops	80	38 528	8 494	1 999	456	2.9	3.7
5223	Activities related to credit intermediation	77	27 395	9 459	2 110	322	6.3	3.2
52231	Mortgage & nonmortgage loan brokers	17	8 147	4 202	841	117	12.5	4.7
522310	Mortgage & nonmortgage loan brokers	17	8 147	4 202	841	117	12.5	4.7
52239	Other activities related to credit intermediation	53	16 158	4 485	1 087	171	3.1	.9
522390	Other activities related to credit intermediation	53	16 158	4 485	1 087	171	3.1	.9
523	Securities intermediation & related activities	267	483 281	146 327	33 301	2 724	6.3	9.1
5231	Securities & commodity contracts intermediation & brokerage	95	174 869	63 864	16 245	885	3.4	5.1
52311	Investment banking & securities dealing	15	10 503	2 896	841	54	1.6	15.2
523110	Investment banking & securities dealing	15	10 503	2 896	841	54	1.6	15.2
52312	Securities brokerage	76	163 095	60 506	15 312	821	3.3	4.5
523120	Securities brokerage	76	163 095	60 506	15 312	821	3.3	4.5
5239	Other financial investment activities	172	308 412	82 463	17 056	1 839	7.9	11.5
52391	Miscellaneous intermediation	77	57 655	7 419	1 692	201	31.9	40.8
523910	Miscellaneous intermediation	77	57 655	7 419	1 692	201	31.9	40.8
52392	Portfolio management	43	147 536	43 138	8 891	690	1.2	5.4
523920	Portfolio management	43	147 536	43 138	8 891	690	1.2	5.4
52393	Investment advice	28	D	D	D	c	D	D
523930	Investment advice	28	D	D	D	c	D	D
52399	All other financial investment activities	24	D	D	D	f	D	D
523991	Trust, fiduciary, & custody activities	22	78 776	23 108	4 679	744	.6	3.9

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
SAN ANTONIO, TX MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	1 004	N	801 228	167 977	18 798	1.4	.9
5241	Insurance carriers	262	N	686 155	141 039	15 027	—	.2
52411	Direct life, health, & medical insurance carriers	91	Q	153 648	34 539	4 061	—	.2
524113	Direct life insurance carriers	68	Q	102 593	22 332	2 573	.1	—
524114	Direct health & medical insurance carriers	23	Q	51 055	12 207	1 488	—	.7
52412	Other direct insurance carriers	167	Q	529 962	105 931	10 934	—	.1
524126	Direct property & casualty insurance carriers	144	Q	514 183	102 598	10 584	—	—
524127	Direct title insurance carriers	23	Q	15 779	3 333	350	—	2.0
5242	Agencies, brokerages, & other insurance related activities	742		366 330	115 073	3 771	27.5	15.1
52421	Insurance agencies & brokerages	666		327 412	92 588	3 100	28.2	15.5
524210	Insurance agencies & brokerages	666		327 412	92 588	3 100	28.2	15.5
52429	Other insurance related activities	76		38 918	22 485	671	21.3	11.8
524291	Claims adjusting	29		14 171	7 488	237	15.4	14.3
524292	Third party administration of insurance & pension funds	31		16 565	7 152	1 463	30.2	8.6
524298	All other insurance related activities	16		8 182	7 845	200	13.6	13.7
525	Funds, trusts, & other financial vehicles (part)	11		52 147	2 651	851	.2	—
5259	Other investment pools & funds (part)	11		52 147	2 651	851	.2	—
52593	Real Estate Investment Trusts (REITs)	11		52 147	2 651	851	.2	—
525930	Real Estate Investment Trusts (REITs)	11		52 147	2 651	851	.2	—
SHERMAN—DENISON, TX MSA								
52	Finance & insurance	148	N	43 999	10 949	1 595	3.0	12.0
522	Credit intermediation & related activities	65	N	14 924	3 789	620	.2	44.5
5221	Depository credit intermediation	36	N	12 564	3 251	529	—	50.0
52211	Commercial banking	27	Q	11 809	3 067	488	—	52.4
522110	Commercial banking	27	Q	11 809	3 067	488	—	52.4
5222	Nondepository credit intermediation	28	D	D	D	b	D	D
52229	Other nondepository credit intermediation	26	D	D	D	b	D	D
522291	Consumer lending	14		4 339	862	214	—	—
523	Securities intermediation & related activities	21		12 028	5 035	1 720	64	3.5
5231	Securities & commodity contracts intermediation & brokerage	12		7 000	3 989	1 414	42	1.6
52312	Securities brokerage	12		7 000	3 989	1 414	42	1.6
523120	Securities brokerage	12		7 000	3 989	1 414	42	1.6
524	Insurance carriers & related activities	62	N	24 040	5 440	911	4.0	.7
5241	Insurance carriers	13	N	21 553	4 894	793	.6	.1
5242	Agencies, brokerages, & other insurance related activities	49		12 079	2 487	546	70.5	13.7
52421	Insurance agencies & brokerages	48	D	D	D	c	D	D
524210	Insurance agencies & brokerages	48	D	D	D	c	D	D
TEXARKANA, TX—TEXARKANA, AR MSA								
52	Finance & insurance	157	N	41 006	9 289	1 346	3.1	7.6
522	Credit intermediation & related activities	69	N	24 120	5 355	902	—	10.5
5221	Depository credit intermediation	45	N	22 627	4 982	816	—	10.7
52211	Commercial banking	28	Q	17 123	3 748	617	—	8.8
522110	Commercial banking	28	Q	17 123	3 748	617	—	8.8
52213	Credit unions	15	D	D	D	c	D	D
522130	Credit unions	15	D	D	D	c	D	D
5222	Nondepository credit intermediation	23	D	D	D	b	D	D
52229	Other nondepository credit intermediation	22	D	D	D	b	D	D
522291	Consumer lending	14		5 955	1 131	290	—	1.7
523	Securities intermediation & related activities	12		6 037	2 523	634	—	19.9
524	Insurance carriers & related activities	76	N	14 363	3 300	412	9.1	1.1
5241	Insurance carriers	17	N	6 072	1 421	151	—	—
5242	Agencies, brokerages, & other insurance related activities	59		20 655	8 291	1 879	35.5	4.4
52421	Insurance agencies & brokerages	53	D	D	D	c	D	D
524210	Insurance agencies & brokerages	53	D	D	D	c	D	D

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							From administrative records ¹	Estimated ²
TYLER, TX MSA								
52	Finance & insurance	336	N	95 071	22 456	3 039	5.0	9.0
522	Credit intermediation & related activities	120	N	34 595	7 941	1 270	.2	7.9
5221	Depository credit intermediation	65	N	28 707	6 588	1 025	—	1.3
52211	Commercial banking	44	Q	25 095	5 808	889	—	—
522110	Commercial banking	44	Q	25 095	5 808	889	—	—
52213	Credit unions	14	D	D	D	b	D	D
522130	Credit unions	14	D	D	D	b	D	D
5222	Nondepository credit intermediation	48	56 585	5 724	1 310	234	.4	26.2
52229	Other nondepository credit intermediation	44	D	D	D	c	D	D
522291	Consumer lending	28	11 065	2 438	607	121	1.9	14.6
523	Securities intermediation & related activities	55	53 891	14 970	3 550	252	13.6	1.4
5231	Securities & commodity contracts intermediation & brokerage	21	35 854	12 747	3 113	178	6.9	.2
52312	Securities brokerage	17	29 175	11 819	2 945	136	—	.3
523120	Securities brokerage	17	29 175	11 819	2 945	136	—	.3
5239	Other financial investment activities	34	18 037	2 223	437	74	26.8	3.7
52391	Miscellaneous intermediation	21	14 985	1 300	284	44	27.1	1.5
523910	Miscellaneous intermediation	21	14 985	1 300	284	44	27.1	1.5
524	Insurance carriers & related activities	161	N	45 506	10 965	1 517	7.3	11.5
5241	Insurance carriers	42	N	20 033	4 776	644	—	10.7
52411	Direct life, health, & medical insurance carriers	19	Q	9 395	2 117	313	—	20.1
524113	Direct life insurance carriers	14	Q	5 295	1 298	179	—	—
52412	Other direct insurance carriers	23	Q	10 638	2 659	331	—	—
524126	Direct property & casualty insurance carriers	22	Q	D	D	e	D	D
5242	Agencies, brokerages, & other insurance related activities	119	56 108	25 473	6 189	873	32.6	14.5
52421	Insurance agencies & brokerages	101	32 057	12 721	2 672	420	49.6	7.7
524210	Insurance agencies & brokerages	101	32 057	12 721	2 672	420	49.6	7.7
52429	Other insurance related activities	18	24 051	12 752	3 517	453	10.0	23.6
VICTORIA, TX MSA								
52	Finance & insurance	116	N	34 201	8 271	1 332	4.4	1.6
522	Credit intermediation & related activities	50	N	25 956	6 393	1 037	—	1.4
5221	Depository credit intermediation	23	N	23 786	5 885	936	—	—
52211	Commercial banking	11	Q	20 417	5 136	812	—	—
522110	Commercial banking	11	Q	20 417	5 136	812	—	—
5222	Nondepository credit intermediation	25	D	D	D	b	D	D
52229	Other nondepository credit intermediation	24	D	D	D	b	D	D
522291	Consumer lending	18	6 751	1 398	337	66	—	25.5
523	Securities intermediation & related activities	19	7 222	1 724	453	50	24.9	8.3
5231	Securities & commodity contracts intermediation & brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	10	3 374	983	274	24	15.7	7.0
523120	Securities brokerage	10	3 374	983	274	24	15.7	7.0
524	Insurance carriers & related activities	47	N	6 521	1 425	245	26.2	1.4
5242	Agencies, brokerages, & other insurance related activities	41	D	D	D	c	D	D
52421	Insurance agencies & brokerages	37	14 802	5 461	1 164	201	41.6	1.1
524210	Insurance agencies & brokerages	37	14 802	5 461	1 164	201	41.6	1.1
WACO, TX MSA								
52	Finance & insurance	321	N	122 022	29 997	4 266	2.1	3.3
522	Credit intermediation & related activities	134	N	48 419	12 202	1 788	1.3	11.1
5221	Depository credit intermediation	59	N	29 359	7 564	1 166	—	4.5
52211	Commercial banking	33	Q	23 509	6 144	895	—	5.4
522110	Commercial banking	33	Q	23 509	6 144	895	—	5.4
52213	Credit unions	22	D	D	D	c	D	D
522130	Credit unions	22	D	D	D	c	D	D
5222	Nondepository credit intermediation	64	65 067	11 789	2 777	420	4.6	29.1
52229	Other nondepository credit intermediation	58	46 093	10 052	2 347	383	6.5	22.1
522291	Consumer lending	33	15 713	2 318	550	101	18.9	11.0
522298	All other nondepository credit intermediation	16	9 120	1 763	427	92	—	—
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	12 218	7 271	1 861	202	2.4	7.8
523	Securities intermediation & related activities	32	35 941	10 242	2 533	219	.1	.2
5231	Securities & commodity contracts intermediation & brokerage	14	16 049	6 258	1 572	92	—	—
52312	Securities brokerage	14	16 049	6 258	1 572	92	—	—
523120	Securities brokerage	14	16 049	6 258	1 572	92	—	—
5239	Other financial investment activities	18	19 892	3 984	961	127	.2	.3
52391	Miscellaneous intermediation	10	15 037	869	224	65	—	—
523910	Miscellaneous intermediation	10	15 037	869	224	65	—	—

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
WACO, TX MSA—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	155	N	63 361	15 262	2 259	2.5	.6
5241	Insurance carriers	39	N	46 329	10 886	1 304	—	—
52411	Direct life, health, & medical insurance carriers	18	Q	D	D	f	D	D
524113	Direct life insurance carriers	16	Q	23 303	5 637	691	—	—
52412	Other direct insurance carriers	20	Q	D	D	f	D	D
524126	Direct property & casualty insurance carriers	20	Q	D	D	f	D	D
5242	Agencies, brokerages, & other insurance related activities	116	124 792	17 032	4 376	955	13.9	3.3
52421	Insurance agencies & brokerages	103	117 350	14 666	3 764	854	13.3	2.7
524210	Insurance agencies & brokerages	103	117 350	14 666	3 764	854	13.3	2.7
52429	Other insurance related activities	13	7 442	2 366	612	101	22.8	12.0
524291	Claims adjusting	10	6 885	2 086	561	88	20.0	12.9
WICHITA FALLS, TX MSA								
52	Finance & insurance	226	N	43 727	10 352	1 549	5.7	7.3
522	Credit intermediation & related activities	91	N	25 695	6 208	1 000	.4	6.2
5221	Depository credit intermediation	47	N	20 929	5 100	775	—	1.0
52211	Commercial banking	26	Q	16 028	3 928	568	—	—
522110	Commercial banking	26	Q	16 028	3 928	568	—	—
52213	Credit unions	13	D	D	D	c	D	D
522130	Credit unions	13	D	D	D	c	D	D
5222	Nondepository credit intermediation	36	28 104	4 566	1 047	207	1.6	27.1
52229	Other nondepository credit intermediation	31	20 348	4 083	928	191	2.2	4.6
522291	Consumer lending	19	9 396	1 978	440	119	—	10.0
523	Securities intermediation & related activities	35	25 013	7 823	1 770	143	8.6	26.3
5231	Securities & commodity contracts intermediation & brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	11	13 485	4 752	1 193	68	—	1.7
523120	Securities brokerage	11	13 485	4 752	1 193	68	—	1.7
5239	Other financial investment activities	23	D	D	D	b	D	D
52391	Miscellaneous intermediation	10	6 757	1 072	272	44	13.5	67.0
523910	Miscellaneous intermediation	10	6 757	1 072	272	44	13.5	67.0
524	Insurance carriers & related activities	100	N	10 209	2 374	406	15.8	2.6
5241	Insurance carriers	18	N	3 873	942	141	—	—
52412	Other direct insurance carriers	11	Q	D	D	b	D	D
524126	Direct property & casualty insurance carriers	11	Q	D	D	b	D	D
5242	Agencies, brokerages, & other insurance related activities	82	23 691	6 336	1 432	265	44.7	7.3
52421	Insurance agencies & brokerages	73	22 443	5 852	1 333	248	45.7	6.1
524210	Insurance agencies & brokerages	73	22 443	5 852	1 333	248	45.7	6.1
AREA OUTSIDE TEXAS METROPOLITAN AREAS								
52	Finance & insurance	3 635	N	625 666	145 842	24 517	6.8	7.0
522	Credit intermediation & related activities	1 710	N	464 598	107 772	17 739	.8	7.4
5221	Depository credit intermediation	1 084	N	D	D	j	D	D
52211	Commercial banking	814	Q	384 645	88 850	14 106	.4	6.9
522110	Commercial banking	814	Q	384 645	88 850	14 106	.4	6.9
52212	Savings institutions	120	Q	D	D	f	D	D
522120	Savings institutions	120	Q	D	D	f	D	D
52213	Credit unions	150	D	D	D	f	D	D
522130	Credit unions	150	D	D	D	f	D	D
5222	Nondepository credit intermediation	587	D	D	D	g	D	D
52222	Sales financing	23	D	D	D	b	D	D
522220	Sales financing	23	D	D	D	b	D	D
52229	Other nondepository credit intermediation	564	203 858	36 341	8 721	1 746	4.8	17.1
522291	Consumer lending	346	83 442	19 715	4 662	1 033	3.2	7.6
522292	Real estate credit	33	D	D	D	c	D	D
522298	All other nondepository credit intermediation	184	D	D	D	f	D	D
5222981	Pawn shops	92	26 364	4 603	1 100	285	22.2	8.2
5223	Activities related to credit intermediation	39	D	D	D	c	D	D
52239	Other activities related to credit intermediation	26	10 609	2 038	537	103	4.7	3.6
522390	Other activities related to credit intermediation	26	10 609	2 038	537	103	4.7	3.6
523	Securities intermediation & related activities	356	D	D	D	g	D	D
5231	Securities & commodity contracts intermediation & brokerage	163	52 084	22 128	5 639	476	6.8	5.3
52311	Investment banking & securities dealing	10	945	206	56	25	35.4	14.0
523110	Investment banking & securities dealing	10	945	206	56	25	35.4	14.0
52312	Securities brokerage	141	46 992	21 079	5 375	419	1.6	5.3
523120	Securities brokerage	141	46 992	21 079	5 375	419	1.6	5.3
5239	Other financial investment activities	193	D	D	D	f	D	D
52391	Miscellaneous intermediation	121	55 446	7 141	1 461	340	36.5	8.0
523910	Miscellaneous intermediation	121	55 446	7 141	1 461	340	36.5	8.0
52392	Portfolio management	32	10 378	5 539	950	144	15.9	.9
523920	Portfolio management	32	10 378	5 539	950	144	15.9	.9
52393	Investment advice	13	D	D	D	b	D	D
523930	Investment advice	13	D	D	D	b	D	D
52399	All other financial investment activities	27	7 664	2 192	603	127	13.5	52.3
523991	Trust, fiduciary, & custody activities	27	7 664	2 192	603	127	13.5	52.3

See footnotes at end of table.

Table 2. Summary Statistics for Metropolitan Areas: 1997—Con.

[Includes only establishments of companies with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions of metropolitan areas (CMSAs, MSAs, and PMSAs), see Appendix E]

NAICS code	Geographic area and kind of business	Establishments (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 administrative records ¹	Estimated ²
AREA OUTSIDE TEXAS METROPOLITAN AREAS—Con.								
52	Finance & insurance—Con.							
524	Insurance carriers & related activities	1 566	N	D	D	i	D	D
5241	Insurance carriers	180	N	D	D	g	D	D
52411	Direct life, health, & medical insurance carriers	49	Q	D	D	f	D	D
524113	Direct life insurance carriers	45	Q	11 024	2 613	448	.7	—
52412	Other direct insurance carriers	127	Q	D	D	f	D	D
524126	Direct property & casualty insurance carriers	119	Q	D	D	f	D	D
5242	Agencies, brokerages, & other insurance related activities	1 386	D	D	D	h	D	D
52421	Insurance agencies & brokerages	1 342	D	D	D	h	D	D
524210	Insurance agencies & brokerages	1 342	D	D	D	h	D	D
52429	Other insurance related activities	44	D	D	D	e	D	D
524291	Claims adjusting	27	D	D	D	b	D	D
524292	Third party administration of insurance & pension funds	11	12 119	5 678	1 619	253	19.8	.5
525	Funds, trusts, & other financial vehicles (part)	3	D	D	D	a	D	D

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

²Includes revenue information which was imputed based on historic data, administrative records data, or on industry averages.

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. Payroll does not include 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 Internal Revenue Service (IRS) on form 941.

FIRST QUARTER PAYROLL (\$1,000)

Represents payroll paid to persons employed at any time during the quarter January to March 1997.

NUMBER OF EMPLOYEES

Paid employees consist of the full-time and part-time employees who were on the payroll during the pay period including March 12, including salaried officers and executives of corporations. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses. Excluded are independent (nonemployee) agents. The definition of paid employees is the same as that used on IRS form 941.

NUMBER OF ESTABLISHMENTS

An establishment is generally a single physical location at which business is conducted. It is not necessarily identical with 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. The count of establishments represents those in business at any time during 1997.

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.

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 collected from customers and remitted directly by the firm to a local, state, or Federal tax agency.

SALES, RECEIPTS, OR REVENUE ESTIMATED (PERCENT)

Percent of total sales/receipts/revenue that was imputed based on historic company ratios or administrative records, or on industry averages.

SALES, RECEIPTS, OR REVENUE FROM ADMINISTRATIVE RECORDS (PERCENT)

Percent of total sales/receipts/revenue obtained from administrative records of other Federal agencies.

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

The Finance and Insurance sector comprises establishments 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:

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.

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.

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 NAICS 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. These units are the equivalents for finance and insurance 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. The classification defines activities broadly enough that it can be used both by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

Establishments engaged in activities that facilitate, or are otherwise related to, the various types of intermediation have been included in individual subsectors, rather than in a separate subsector dedicated to services alone because these services are performed by intermediaries as well as by specialist establishments and the extent to which the activity of the intermediaries can be separately identified is not clear.

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.

Legal entities that hold portfolios of assets on behalf of others are significant and data on them are required for a variety of purposes. Thus for NAICS, these funds, trusts, and other financial vehicles 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.

521 Monetary Authorities-Central Bank

The Monetary Authorities-Central Bank subsector groups establishments that engage in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

5211 Monetary Authorities-Central Bank

This NAICS industry group includes establishments classified in the following NAICS industry(ies): 52111, Monetary Authorities-Central Bank

52111 Monetary Authorities-Central Bank

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

521110 Monetary Authorities-Central Bank

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the Nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government. The data published with NAICS code 521110 include these parts of the following SIC industries:

6011 Monetary authorities - central bank

522 Credit Intermediation and Related Activities

Industries in the Credit Intermediation and Related Activities subsector group establishments that (1) lend funds raised from depositors; (2) lend funds raised from credit market borrowing; or (3) facilitate the lending of funds or issuance of credit by engaging in such activities as mortgage and loan brokerage, clearinghouse and reserve services, and check cashing services.

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.

The data published with NAICS code 522110 include these parts of the following SIC industries:

6021 (pt) National commercial banks (banking)

6022 (pt) State commercial banks (banking)

6029 Other commercial banks

6081 (pt) Branches of foreign banks

6099 (pt) Representative offices of foreign banks

5221101 National Commercial Banks (Banking)

Establishments primarily engaged in accepting deposits and granting withdrawals; making commercial, institutional, and consumer loans; and providing other customer financial transactions. These depository institutions are chartered by the Federal Government.

5221102 State Commercial Banks (Banking)

Establishments primarily engaged in accepting deposits and granting withdrawals, making commercial, institutional, and consumer loans; and providing customer financial transactions. These depository institutions are chartered by one of the states, the District of Columbia, or territories.

5221103 Other Commercial Banks

Establishments primarily engaged in accepting deposits and granting withdrawals, and providing other customer financial transactions. These depository institutions are not chartered by the Federal Government, any of the states, the District of Columbia or territories.

5221104 Branches of Foreign Banks

Establishments of foreign banks operating as branches that specialize in commercial loans. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5221109 Representative Offices of Foreign Banks

Establishments primarily engaged in representing foreign banks. These establishments generally have no revenue.

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.

The data published with NAICS code 522120 include these parts of the following SIC Industries:

- 6035 Savings institutions (federally chartered)
- 6036 Savings institutions (not federally chartered)
- 6141 Remedial loan societies and mutual benefit associations (deposit)

5221201 Savings Institutions, Federally Chartered

Establishments, operating under Federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

5221203 Savings Institutions, Not Federally Chartered

Establishments, not operating under Federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

5221209 Remedial Loan Societies and Mutual Benefit Associations (Depository)

Establishments (other than credit unions, savings and loan associations and savings banks) primarily engaged in accepting deposits, granting withdrawals, and serving the savings and credit needs of its members.

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.

The data published with NAICS code 522130 include these parts of the following SIC industries:

- 6061 Credit unions (federally chartered)
- 6062 Credit unions (not federally chartered)

5221301 Credit Unions, Federally Chartered

Establishments chartered by the Federal Government as "cooperatives", primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for their members.

5221309 Credit Unions, Not Federally Chartered

Establishments chartered by other than the Federal Government as "cooperatives", primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for 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.

The data published with NAICS code 522190 include these parts of the following SIC industries:

- 6022 (pt) Other depository credit intermediation

5222 Nondepository Credit Intermediation

This industry group comprises establishments, both public (government-sponsored enterprises) and private, primarily engaged in extending credit or lending funds

raised by credit market borrowing, such as issuing commercial paper or other debt instruments or by borrowing from other financial intermediaries. Within this group, industries are defined on the basis of the type of credit being extended.

52221 Credit Card Issuing

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

522210 Credit Card Issuing

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

The data published with NAICS code 522210 include these parts of the following SIC industries:

- 6021 (pt) National commercial banks (credit card issuing)
- 6022 (pt) State commercial banks (credit card issuing)
- 6141 (pt) Credit card issuing by personal credit institutions
- 6153 (pt) Other short-term business credit institutions

5222101 National Commercial Banks (Credit Card Issuing)

Establishments of banks chartered by the Federal Government, primarily engaged in issuing credit cards or charge cards to consumers and businesses for purchasing goods and services on an installment basis.

5222102 State Commercial Banks (Credit Card Issuing)

Establishments of banks chartered by one of the states, the District of Columbia, or territories, primarily engaged in issuing credit cards or charge cards to consumers and businesses for purchasing goods and services on an installment basis.

5222103 Credit Card Issuing by Personal Credit Institutions

Establishments of personal credit institutions (other than banks) primarily engaged in issuing credit cards or charge cards to individuals or consumers for purchasing goods and services on an installment basis.

5222109 Credit Card Issuing by Business Credit Institutions, Not Elsewhere Classified

Establishments of short-term business credit institutions, not elsewhere classified, primarily engaged in providing credit (including credit cards) to businesses and other organizations for relatively short periods.

52222 Sales Financing

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

522220 Sales Financing

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

The data published with NAICS code 522220 include these parts of the following SIC industries:

- 6141 (pt) Automotive sales finance companies
- 6141 (pt) Sales finance companies (except automotive)
- 6153 (pt) Commercial finance companies
- 6159 (pt) Financing leases

5222201 Automotive Sales Finance Companies

Establishments primarily engaged in lending money to individuals for automotive purchases, including trucks, either directly to individuals or through sales financing arrangements with dealers.

5222202 Sales Finance Companies, Except Automotive

Establishments primarily engaged in lending money to individuals for the retail purchase of consumer goods (other than automotive), either directly to individuals or through sales financing arrangements with dealers.

5222203 Commercial Finance Companies

Establishments primarily engaged in granting short-term credit to business or commercial enterprises (other than in exchange for credit-related assets).

5222209 Financing Leases

Establishments primarily engaged in providing financing for equipment or other assets to customers through a lease agreement, where the lessee acquires substantially

all the benefits of its use, and takes all the risks associated with its ownership. The lessee is responsible for maintenance and taxes, and may have the option to take title to the leased equipment at the end of the lease.

52229 Other Nondepository Credit Intermediation

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

522291 Consumer Lending

This U.S. industry comprises establishments primarily engaged in making unsecured cash loans to consumers.

The data published with NAICS code 522291 include these parts of the following SIC industries:

- 6141 (pt) Consumer & personal finance companies
- 6141 (pt) Other personal credit institutions

5222911 Consumer and Personal Finance Companies

Establishments primarily engaged in providing unsecured cash loans to individuals or consumers for non-specified purposes, including student loans.

5222919 Other Personal Credit Institutions

Establishments of nondepository credit institutions, not elsewhere classified, primarily engaged in providing credit to individuals and issuing personal loans.

522292 Real Estate Credit

This U.S. industry comprises establishments primarily engaged in lending funds with real estate as collateral.

The data published with NAICS code 522292 include these parts of the following SIC industries:

- 6111 (pt) Federally-sponsored credit agencies, primarily real estate
- 6159 (pt) Farm mortgage companies
- 6162 (pt) Mortgage bankers & loan correspondents

5222921 Federal and Federally-Sponsored Credit Agencies, Primarily Real Estate Credit

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in making real estate loans. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222922 Farm Mortgage Companies

Establishments primarily engaged in making long-term farm real estate loans (except Federal and Federally-sponsored credit agencies).

5222929 Mortgage Bankers and Loan Correspondents

Establishments primarily engaged in originating (making) and selling mortgage and other real estate loans (except farm) to permanent investors, and servicing these loans.

522293 International Trade Financing

This U.S. industry comprises establishments primarily engaged in providing one or more of the following: (1) working capital funds to U.S. exporters; (2) lending funds to foreign buyers of U.S. goods; and (3) lending funds to domestic buyers of imported goods.

The data published with NAICS code 522293 include these parts of the following SIC industries:

- 6081 (pt) Agencies of foreign banks, primarily trade finance
- 6082 (pt) Agreement & Edge Act Corporations, primarily trade finance
- 6111 (pt) Federally-sponsored credit agencies, primarily trade finance
- 6159 (pt) International trade credit

5222931 Agencies of Foreign Banks Primarily Engaged in Trade Finance

Establishments primarily operating as agencies of foreign banks that specialize in trade (import and/or export) finance. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5222932 Agreement and Edge Act Corporations Primarily Engaged in Trade Finance

Establishment of Agreement and Edge Act corporations, operating under Federal or state charter, primarily engaged in financing foreign trade. Also included in this industry are domestically-owned Federal or state-chartered institutions that only operate outside the United States.

5222933 Federal and Federally-Sponsored Credit Agencies, Primarily Trade Finance

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in facilitating the financing of exports and imports and the exchange of commodities between the U.S. and any foreign country. These establishments may also guarantee or insure exports and imports. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not

regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222939 International Trade Credit

Establishments primarily engaged in providing financing for foreign buyers of U.S. goods (exports) or assistance in financing imports.

522294 Secondary Market Financing

This U.S. industry comprises establishments primarily engaged in buying, pooling, and repackaging loans for sale to others on the secondary market.

The data published with NAICS code 522294 include these parts of the following SIC industries:

6111 (pt) Federally-sponsored credit agencies, primarily secondary market

6159 (pt) Secondary market financing

5222941 Federal and Federally-Sponsored Credit Agencies, Primarily Secondary Market

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in buying, selling, pooling, or repackaging loans for sale to others on the secondary market. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222949 Secondary Market Financing (Private)

Private establishments primarily engaged in buying, selling, pooling, or repackaging loans for sale to others on the secondary market.

522298 All Other Nondepository Credit Intermediation

This U.S. industry comprises establishments primarily engaged in providing nondepository credit (except credit card issuing, sales financing, consumer lending, real estate credit, international trade financing, and secondary market financing). Examples of types of lending in this industry are: short-term inventory credit, agricultural lending (except real estate and sales financing) and consumer cash lending secured by personal property.

The data published with NAICS code 522298 include these parts of the following SIC industries:

5932 (pt) Pawn shops

6081 (pt) Agencies of foreign banks, primarily commercial finance

6111 (pt) Other federally-sponsored credit agencies

6153 (pt) Factors

6159 (pt) Agricultural credit (except federally-sponsored)

6159 (pt) Other miscellaneous business credit institutions

5222981 Pawnshops

Establishments primarily engaged in lending money at interest in exchanged for personal property left as security and selling the merchandise if the property is not reclaimed.

5222982 Agencies of Foreign Banks Primarily Engaged in Commercial Finance

Establishments primarily operating as agencies of foreign banks that specialize in domestic commercial finance. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits.

5222983 Other Federal and Federally-Sponsored Credit Agencies

Establishments of Federal and Federally-sponsored credit agencies primarily engaged in guaranteeing, insuring, and making loans, (except real estate credit, trade finance, or the secondary market). Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the Government. They are often owned by their members or borrowers. Establishments of Federal credit agencies are out of scope of the census.

5222984 Factors

Establishments primarily engaged in providing short-term capital to businesses in exchange for (or in consideration of) credit-related assets, such as installment notes, commercial paper, accounts receivable, and credit card debt.

5222985 Agricultural Credit (Except Federal and Federally-Sponsored)

Establishments (except Federal and Federally-sponsored credit agencies) primarily engaged in providing nondepository agricultural (nonmortgage) credit and loans.

5222989 Other Miscellaneous Business Credit Institutions

Establishments primarily engaged in providing credit or capital to businesses and other organizations for intermediate and long-term periods (more than 1 year).

5223 Activities Related to Credit Intermediation

This industry group comprises establishments primarily engaged in facilitating credit intermediation by performing activities, such as arranging loans by bringing borrowers and lenders together and clearing checks and credit card transactions.

52231 Mortgage and Nonmortgage Loan Brokers

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

522310 Mortgage and Nonmortgage Loan Brokers

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

The data published with NAICS code 522310 include these parts of the following SIC industries:

6163 Mortgage & nonmortgage loan brokers

52232 Financial Transactions Processing, Reserve, and Clearinghouse Activities

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and (3) check or other financial instrument clearinghouse services (except central banks).

522320 Financial Transactions Processing, Reserve, and Clearinghouse Activities

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and (3) check or other financial instrument clearinghouse services (except central banks).

The data published with NAICS code 522320 include these parts of the following SIC industries:

6019 (pt) Other central reserve depository institutions

6099 (pt) Electr funds trans & automated clearinghouses for banks & checks

6153 (pt) Credit card service by business credit institutions

7389 (pt) Credit card processing

5223201 Other Central Reserve Depository Institutions

Establishments primarily engaged in providing reserve and overnight advance services to their members, such as savings banks, savings and loan associations, or credit unions. These central reserve depository institutions generally do not receive deposits from, or make advances to, other enterprises or individuals.

5223202 Electronic Funds Transfer and Automated Clearinghouse for Banks and Checks

Establishments primarily engaged in providing electronic funds transfer, or check or other financial instrument clearing house services.

5223203 Credit Card Service by Business Credit Institutions

Establishments of credit institutions primarily engaged in servicing credit cards.

5223209 Credit Card Processing

Establishments primarily engaged in providing credit card transaction processing services (except credit card issuing institutions).

52239 Other Activities Related to Credit Intermediation

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

522390 Other Activities Related to Credit Intermediation

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

The data published with NAICS code 522390 include these parts of the following SIC industries:

6099 (pt) Other activities related to credit intermediation

6162 (pt) Loan servicing

5223901 Other Activities Related to Credit Intermediation

Establishments primarily engaged in cashing checks, issuing traveler's checks or money orders, or performing other functions closely related to depository intermediation. Also included here are establishments that operate windows and kiosks where customers purchase traveler's checks or general purpose stored value cards.

5223909 Loan Servicing

Establishments primarily engaged in servicing loans for banks, credit unions, mortgage companies, and other financial institutions. Loan servicing functions include collection of payments, securing of escrow funds, payment of property taxes and insurance, monitoring delinquencies, and accounting for remitting principal and interest payments to the loan holder.

523 Securities, Commodity Contracts, and Other Financial Investments and Related Activities

Industries in the Securities, Commodity Contracts, and Other Financial Investments and Related Activities subsector group establishments that are primarily engaged in one of the following: (1) underwriting securities issues

and/or making markets for securities and commodities; (2) acting as agents (i.e., brokers) between buyers and sellers of securities and commodities; (3) providing securities and commodity exchange services; and (4) providing other services, such as managing portfolios of assets; providing investment advice; and trust, fiduciary, and custody services.

5231 Securities and Commodity Contracts Intermediation and Brokerage

This industry group comprises establishments primarily engaged in putting capital at risk in the process of underwriting securities issues or in making markets for securities and commodities; and those acting as agents and/or brokers between buyers and sellers of securities and commodities, usually charging a commission.

52311 Investment Banking and Securities Dealing

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

523110 Investment Banking and Securities Dealing

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

The data published with NAICS code 523110 include these parts of the following SIC industries:

6211 (pt) Investment banking & securities dealing

52312 Securities Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

523120 Securities Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

The data published with NAICS code 523120 include these parts of the following SIC industries:

6211 (pt) Securities brokerage

52313 Commodity Contracts Dealing

This U.S. industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

523130 Commodity Contracts Dealing

This U.S. industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

The data published with NAICS code 523130 include these parts of the following SIC industries:

6099 (pt) Foreign currency exchange

6221 (pt) Commodity contracts dealing

6799 (pt) Commodity contract trading company

5231301 Foreign Currency Exchange

Establishments primarily engaged in foreign currency transactions for their own account or for others. Also included here are windows and kiosks, where customers purchase or exchange currencies.

5231302 Commodity Contracts Dealing

Establishments primarily engaged as principals in buying and selling spot or future contracts, such as commodities, foreign currency, or futures options.

5231309 Commodity Contract Trading Companies

Establishments primarily engaged in buying and selling commodity contracts.

52314 Commodity Contracts Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

523140 Commodity Contracts Brokerage

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

The data published with NAICS code 523140 include these parts of the following SIC industries:

6221 (pt) Commodity contracts brokerage

5232 Securities and Commodity Exchanges

This NAICS industry group includes establishments classified in the following NAICS industry(ies): 52321, Securities and Commodity Exchange

52321 Securities and Commodity Exchanges

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

523210 Securities and Commodity Exchanges

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

The data published with NAICS code 523210 include these parts of the following SIC industries:

6231 Security & commodity exchanges

5239 Other Financial Investment Activities

This industry group comprises establishments primarily engaged in one of the following: (1) acting as principals in buying or selling financial contracts (except investment bankers, securities dealers, and commodity contracts dealers); (2) acting as agents (i.e., brokers) (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts; or (3) providing other investment services (except securities and commodity exchanges), such as portfolio management; investment advice; and trust, fiduciary, and custody services.

52391 Miscellaneous Intermediation

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

523910 Miscellaneous Intermediation

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

The data published with NAICS code 523910 include these parts of the following SIC industries:

6211 (pt) Traders & dealers (except for securities & commodities)

6792 (pt) Oil royalty traders investing on own accounts

6799 (pt) Venture capital companies

6799 (pt) All other investors

5239101 Traders and Dealers, Except for Securities and Commodities

Establishments primarily engaged as principals in buying and selling investment instruments other than securities or commodity contracts.

5239102 Oil Royalty Traders, Investing on Own Account

Establishments primarily engaged in trading, on own account, the rights to a whole or partial interest in the proceeds from the sale of oil or gas, produced from a specific tract.

5239103 Venture Capital Companies

Establishments primarily engaged in providing funds for newly-formed companies and funds for existing companies experiencing a short-term shortage of capital. Funding may be in the form of equity or debt.

5239109 All Other Investors

Establishments primarily engaged in investing, not elsewhere classified.

52392 Portfolio Management

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

523920 Portfolio Management

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

The data published with NAICS code 523920 include these parts of the following SIC industries:

6282 (pt) Portfolio management

6733 (pt) Mgt of trust investment portfolios (exc ed relig & charitable)

6799 (pt) Commodity contract pool operators

5239201 Portfolio Management

Establishments primarily engaged in managing the financial asset portfolio of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions and derive fees based on the size and/or overall performance of the portfolio.

5239202 Managers of Trust Investment Portfolios, Except Educational, Religious, and Charitable Trusts

Establishments primarily engaged in managing private estate and investment portfolios of trusts (except educational, religious and charitable) on behalf of the beneficiaries.

5239209 Commodity Contract Pool Operators

Establishments primarily engaged in a prearranged agreement in which members participate, through a manager, in the purchase of commodities.

52393 Investment Advice

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, but do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

523930 Investment Advice

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, but do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

The data published with NAICS code 523930 include these parts of the following SIC industries:

6282 (pt) Investment Advice

52399 All Other Financial Investment Activities

This industry comprises establishments primarily engaged in acting as agents or brokers (except securities brokerages and commodity contracts brokerages) in buying and selling financial contracts providing financial investment activities (except securities and commodity exchanges, portfolio management, and investment advice).

523991 Trust, Fiduciary, and Custody Activities

This U.S. industry comprises establishments primarily engaged in providing trust, fiduciary, and custody services to others, as instructed, on a fee or contract basis, such as bank trust offices and escrow agencies (except real estate).

The data published with NAICS code 523991 include these parts of the following SIC industries:

6091 Nondeposit trust companies

6099 (pt) Escrow & fiduciary agencies

6289 (pt) Securities custodians & securities transfer agents

6733 (pt) Other trust, fiduciary, & custody activities

5239911 Nondeposit Trust Companies

Establishments of trust companies primarily engaged in providing trust, custody, or other fiduciary services to others on a fee or contract basis, but not regularly accepting deposits. These establishments operate under Federal or state charter.

5239912 Escrow and Fiduciary Agencies

Establishments primarily engaged in providing escrow and fiduciary services to others on a fee or contract basis (except in conjunction with real estate).

5239913 Securities Custodians and Securities Transfer Agents

Establishments primarily engaged in providing custodial and transfer services for security holders, owners, brokers, and dealers.

5239919 Administration of Private Estates, Trustees in Bankruptcy, or Other Trust, Fiduciary, and Custody Activities

Establishments primarily engaged, on behalf of the beneficiaries, in the administration and preservation of property, which constitutes an estate, under the terms of a trust agreement, will, or agency agreement.

523999 Miscellaneous Financial Investment Activities

This U.S. industry comprises establishments primarily engaged in acting as agents and/or brokers (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts and those providing financial investment services (except securities and commodity exchanges; portfolio management; investment advice; and trust, fiduciary, and custody services) on a fee or commission basis.

The data published with NAICS code 523999 include these parts of the following SIC industries:

6099 (pt) Deposit brokers

6211 (pt) Gas & oil lease & royalty brokers

6289 (pt) Oth services allied with the exchange of securities & commodities

5239991 Deposit Brokers

Establishments primarily engaged in pooling funds from clients of brokerage firms into large denomination deposits (usually \$100,000), called “brokered deposits”, in certain FDIC-insured banks.

5239992 Gas and Oil Lease and Royalty Brokers

Establishments primarily engaged in buying and selling oil and gas leases and royalties on a fee or contract basis.

5239999 Other Services Allied With the Exchange of Securities and Commodities

Establishments primarily engaged in providing services, not elsewhere classified, to securities or commodity holders, brokers or dealers.

524 Insurance Carriers and Related Activities

Industries in the Insurance Carriers and Related Activities subsector group establishments that are primarily engaged in one of the following (1) underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies or (2) facilitating such underwriting by selling insurance policies, and by providing other insurance and employee-benefit related services.

5241 Insurance Carriers

This industry group comprises establishments primarily engaged in underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies and investing premiums to build up a portfolio of financial assets to be used against future claims. Direct insurance carriers are establishments that are primarily engaged in initially underwriting and assuming the risk of annuities and insurance policies. Reinsurance carriers are establishments that are primarily engaged in assuming all or part of the risk associated with an existing insurance policy (or set of policies) originally underwritten by another insurance carrier.

Industries are defined in terms of the type of risk being insured against, such as death, loss of employment because of age or disability, and property damage. Contributions and premiums are set on the basis of actuarial calculations of probable payouts based on risk factors from experience tables and expected investment returns on reserves.

52411 Direct Life, Health, and Medical Insurance Carriers

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, accidental death and dismemberment insurance policies, and health and medical insurance policies.

524113 Direct Life Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies.

The data published with NAICS code 524113 include these parts of the following SIC industries:

- 6311 (pt) Offices of direct life insurance carriers
- 6321 (pt) Offices of direct accident & disability income insurance carriers

5241131 Offices of Direct Life Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of annuities and life insurance.

5241139 Offices of Direct Accident and Disability Income Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of accidental death and dismemberment, and disability income insurance.

524114 Direct Health and Medical Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) health and medical insurance policies. Group hospitalization plans and HMO establishments (except those providing health care services) that provide health and medical insurance policies without providing health care services are included in this industry.

The data published with NAICS code 524114 include these parts of the following SIC industries:

- 6321 (pt) Offices of direct health insurance carriers
- 6324 (pt) Offices of hospital & medical service plans (direct)

5241141 Offices of Direct Health Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of health insurance.

5241149 Offices of Hospital and Medical Service Plans (Direct)

Establishments primarily engaged in initially underwriting and assuming the risk of hospital and medical insurance in accordance with prearranged agreements or service plans, but not providing medical services.

52412 Direct Insurance (Except Life, Health, and Medical) Carriers

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) various types of insurance policies (except life, disability income, accidental death and dismemberment, and health and medical insurance policies).

524126 Direct Property and Casualty Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies that protect policyholders against losses that may occur as a result of property damage or liability.

The data published with NAICS code 524126 include these parts of the following SIC industries:

6331 (pt) Offices of direct fire, marine, & casualty insurance carriers

6351 (pt) Offices of direct surety insurance carriers

5241261 Offices of Direct Fire, Marine, and Casualty Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of fire, marine, and casualty insurance.

5241269 Offices of Direct Surety Insurance Carriers

Establishments primarily engaged in initially underwriting and assuming the risk of financial responsibility and protection insurance.

524127 Direct Title Insurance Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies to protect the owners of real estate or real estate creditors against loss sustained by reason of any title defect to real property.

The data published with NAICS code 524127 include these parts of the following SIC industries:

6361 (pt) Direct title insurance carriers

524128 Other Direct Insurance (Except Life, Health, and Medical) Carriers

This U.S. industry comprises establishments primarily engaged in initially underwriting (e.g., assuming the risk, assigning premiums) insurance policies (except life, disability income, accidental death and dismemberment, health and medical, property and casualty, and title insurance policies).

The data published with NAICS code 524128 include these parts of the following SIC industries:

6399 (pt) All other direct insurance carriers

52413 Reinsurance Carriers

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

524130 Reinsurance Carriers

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

The data published with NAICS code 524130 include these parts of the following SIC industries:

6311 (pt) Offices of life reinsurance carriers

6321 (pt) Offices of accident & health reinsurance carriers

6324 (pt) Offices of hospital & medical service plans (reinsurance)

6331 (pt) Offices of fire, marine, & casualty reinsurance carriers

6351 (pt) Offices of surety reinsurance carriers

6361 (pt) Offices of title reinsurance carriers

6399 (pt) Offices of other reinsurance carriers

5241301 Offices of Life Reinsurance Carriers

Establishments primarily engaged in assuming all or part of one or more life insurance policies originally underwritten by other insurance carriers.

5241302 Offices of Accident and Health Reinsurance Carriers

Establishments primarily engaged in assuming all or part of one or more accident and health insurance policies originally underwritten by other insurance carriers.

5241303 Offices of Hospital and Medical Service Plans (Reinsurance)

Establishments primarily engaged in assuming all or part of hospital and medical services insurance policies originally underwritten by other insurance carriers.

5241304 Offices of Fire, Marine, and Casualty Reinsurance Carriers

Establishments primarily engaged in assuming all or part of fire, marine, or casualty insurance policies originally underwritten by other insurance carriers.

5241305 Offices of Surety Reinsurance Carriers

Establishments primarily engaged in assuming all or part of surety insurance policies originally underwritten by other insurance carriers.

5241306 Offices of Title Reinsurance Carriers

Establishments primarily engaged in assuming all or part of title insurance policies originally underwritten by other insurance carriers.

5241309 Office of Other Reinsurance Carriers

Establishments primarily engaged in assuming all or part of insurance policies (except life; accident and health; hospital and medical service plans; fire, marine, and casualty; surety; and title) originally underwritten by other insurance carriers.

5242 Agencies, Brokerages, and Other Insurance Related Activities

This industry group comprises establishments primarily engaged in (1) acting as agents (i.e., brokers) in selling annuities and insurance policies or (2) providing other employee benefits and insurance related services, such as claims adjustment and third party administration.

52421 Insurance Agencies and Brokerages

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

524210 Insurance Agencies and Brokerages

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

The data published with NAICS code 524210 include these parts of the following SIC industries:

6411 (pt) Insurance agencies & brokerages

52429 Other Insurance Related Activities

This industry comprises establishments primarily engaged in providing services related to insurance (except insurance agencies and brokerages).

524291 Claims Adjusting

This U.S. industry comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.

The data published with NAICS code 524291 include these parts of the following SIC industries:

6411 (pt) Claims adjusting

524292 Third Party Administration of Insurance and Pension Funds

This U.S. industry comprises establishments primarily engaged in providing third party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers, employee-benefit plans, and self-insurance funds.

The data published with NAICS code 524292 include these parts of the following SIC industries:

6371 (pt) Third party administration of pension, health, & welfare funds

6411 (pt) Third party administration of insurance

5242921 Third Party Administrators of Pension, Health, and Welfare Funds

Establishments primarily engaged in providing claims processing, utilization review, and other administrative services to pension, health, and welfare funds on a contract or fee basis.

5242929 Third Party Administration of Insurance

Establishments primarily engaged in providing claims processing, utilization review, and other administrative services to insurance carriers.

524298 All Other Insurance Related Activities

This U.S. industry comprises establishments primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting, and third party administration). Insurance advisory services and insurance ratemaking services are included in this industry.

The data published with NAICS code 524298 include these parts of the following SIC industries:

6411 (pt) All other insurance related activities

525 Funds, Trusts, and Other Financial Vehicles

Industries in the Funds, Trusts, and Other Financial Vehicles subsector are comprised of legal entities (i.e., funds, plans, and/or programs) organized to pool securities or other assets on behalf of shareholders or beneficiaries of employee benefit or other trust funds. The portfolios are customized to achieve specific investment characteristics, such as diversification, risk, rate of return, and price volatility. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Establishments with employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Establishments primarily engaged in holding the securities of (or other equity interests in) other firms are classified in Sector 55, Management of Companies and Enterprises.

5251 Insurance and Employee Benefit Funds

This industry group comprises legal entities (i.e., funds, plans, and/or programs) organized to provide insurance and employee benefits exclusively for the sponsor, firm, or its employees or members.

5259 Other Investment Pools and Funds

This industry group comprises legal entities (i.e., investment pools and/or funds) organized to pool securities or other assets (except insurance and employee-benefit funds) on behalf of shareholders, unitholders, or beneficiaries.

52593 Real Estate Investment Trusts

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

525930 Real Estate Investment Trusts

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

The data published with NAICS code 525930 include these parts of the following SIC industries:

6798 Real Estate Investment Trusts

5259301 Real Estate Investment Trusts (Equity and Hybrid)

Establishments organized as REITs, engaged in issuing shares of funds consisting primarily of portfolios of real

estate assets, with gross income of the trust derived from rents. REITs deriving income from a combination of rents, mortgage interest, or gains from the sale of real estate are classified here.

5259309 Real Estate Investment Trusts (Mortgage)

Establishments organized as REITs, engaged in issuing shares of funds consisting primarily of portfolios of real estate mortgage assets, with gross income of the trust solely derived from interest earned on mortgage loans.

Appendix C.

Coverage and Methodology

MAIL/NONMAIL UNIVERSE

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

Firms in the 1997 Economic Census were divided into the mail universe and nonmail universe. The coverage of and the method of obtaining census information from each are described below:

1. The mail universe consisted of firms for which information was obtained by means of a mail canvass and included:
 - a. Large employers, i.e., all multiestablishment and all single-establishment employer firms with payroll above a specified cutoff. The term “employers” refers to firms with one or more paid employees at any time during 1997 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 precluded reliance solely on administrative records sources.
2. The nonmail universe consisted of firms that were not required to file a regular census return and included:
 - a. Selected small employers, i.e., single-establishment firms with payroll below a specified cutoff. Although the payroll cutoff varied by kind of business, small employers in the nonmail universe generally included firms with less than 10 employees and represented about 10 percent of total revenue of establishments covered in the census. Data on revenue, payroll, and employment for small employers in the nonmail universe were derived or estimated from administrative records of other Federal agencies.
 - b. All taxable nonemployers, i.e., all firms subject to Federal income tax with no paid employees during 1997. Revenue information for these firms was obtained from administrative records of other Federal agencies. Although consisting of many firms,

nonemployers accounted for less than 10 percent of total revenue of all establishments covered in the census. The census included only those nonemployer firms which reported a revenue volume of \$1,000 or more during 1997. Data for nonemployers are not included in this report, but are released as part of the Core Business Statistics Series.

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

The classifications for all establishments in this sector were assigned in accordance with the 1997 North American Industry Classification System (NAICS) Manual, United States. NAICS is a common classification system developed by the United States, Canada, and Mexico. This system replaces the 1987 Standard Industrial Classification (SIC) that was used in previous censuses. Appendix A of the 1997 NAICS manual provides information on the comparability between the 1987 SIC and the 1997 NAICS. More information on NAICS is available in the NAICS manual and at www.census.gov/naics.

The method of assigning classifications, and the level of detail at which establishments were classified, differed between the mail and nonmail universe as follows:

1. The mail universe.
 - a. Establishments in the mail universe that returned questionnaires were classified on the basis of their self-designation, sources of revenue, and other industry-specific inquiries.
 - b. Establishments in the mail universe that did not return questionnaires were classified on the basis of the most current census kind-of-business classification available from one of the Census Bureau’s current sample surveys, the 1992 census, or the administrative records of other Federal agencies.
2. The nonmail universe.
 - a. Employer establishments in the nonmail universe were classified on the basis of the most current census kind-of-business classification available from one of the Census Bureau’s current sample surveys, the 1992 census, or the administrative records of other Federal agencies. If the census or administrative record classifications proved inadequate (none corresponded to a 1997 census classification in the detail required for employers), the firm was sent a brief inquiry requesting information necessary to assign a 1997 census kind-of-business code.

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- b. Nonemployers were classified on the basis of information obtained from administrative records of other Federal agencies.

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 the Sources of Revenue 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 questionnaires 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. 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.

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, number of employees, and legal form of organization, 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, were available only from the establishments in the mail universe that completed the appropriate inquiries on the questionnaire.

Two methods were used to account for nonresponse to industry-specific inquiries. For some inquiries, missing data were imputed for individual records based on responses from similar establishments. For other inquiries, the total of reported data were expanded to represent the mail and nonmail universe. Data for industry-specific inquiries based on a December 31 reference date were expanded in direct relationship to total annualized revenue of only those establishments in business at the end of the year. Unless otherwise noted in specific reports, data for other 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.

All reports in which data were expanded to account for nonmail employers and nonrespondents include a coverage indicator for each publication category, which shows the revenue of establishments responding to the inquiry as a percent of total revenue for all establishments for which data are shown. Coverage is usually determined by the ratio of total revenue of establishments responding to the inquiry to total revenue of all establishments in the category.

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E. Metropolitan Areas

TEXAS

Abilene, TX MSA

Taylor County, TX

Amarillo, TX MSA

Potter County, TX

Randall County, TX

Austin—San Marcos, TX MSA

Bastrop County, TX

Caldwell County, TX

Hays County, TX

Travis County, TX

Williamson County, TX

Beaumont—Port Arthur, TX MSA

Hardin County, TX

Jefferson County, TX

Orange County, TX

Brazoria, TX PMSA

Brazoria County, TX

Brownsville—Harlingen—San Benito, TX MSA

Cameron County, TX

Bryan—College Station, TX MSA

Brazos County, TX

Corpus Christi, TX MSA

Nueces County, TX

San Patricio County, TX

Dallas, TX PMSA

Collin County, TX

Dallas County, TX

Denton County, TX

Ellis County, TX

Henderson County, TX

Hunt County, TX

Kaufman County, TX

Rockwall County, TX

Dallas—Fort Worth, TX CMSA

Dallas, TX PMSA

Collin County, TX

Dallas County, TX

Denton County, TX

Ellis County, TX

Henderson County, TX

Hunt County, TX

Kaufman County, TX

Rockwall County, TX

Fort Worth—Arlington, TX PMSA

Hood County, TX

Johnson County, TX

Parker County, TX

Tarrant County, TX

El Paso, TX MSA

El Paso County, TX

Fort Worth—Arlington, TX PMSA

Hood County, TX

Johnson County, TX

Parker County, TX

Tarrant County, TX

Galveston—Texas City, TX PMSA

Galveston County, TX

Houston, TX PMSA

Chambers County, TX

Fort Bend County, TX

Harris County, TX

Liberty County, TX

Montgomery County, TX

Waller County, TX

Houston—Galveston—Brazoria, TX CMSA

Brazoria, TX PMSA

Brazoria County, TX

Galveston—Texas City, TX PMSA

Galveston County, TX

Houston, TX PMSA

Chambers County, TX

Fort Bend County, TX

Harris County, TX

Liberty County, TX

Montgomery County, TX

Waller County, TX

Killeen—Temple, TX MSA

Bell County, TX

Coryell County, TX

Laredo, TX MSA

Webb County, TX

Longview—Marshall, TX MSA

Gregg County, TX

Harrison County, TX

Upshur County, TX

Lubbock, TX MSA

Lubbock County, TX

McAllen—Edinburg—Mission, TX MSA

Hidalgo County, TX

Odessa—Midland, TX MSA

Ector County, TX

Midland County, TX

San Angelo, TX MSA

Tom Green County, TX

San Antonio, TX MSA

Bexar County, TX

Comal County, TX

Guadalupe County, TX

Wilson County, TX

Sherman—Denison, TX MSA

Grayson County, TX

Texarkana, TX—Texarkana, AR MSA

Miller County, AR

Bowie County, TX

Tyler, TX MSA

Smith County, TX

Victoria, TX MSA

Victoria County, TX

Waco, TX MSA

McLennan County, TX

Wichita Falls, TX MSA

Archer County, TX

Wichita County, TX

